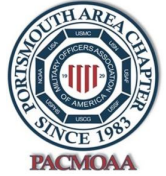




# The Salute Online



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 XXXXIII Issue I**

**LEARN MORE AT [PACMOAA.ORG](http://PACMOAA.ORG)**

**JANUARY 2024**

**REMINDER: Although [MOAA](http://MOAA) and [PACMOAA](http://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:*

Our December meeting highlighted by an inspiring performance by the Tidewater Concert Band, helped close the focused and energetic 2023 PACMOAA year. Filled with numerous volunteer accomplishments, chapter and individual excellence recognition, new members and sadly the loss of a few life- long PACMOAA members and spouses the December dinner meeting was festive and fun.

The new year 2024 will allow us to renew our Service to our uniformed services comrades and their families--let's do great things.

Our January meeting will open the year with the installation of our newest PACMOAA officers, who have stepped up to become part of the leadership

team. They will be sworn in by our new **Virginia Council of Chapters President, Col Diana Kupchella, USAF (Ret), RN, JD, who be traveling from Northern Virginia to join us.**

Looking forward to your support, friendship and conversation throughout 2024...maybe Navy can win this year...Anchors Aweigh,  
Bruce

Bruce LaLonde CPA  
CAPT USN (Ret)  
757-241-3026

**QUEEN FOR A DAY,  
CDR Peg Cicirelli  
USCGR (Ret) on her 80<sup>th</sup>  
Birthday Celebration  
November 25<sup>th</sup> 2023, in Her  
Home at Lake Prince Woods,  
Center, with CDR Ken App  
USN (Ret) left with MAJ  
Sherry Ferki, USA (Ret)  
right.**



**VETERAN CRISIS HOTLINE Dial 988 then press 1**

PACMOAA  
LEADERSHIP

See Leadership Pulldown



CHAPTER NEWS

JANUARY

- 01 New Years Day
- 04 [USPHS 134<sup>th</sup> Birthday Commissioned Corps \(1889\)](#)
- Wednesday 10** PACMOAA Officer Installation, Speaker VCOC  
President Col Diana Kupchella USAF (Ret) RN, JD (Please note Day and Date Change)
- 16 Persian Gulf War Begins 1991
- 15 M.L. King Jr. Day
- 18 First Quarter VCOC Meeting, Virtual, 1500-1700
- 26 PACMOAA BOD, Virtual, 1400-1600
- 28 [USCG 108<sup>th</sup> Birthday \(1915\)](#)
- 29 Vietnam Cease Fire (1973)

HAPPY JANUARY BIRTHDAYS

Alice Fticsar

Barb Iiams

Mary Snyder

Rick Titi

Jeff Westling

Van White

The January Installation Dinner Meeting

will be held on **Wednesday, January 10<sup>th</sup>** at Roger Brown’s Banquet Room,  
316 High Street, Portsmouth (757) 399-5377

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

*Buffett Menu*

*Caesar Salad*

*Cornbread & Honey Butter*

*Lemon Pepper Chicken*

*Grilled Salmon*

*Mac & Cheese*

*Apple Cobbler*

*Water, Tea, and Coffee*

Cost is \$25 (includes gratuity & tax). Cash bar available. Please make your reservation no later than **Saturday, January 6<sup>th</sup>** with Sherry Ferki at 757-922-7030 or by email at [navmedarmynurse@gmail.com](mailto:navmedarmynurse@gmail.com)

**A RESERVATION MADE IS A RESERVATION PAID**



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## GUEST SPEAKER – INSTALLATION OFFICER

### Col Diana Kupchella USAF (Ret), RN, JD, VCOC President



Born and raised in Cleveland, Ohio. Graduated from St. John College of Cleveland in 1970. After working at Cleveland Metropolitan Hospital for a year, joined the Air Force Nurse Corps in 1971.

Dates of active duty: July 1971 to July 1997. Assignments include staff nurse at Castle AFB, CA; Flight Nurse at Scott AFB, Il; staff nurse and charge nurse Obstetrics, Lajes AB, Azores; staff nurse at Richards-Gabaur AFB, MO; MIMSO Instructor and follow-on Charge Nurse at Sheppard AFB, TX; AFIT assignment at Ohio State University; Chief Nurse Kadena Clinic, Okinawa; Evening/Night Supervisor at Wright-Patterson AFB, Oh; Advisor to the Reserves at Dobbins AFB, Ga; Fellowship with Sen. Daniel Inouye of Hawaii in Washington, D.C.; Nursing Supervisor at Scott AFB, Il; Director of Medical Inquiries and Information in the Office of the Air Force Surgeon General; retired from Bolling AFB, DC.

Post Service Activities: Attended Law School at George Mason University, graduating in May 2000. Admitted to the Virginia Bar on October 30, 2000. Worked on Capitol Hill as Democratic Counsel for the Senate Committee on Indian Affairs, until 2005. Fully retired from paying jobs at that point.

