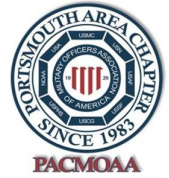




# The Salute Online



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 XXXXIV Issue II

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

MARCH 2025

**The Mission:** PACMOAA supports the Military Community through legislative advocacy, mentoring youth, and community involvement.

## FROM THE PRESIDENT'S DESK



PACMOAA family:

Those who attended the February dinner were treated to an amazing presentation from Dr. John Joyce (**Above Right**) who presented the unbelievable artistic progress enjoyed by the "Support Portsmouth Public Arts" organization.

**Middle Above Left:** CAPT Bruce LaLonde awarding a Certificate of Appreciation to Dr. John Joyce for his presentation about Portsmouth Public Arts (CAPT Dr. Bob Brewer looking on. **NOTICE** the World Famous PACMOAA MUG also awarded) **Above center right:** Commodore Barron mural on Court Street.

**Right:** The Rock Band QUEEN will be displayed on the Side of Roger Brown's on Queen Street



We will continue our successful trend of interesting speakers by having Lindsey Jones, local maritime historian, will speak about the legacy of Commodore Barron to Hampton Roads at our March 13th dinner.

Thank you to those PACMOAA members who have worked diligently to support our increasing membership (3 new members this year) and those who have volunteered to increase our relationship with the 14 JROTC units we support...see you at our next meeting....Go Navy. Bruce

Bruce LaLonde CPA  
Capt. (Ret) USN  
757-241-3026

**Right:** CAPT Bruce LaLonde awarding the Leadership Bear to CWO Karl Wilson.



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

PACMOAA  
LEADERSHIP

SEE LEADERSHIP BUTTON ON  
MAIN WEBPAGE



## CHAPTER NEWS

### MARCH

#### Women's History Month

- 03 U.S. Naval Reserve Established 1915
- 04 Hug a GI Day - U.S. Navy Band Established 1925
- 05 U.S. Navy Seabees Birthday 1942
- 09 [Daylight Saving Time Begins](#)
- 13 [K 9 Veterans Day](#)
- 13 **PACMOAA Dinner Meeting – Roger Brown's 1800