Community Involvement: Currently serving as President of the Virginia Council of Chapters as well as President for the Northern Virginia Chapter of the Military Officers Association of America; Secretary of the Chesapeake Nurse Attorneys, Inc.

Special Interests: Military community, benefits, legislation, etc. Enjoy keeping in touch with old friends and meeting new ones. Travel, family, and pets (She has a cat).

**She plans on discussing the role of VCOC and legislative goals for 2024.**

## MEMBERSHIP

### MEMBERSHIP UPDATE AND RENEWAL REMINDER JAN 2024

You can pay your dues in-person, by mail, or online. Dues should be mailed to PACMOAA, P.O. Box 5353, Portsmouth, VA 23703. Many members made a multiyear year payment for dues in 2021 or later. Members that paid for 3 years in 2021 will need to renew this year. Remember, multiyear payments give you a discount. See attached dues renewal form at the end of the newsletter for details. Almost 25% of members still have a year or 2 paid from their multiyear dues payment or are life members of PACMOAA. **I will notify you via email or phone if you owe dues for this year.** Thank you all for utilizing the multiyear form of payment, you have made my job collecting dues much easier!! If you're not sure if you owe dues, check with Hans or Sherry.

Your dues money enables PACMOAA to pay for things like the newsletter; speaker expenses; VCOC dues and expenses; admin expenses like name tags, printing, postage; and entertainment like the Tidewater Concert band that performed at our Christmas Concert.

**Maintaining and/or increasing membership is essential** for a chapter to survive and thrive. The PACMOAA Goals in order are Membership, Legislative, and Community Activities. Without adequate membership, legislative advocacy and community involvement are severely impacted!

PACMOAA had 68 “paid” members as of 27 December 2023. This included 5 life members, 9 new members and 4 deaths. The membership includes 55 regular members and 13 Surviving Spouses. PACMOAA ended 2022 with 67 members!!

As I’ve mentioned in the past, **we need everyone to be a recruiter**. Only 1 new member this year joined in response to the many letters and emails I’ve sent out from the MOAA Real Time monthly list of potential members! **Word of mouth is most effective**. 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.

**REMINDER:** Many members include donations for our **SCHOLARSHIP FUND** with their dues payment and this can be done in-person, via mail, or online. The students are very appreciative of any assistance they can obtain to help with their college expenses!!

### **Reminder per Guidelines for Paying PACMOAA Dues 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](mailto: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.

## **PERSONAL AFFAIRS/ SURVIVING SPOUSE**

### **Support After Loss**

Many resources are available for surviving spouses in addition to MOAA’s resources. Last month I focused on TAPS. The information below is from Military One Source which lists 13 categories to choose from to receive information appropriate for your needs, similar to MOAA’s website. Some examples include transitioning members, retirees, and parents as well as survivors.

#### **Overview**

You were part of the military family when you supported your service member in their mission. And you’re part of the family now ... and forever. That’s why the services have designed programs especially for survivors — tools and services to help you cope, make informed decisions, grieve in healthy ways, and begin to envision a life with new opportunities.

#### **Connect with support networks**

Each branch of the military offers a Casualty Assistance program that provides long-term support to surviving families of deceased service members. You will be assigned a case manager, or casualty assistance officer, who can assist you with support groups, grief counseling, benefit assistance and financial counseling.

- [Finding Support After the Loss of a Loved One](#)
- [Casualty Assistance Program](#)
- [Understanding the Role of the Casualty Assistance Officer](#)

### **Speak with your Gold Star and Surviving Family Member Representative**

You can also speak to your service's [Gold Star and Surviving Family Member Representative](#), who is designated to assist spouses and other dependents of service members who die on active duty. These representatives provide support and address concerns regarding casualty assistance and survivor benefits.

### Access free, confidential counseling

The Defense Department offers free and confidential non-medical counseling for eligible surviving family members of service members who die on active duty. Call Military OneSource 24/7 to schedule grief and bereavement counseling for survivors via face-to-face, phone, online or video counseling sessions.

- [Military OneSource Non-Medical Counseling](#)

From Military One Source at <https://www.militaryonesource.mil/resources/millife-guides/support-for-survivors/>

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

## MOAA & LEGISLATIVE

### MOAA Webinar: Effective Estate Planning

<https://www.moaa.org/content/events/finance/moaa-webinar-effective-estate-planning/>

January 10, 2024 | 2:00 PM - 3:00 PM EST

*Can't make the webinar? No problem. Register now and we'll send you a link to the recording.*

When was the last time you updated or reviewed your estate plan? Or maybe even created one?

While estate planning is not the most cheerful topic, it is first and foremost a way of protecting your loved ones -- a way of taking some control over financial concerns, both during your lifetime and after your death. Many people find January is a great time to focus on estate planning as part of a fresh start to the new year.

Join Lila Quintiliani, MOAA's program director of financial and benefits education/counseling, along with special guest (and MOAA member) Daniel Kopp, MA, MS, CFP®, for a discussion on effective estate planning. This webinar will cover ways to incorporate estate planning into a holistic financial plan, and help you understand the five major factors that go into every estate plan:

- **Beneficiaries:** Who will get your assets?
- **Method of Distribution:** How will your beneficiaries receive everything?
- **Successor Trustee/Executor/Financial Power of Attorney:** What person (or people) will make financial decisions for you in the event you cannot?
- **Health Care Power of Attorney:** What person (or people) will make health care decisions for you in the event you cannot?
- **Guardian (if necessary):** What person (or people) will have legal custody of any minor children?

Webinar attendees also will learn the differences between a will and a trust, how to integrate federal and state estate tax laws into your estate plan, how to optimize charitable giving in your plan, and when and how to reassess your plan as your life changes. Plus so much more!

Join us Jan. 10 and learn more about this important financial step for you and your family. Want to get organized before (or after) the webinar? MOAA Premium and Life members can save with [Everplans](#) and simplify the planning process by consolidating critical information in an accessible, but secure, digital vault.

**Note:** Go to link at the top of the article to access the registration link.

### 2024 Pay Raise: What You Need to Know

Please Memorize the VETERAN CRISIS HOTLINE [Dial 988 then press 1](#)

December 27, 2023

<https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/finance/2024-pay-raise-what-you-need-to-know/>

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

President Joe Biden signed the annual defense authorization bill into law Friday afternoon, confirming the largest [raise in military basic pay](#) in decades.

The 2024 National Defense Authorization Act, or NDAA, was approved by Congress this month. It backed the increase for active-duty service members and reservists.

**[RELATED: [Largest Pay Raise in 2 Decades Part of Final Defense Authorization Bill](#)]**

Current troops get a big bump in basic pay for the second year in a row starting in January, while veterans will receive an above-average increase as well. Common allowances are also going up.

## 2024 Basic Pay Raise

Active-duty troops and drilling Guard and reserve members will receive a 5.2% pay raise in January, the largest increase since getting a 6.9% raise in 2002.

Set according to an established formula, the 5.2% raise was part of Biden's fiscal 2024 budget request to Congress and was included in the House, Senate and conference versions of the National Defense Authorization Act, or NDAA, before receiving the president's signature.

The 5.2% raise increases the monthly basic pay for an enlisted E-1 with less than two years of service by nearly \$100 to \$2,017. For an officer with the paygrade of O-4 with more than six years of service, the raise amounts to about \$380 a month for a total of about \$7,681. The Defense Finance and Accounting Service will release exact amounts within a dollar of these estimates in January.

**[RELATED: [Could the All-Volunteer Force Withstand a Full Year Without a Budget?](#)]**

## 2024 BAS and BAH Rates

While the raises in basic pay are accelerating in 2024, the year's relative increases in the Basic Allowance for Housing (BAH) and the Basic Allowance for Subsistence (BAS) are comparatively modest.

The [Basic Allowance for Subsistence](#), an allotment received by active-duty troops who live outside the barracks, is going up only 1.7% for both officers and enlisted members. In 2023, by comparison, BAS went up 11.2%. In 2024, the monthly BAS payment will be \$316.98 for officers, up from \$311.68, while enlisted members' BAS will increase from \$452.56 to \$460.25.

The 5.4% increase in the BAH coming in 2024 is similar to the increase in basic pay but can't match 2023's 12.1% rise. BAH is set at 95% of housing costs in a given area. The nearly one million troops who receive BAH will absorb \$84 to \$194 of their calculated housing costs monthly in 2024.

**[RELATED: [Average Housing Allowance Will Rise in 2024, But Still Won't Cover Full Costs](#)]**

## 2024 Military Veteran Pay Raise

The 5.2% raise in basic pay for active-duty, Guard and reserve members in 2024 joins a 3.2% [cost of living adjustment](#) (COLA) given to military retirees and to veterans who receive disability checks from the [Department of Veterans Affairs](#).

**[UPDATED MONTHLY: [MOAA's COLA Watch](#)]**

While 3.2% may look low compared to the 2022 (5.9%) and 2023 (8.7%) adjustments, it's still above the average of 2.6% for the prior 20 years.

That increase means that, for 2024, retired military members and veterans who receive [disability payments](#) will receive a \$32 increase for each \$1,000 of [military retirement](#) pay they receive each month. [Survivor Benefit Plan](#) payments will increase by the same amount.

Military retirees who entered military service on or after Aug. 1, 1986, and opted for the [Career Status Bonus \(CSB/Redux retirement plan\)](#) have any COLA increases reduced by 1%. That means they will see a smaller increase of \$22 per \$1,000 in 2024.

## Here's How You Can Help MOAA Protect TRICARE and TRICARE For Life

By: Karen Ruedisueli

*Editor's Note: This article is part of [MOAA's 2023-24 TRICARE Guide](#), brought to you by [MOAA Insurance Plans](#), administered by Association Member Benefits Advisors (AMBA). A version of the guide appeared in the November 2023 issue of [Military Officer magazine](#).*

Military Health System (MHS) reforms have spared Medicare-eligible beneficiaries on TRICARE For Life (TFL) but only because MOAA and other military and veterans service organizations, together with critical grassroots support from our members, defeated several consecutive TFL enrollment fee proposals from FY 2013-17.

MOAA needs your help to protect the TRICARE benefit. We must be poised to fight threats to TRICARE, but only about 20,000 of MOAA's 360,000 members are registered advocates in our [Legislative Action Center](#), which allows you to send pre-written letters to your members of Congress with just a couple of clicks.

[TAKE ACTION: [Ask Your Lawmakers to Preserve the TRICARE Pharmacy Benefit](#)]

Please help us amplify MOAA's voice on Capitol Hill by signing up and participating in our legislative action campaigns.

How serious are the threats? While Congress has not proposed TRICARE fee increases for the past few years, the Congressional Budget Office (CBO) recently resurfaced the concept of TFL fees in their biennial report to Congress on options for reducing the federal deficit.

CBO concepts include:

- Implement TFL enrollment fees that would cost Medicare-age beneficiaries \$575 a year for individual coverage or \$1,150 for family coverage.
- Cost-sharing measures would include an \$850 deductible, meaning TFL would not cover any of the first \$850 of a beneficiary's Medicare cost sharing.
- After the deductible, CBO's cost-sharing plan allows TFL to cover only 50% of the next \$7,650 in Medicare cost sharing, meaning beneficiaries would pay up to \$4,675 in cost sharing a year.

[TAKE ACTION: [Tell Congress You Oppose TRICARE/TRICARE for Life Fee Increases](#)]

These are just options presented by CBO — not legislative proposals — but CBO recently highlighted TFL fee concepts in a written statement for a Senate Armed Services Personnel Subcommittee hearing, raising concerns these ideas could gain traction.

Signing up with [MOAA's Legislative Action Center](#) will prepare you to fight threats to the TRICARE benefit and help prevent TRICARE fee increase concepts from taking hold on Capitol Hill.

## Could the All-Volunteer Force Withstand a Full Year Without a Budget?

Please Memorize the VETERAN CRISIS HOTLINE [Dial 988 then press 1](#)

By: Kevin Lilley December 27, 2023

<https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/advocacy/could-the-all-volunteer-force-withstand-a-full-year-without-a-budget/>

As MOAA hails the annual passage of a [defense authorization bill](#), our work on behalf of those who serve and have served, and their families, as part of the 2023 year-end cycle is far from over ... as Congress has yet to allocate a dollar to pay for what's in the new legislation.

And yet, inaction on the many improvements to compensation, benefits, and quality-of-life issues included in that bill somehow ranks low on DoD's list of problems connected to a lack of a full-year budget. While no appropriations mean no new programs, it also forces planners to scramble to maintain existing ones, leading to severe cuts and billions in misaligned funds.

And because of a bipartisan budget deal triggering sequestration if the budget isn't complete by Jan. 1, more billions would vanish from DoD coffers. While this money would be restored after a deal is in place, there's no guarantee such a deal will materialize. The longer it takes to reach a deal, the less time DoD will have to adjust programming to incorporate the funding — leading to more waste.

**[ACT NOW: [Ask Your Lawmakers to Pass a Budget](#)]**

The math is staggering: In 2021, DoD estimated a full-year continuing resolution would've cost the department [more than \\$40 billion](#). And that estimate didn't include any sequestration-related cuts, which would further reduce DoD budget toplines by between \$26.5 billion and \$36.5 billion, according to a Senate Appropriations Committee [fact sheet](#).

Chairman of the Joint Chiefs of Staff Gen. Charles Q. "CQ" Brown Jr., USAF, outlined some of the damage a full-year CR could do in a recent letter to Congress, calling such a situation "[historically costly](#)." Many of the issues raised in [Brown's letter](#) mirror top MOAA legislative priorities – it's a strong indication of the fallout these critical programs would face if lawmakers can't reach an agreement:

- **Personnel:** A year without a full budget would trigger a \$5.8 billion personnel shortfall, Brown wrote. Programs designed to improve recruiting and retention would suffer, and PCS moves would stall, leading to an array of problems for military families.
- **Construction Projects:** No new budget means no new buildings, ending all manner of modernization efforts as DoD looks to address [horrendous barracks conditions](#), among other concerns.
- **Readiness:** Ships would face delayed or canceled maintenance, munitions contracts would be jeopardized, and procurement and modernization efforts would suffer – Brown's letter notes particular threats to the nuclear triad and Indo-Pacific initiatives.

**[RELATED: [Join MOAA's Legislative Action Center](#)]**

### MOAA's Role

A yearlong CR could erase many of the advocacy gains made possible by the ongoing grassroots support of MOAA members across the nation. MOAA will continue to work on both sides of the aisle, in both chambers of Congress, to ensure lawmakers live up to the "support our troops" banner many have raised proudly.



As constituents of these legislators, you can help us make a difference – [send a message today](#) and make it clear the time for grandstanding is long over, and a deal must be made to ensure the continued strength of the all-volunteer force.

If you've already sent that message, send another with your personal story of service to reengage with your House member or senator. Or reach out to your lawmaker via MOAA's toll-free congressional hotline, 1-866-272-6622, and encourage them to take a leadership role not only in fixing this year's budget debacle, but in ensuring future sessions fund the government in a timely fashion.

**[RELATED: [As Servicemembers Spend the Holidays Deployed, Work Remains at Home](#)]**

The true cost of this delay is coming into focus – tens of billions of dollars wasted, all funds that could be used for much-needed quality-of-life improvements, or to shore up existing retiree benefits, or to keep construction and procurement projects on pace. Let your lawmakers know this irresponsibility can't be tolerated, especially as our force faces recruiting challenges and an ever-growing list of global threats.

[Take action today](#), and stay tuned to [MOAA's advocacy news](#) for the latest updates on this and other issues.

## **New Year Brings Same Government Shutdown Threats**

December 27, 2023

<https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/recommended-reads/new-year-brings-same-government-shutdown-threats/>

*This article by Leo Shane III originally appeared on [Military Times](#), the nation's largest independent newsroom dedicated to covering the military and veteran community.*

Congress will start 2024 in much the same way it spent most of 2023: staring down the [possibility of a shutdown](#) because of ongoing fights over the federal budget.

After passing a [short-term budget extension](#) in early November, lawmakers are again faced with the possibility of [disruptions in military funding](#) and government operations if they can't come to an agreement over a full-year budget plan in the next few weeks. And their decisions in early January could cause problems for the fiscal 2025 budget before work on that spending plan even begins.

**[TAKE ACTION: [Tell Your Lawmakers to Pass a Budget](#)]**

Fiscal 2024 began on Oct. 1, so federal agencies are already nearly three months into new spending cycles without appropriate changes in their funding plans. Pentagon leaders have said that means some new programs and purchases have been delayed until a new full-year budget plan is passed.

When that will happen is unclear. Congress actually faces a pair of potential shutdown deadlines in the next few weeks.

The short-term spending deal approved in November extended funding for the [Department of Veterans Affairs](#), the Department of Housing and Urban Development and a few other agencies until Jan. 19. If a budget deal is not reached before then, only those offices would be forced into partial closure.

Meanwhile, VA does have advance appropriations to keep hospitals, benefits offices and most other operations going past that date. So, a partial government shutdown in late January may have a limited impact on military and veteran families.

But Defense Department funding — as well as Homeland Security and the rest of the government — only runs until Feb. 2. If a budget deal is not reached before then, troops' paychecks will halt, non-essential base services will shutter and family moves will be postponed.

**[RELATED: [Could the All-Volunteer Force Withstand a Full Year Without a Budget?](#)]**

Both Democrats and Republicans in Congress have said they hope to avoid that, but they remain far apart on a compromise.

House Republican leaders have insisted that spending limits must be part of any full-year budget deal. White House officials have insisted that lawmakers follow the budget outlines agreed upon early last summer, as part of the debt limit extension deal.

Typically, work begins on the next year's federal budget plan in early February. In 2024, lawmakers may still not have last year's work finished by that time.



*Other articles by Military Times:*

[New flame-retardant uniform to hit more ships in 2024](#)

[Navy wife films heartwarming pregnancy reveal gone awry](#)

[These are the new pieces of wearable tech coming to the Army in 2024](#)

Submitted by Sherry D. Ferki, MAJ, USA (Ret)

## VCOC & JLC

The next VCOC Meeting is January 18, 2024 1500, Virtual Meeting. Other dates will be in April, July, and October.

### JOINT LEADERSHIP COUNCIL (JLC) 2024 INITIATIVES as of 14 December 2023

**JLC Mission Statement** - The Council provides advice and assistance to the Governor, General Assembly and the Department of Veterans Services on matters of concern to the veterans' community and provides a conduit of information to and from the veterans' service organizations on policy and legislation, pending and enacted, as well as information on existing services.

Currently, there are 24 member organizations including MOAA (VCOC), VFW, American Legion, AMVETS, Fleet Reserve Association, Vietnam Veterans of America, and National Guard Association. The JLC Initiatives for each year are agreed upon by the member organizations so each group speaks with a united voice. These are this year's initiatives:

**JLC 2024-01 Expand Tax Relief for Surviving Spouses of Military Services Members "Killed in Action" to also include "Died on Active Duty."**

**OBJECTIVE:** To reform the Virginia state law, Tax Relief for Surviving Spouse of a Member of the Armed Forces "Killed in Action" through a Virginia Constitutional Amendment to include died on active duty in the section that addresses surviving spouses of members of the armed forces killed in action.

**NOTE:** Department Office of the Actuary states that there are 202 surviving spouses including those whose spouses were killed in action or died on duty as of September 30, 2022.

This bill passed in 2022, was presented again in 2023 as a constitutional amendment for the 1<sup>st</sup> reading and passed, and needs to be presented and passed for a 2<sup>nd</sup> reading in 2024 in order to be on the 2024 ballot as a Constitutional Amendment. Unfortunately, when this proposed constitutional amendment was written, it didn't change the language of the initial bill from voluntary to mandatory application. That will have to be addressed later but a constitutional amendment will get more notice of this issue throughout the state!

**JLC 2024-02 Protect Veterans from Claim Shark and Unaccredited Companies**

**OBJECTIVE:** That persons in Virginia filing claims for veteran benefits have notice of the opportunity to obtain no charge services from accredited veteran claims representatives and be protected from predatory actors.

**NOTE:** This initiative parallels a new law passed in New Jersey and pending federal legislation to protect veterans from unscrupulous unaccredited attorneys who do what can be done by a Veteran Service Organization (VSO) for free to the veteran. These unaccredited attorneys harm the veteran in two ways 1) taking money that rightfully belongs to the veteran and 2) by delaying the claim adjudication to increase their cut while denying the veteran access to medical care that they should have accessed earlier without the delay.

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

**JLC 2024-03 Virginia National Guard Tuition Assistance Waiver**

**OBJECTIVE:** To ensure Virginia's continued investment and commitment to the men and women of the Virginia National Guard by offering tuition voucher for state schools in Virginia.

In 2021 the Virginia National State Tuition Program (STAP) changed to a reimbursement model causing confusion and frustration as *substantial costs were shifted to service members that now required them to pay up front and request reimbursement at the conclusion of the semester*. This law change eliminated the Virginia National Guard's ability to enter into agreement with schools to offer in-state tuition for those service members who live outside Virginia but belong to the Virginia National Guard. *This was the first time that Virginia Guard members who live out of state were subjected, by default, to out of state tuition rates*. In 2022 the legislature adjusted the requirement to require two years of out of state tuition payments before they could qualify for in-state tuition. Approximately 70% less guardsmen are using the benefit due to the changes.

**NOTE:** Per the November minutes from the VCOC Legislative Update: Over the past 3 years, the Virginia National Guard members have been deployed numerous times throughout VA for natural disasters, and to provide assistance with COVID care of the civilian community, to DC, and to Texas. They serve both the state of Virginia and the federal government but don't have the same benefits that active-duty members have.

**JLC 2024-04 Enhanced Emergency Response Medical Protections**

**OBJECTIVE:** To ensure Virginia's continued investment and commitment to the men and women of the Virginia National Guard by offering more robust protections for those service members injured during State Emergency Response operations.

**DISCUSSION:**

1. Injuries during emergency response fall under the Workmen's Comp program which offers less protection.
2. An injured SM may not be able to return to his or her civilian employer after completing emergency response duty.
3. Other states provide protections additional protection to their service members in the case of an injury such as Florida which keeps service members on orders for up to 9 months following an injury.

**RECOMMENDATION:** Allow any injured service members to remain on emergency service status for up to 90 days to resolve a Worker's Compensation claim.

More detailed information with position papers for each initiative are available at:

<https://www.dvs.virginia.gov/dvs/joint-leadership-council-veterans-service-organizations-2>

Submitted by Sherry Ferki, MAJ, USA (Ret) with additions by COL Monti Zimmerman, USA (Ret), VCOC 3<sup>rd</sup> VP/Legislative Chair

**Virginia's Military Benefits Subtraction (Military Retirement Subtraction)**

Select sections from *Military Benefits Subtraction FAQ* at <https://www.tax.virginia.gov/military-benefits-faq>

**Can I subtract all of my eligible military benefits if I am age 55 or over?**

No. In order to claim a Military Benefits Subtraction (also known as the Military Retirement Subtraction), the eligible military benefits subtracted must be included as income on your federal income tax return and you may only subtract up to:

- \$20,000 of eligible military benefits on your tax year 2023 return;
- \$30,000 of eligible military benefits on your tax year 2024 return; and
- \$40,000 of eligible military benefits on your tax year 2025 and later returns.

**How old do I have to be to claim the Military Benefits Subtraction?**

You must be 55 or older. Beginning with taxable year 2024 (returns usually filed in 2025,) you can subtract these benefits regardless of your age.

### What types of military benefits are eligible for the Military Benefits Subtraction?

The following military benefits are eligible for the Military Benefits Subtraction:

- Military retirement income received for service in the Armed Forces of the United States;
- Benefits paid to the surviving spouse of a veteran of the Armed Forces of the United States under the Survivor Benefit Plan program established by the U.S. Department of Defense; and
- Military benefits paid to the surviving spouse of a veteran of the Armed Forces of the United States.

While Virginia law also allows the Military Benefits Subtraction for “qualified military benefits” as defined under federal tax law, these are not included as income on your federal and Virginia income tax returns. Since they’re already not part of your income, they cannot be subtracted at this time.

## PROGRAMS

**January 10<sup>th</sup>, 2024 Installation of New Officers – Col Diana Kupchella RN JD USAF (/ret), New VCOC President** **Please NOTE Change of Day, WEDNESDAY, for this Meeting Only**  
February 8<sup>th</sup>, 2024, March 14, 2024, American Legion and VFW TBA

## PACMOAA CHRISTMAS GALA 2023



Forty-eight PACMOAA members, spouses, and guests attended the Christmas Gala and donated generously to Toys for Tots and Portsmouth Volunteers for the Homeless. LtCol Paul Pratt, the Senior Instructor for the MCJROTC from Churchland High School, attended with 3 of his cadets. It was a great evening with wonderful camaraderie, delicious food, and Christmas music. Picture Left: Attendees enjoying the Tidewater Concert Band performance.



To the far left: Dr Darlene Washington, the Executive Director of Portsmouth Volunteers for the Homeless (PVH) also attended. PACMOAA has been *donating items to PVH regularly since 2011.*





Left: Cadet GySgt Anderson and Cadet 2<sup>nd</sup> LT Lepelletier with donations. Cadet 2<sup>nd</sup> LT McLendon not pictured. PACMOAA has donated toys for Toys for Tots annually for about 15 years.

Far left: COL Hal Hostetler, PACMOAA member and Tidewater Concert Band member, reciting The Night Before Christmas. He also sang several duets in addition to playing with the band.

**Other Gala Pictures Below**





## PACMOAA ACTIVITIES 2023

1. **Monthly newsletter** (The Salute) except June/July & Aug./Sept. issues.
2. **Ongoing emails and/or phone calls**, postings on PACMOAA Facebook page, and information in newsletters per NMCP pharmacy changes, and flu vaccine availability. Newsletter also included articles on ID card renewal several times.
3. **Spotlight on longtime charter member in newsletter**- CAPT Oran "Sonny" Chenault, USN (Ret).
4. **Personal Affairs Updates/In Memorium** in newsletters and emailed/called members when notified of death of a member. Detailed In Memorium for longtime members CAPT JP Barreca, USN (Ret), LTC Shirley Barker, USA (Ret), LtCol Bob Steorts, USAF (Ret), and COL Gordon Nelson, USA (Ret). Also included In Memorium for Nell Wall, wife of longtime PACMOAA member, Bob Wall. Personal Affairs column also gave updates on condition PACMOAA members, esp. if in hospital/rehab/hospice.
5. **Surviving Spouse section** in most newsletters included MOAA Surviving Spouse Corner articles as well as updates from Surviving Spouse Virtual Chapter meetings.

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6. **Ten monthly dinner meetings held** - eight with speakers, the Annual Business meeting, and Christmas Gala with band. Examples of speakers included VCOC President, Invictus Games, and Remembering local Bataan and Corregidor ex-POWS.
7. **Celebrated PACMOAA's 40th Anniversary** on 13 April with PowerPoint presentation reviewing PACMOAA history with more emphasis on past 5 years. Historical memorabilia on display. Each attendee received a 40<sup>th</sup> Anniversary Challenge Coin and brochure.
8. PACMOAA covers 14 local High Schools with **JROTC groups**. PACMOAA Leadership Team members attended 7 JROTC Award Ceremonies, presenting medals and certificates to 12 JROTC cadets from 12 local high schools; 2 JROTC programs did not respond to PACMOAA calls/emails.
9. On 29 May, 2 PACMOAA members participated in the **139th Annual Portsmouth Memorial Day parade**.
10. **Scholarships award** for 1 local student going to college ROTC presented at Annual Scholarship Recognition Program/Dinner Meeting in June. AJROTC group from Manor HS presented colors at scholarship dinner.
11. On 16 July – **Annual Joint Brunch** held at Roger Browns. Presidents from all 3 chapters attended for 1<sup>st</sup> time!
12. PACMOAA members participated in several **car washes held by Churchland HS MCJROTC** to help raise money to fund their activities like meets with other schools.
13. Donations to the **Portsmouth Volunteers for the Homeless** usually done monthly but decreased during the year except for the 40<sup>th</sup> Anniversary Celebration and Christmas Gala.
14. PACMOAA Leadership Team member presented frequent legislative updates **per MOAA and veterans' legislation to Lake Prince Woods (LPW) Veterans group**. Also gave review on importance of updating Personal Affairs info in September to LPW veterans group.
15. President LaLonde had a courtesy phone call with the NMCP Executive Officer and attended the NNSY Change of Command Ceremony and outgoing Commander's reception.
16. Two PACMOAA Leadership Team members participated in JBLE Retiree Appreciation Day.
17. **Annual Christmas Gala** with The Tidewater Concert Band, donations for "**Toys for Tots**" and Portsmouth Volunteers for the Homeless. Members were very generous for both groups!! Cadets stayed for dinner as guests of PACMOAA
18. **For Advocacy in Action 2023**, PACMOAA Legislative Team (Sherry Ferki, Bruce LaLonde, and Linc Smith) met with Representative Bobby Scott on 11 May 2023 via Zoom and discussed the MOAA 2 Advocacy in Action items – Pay full housing costs for service members and Fight Cuts to TRICARE Pharmacy Network. Major Richard Star Act (H.R. 1282) was also discussed. Legislative information in every newsletter per state and/or national issues and frequent emails sent to keep members updated!!
19. **Portsmouth Mayors Committee for Military Affairs** – Irv Lindley is President and Bruce LaLonde attended as PACMOAA Rep. Usually meets monthly except for July and August and November and December. CAPT Lalonde advocated for PACMOAA at meetings.
20. Membership in VCOC (Virginia Council of Chapters) which is very active in state legislative issues. **One of the VCOC Leadership Team members is a PACMOAA member!** Two to three PACMOAA Leadership Team members attended each Quarterly Meeting.
21. Several Leadership Team members attended **MOAA's Leadership Virtual Workshop in July** and two members participated in most of the monthly MOAA Leadership Roundtable Discussions via Zoom. Information on these activities is included in several PACMOAA newsletters.

22. One PACMOAA member participated in several **MOAA State Legislative Forums** that are held quarterly and shared info via newsletter and in several of the monthly meetings of the MOAA Uniformed Services Nurse Advocates Virtual Chapter and of the Surviving Spouse Virtual chapter.

PACMOAA has been recognized as a **5<sup>th</sup> Level of Excellence Chapter** for the **13<sup>th</sup>** year in a row and received **Col Marvin J. Harris Communication Award at Five-Star level for Print newsletter** for 3rd time and **website** for the 2<sup>nd</sup> time!! These are the highest awards MOAA presents to chapters.

## CHAPLAIN'S CORNER

In the New Year we often may many resolutions about our futures that are not fully kept. Perhaps a better way to approach the new year is to enjoy our present life which I have found aptly written in the poem from the Salesian Collection by Grace E. Easley.

### ENJOY TODAY

Enjoy today, it will not come again,  
 Waste not the hours thinking of tomorrow,  
 More than half of our heartache and our sorrow  
 Are over what the future may contain.  
 The darkest doubts and worries never changed  
 The color of the sky nor turned the tide,  
 But he whose faith burns like a light inside,  
 Questions not the things God has arranged.  
 "For everything a season," every man  
 Must journey from the old to reach the new,  
 Discovering as he is passing through  
 The desert, an oasis in the sand.  
 For there are dreams that really do come true,  
 ...And this is all we need to understand.



Submitted by  
**CAPT Bob Brewer,**  
**USN (Ret)**  
**Chaplin**



**CDR Ken App, USN (Ret)**  
**Salute Editor**

**THAT'S A WRAP FOR JANUARY 2024**  
**HAPPY NEW YEAR!**

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Please fill out the form below if any contact information has changed and submit to Sherry Ferki or Ken App.

**PACMOAA MEMBERSHIP/RENEWAL FORM 2024**

FULL NAME: \_\_\_\_\_ NICKNAME: \_\_\_\_\_

GRADE/RANK: \_\_\_\_\_ SERVICE: \_\_\_\_\_ BIRTH DATE: \_\_\_\_\_

STATUS: Active Retired Former Surviving Spouse

MAILING ADDRESS: \_\_\_\_\_

\_\_\_\_\_

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

HOME PHONE: \_\_\_\_\_ CELL PHONE: \_\_\_\_\_

MOAA Membership No.: \_\_\_\_\_ (From MOAA card or Military Officer Mailing Label)

Spouse's Name: \_\_\_\_\_ Spouse's Nickname: \_\_\_\_\_

Are you willing to serve as board member or on a committee? ( ) Yes ( ) No

<u>Please circle payment plan you select:</u>	Discount	15%	20%
			<u>Best Value</u>
Membership Category	1 Year	2 Year	3Year
Retired/Active/Vet Regular (Voting Member)	\$25.00	\$42.50	\$60.00
Surviving Spouse (Voting Member)	\$20.00	\$34.00	\$48.00
Active Duty (Non-Voting Member)	\$5.00	\$8.50	\$12.00

Mail payment to: PACMOAA at PACMOAA, PO Box 5353 in Portsmouth, VA 23703

**Or pay via PayPal:**

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](mailto:PACMOAATreasurer@gmail.com) in the block where is 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.

DATE: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_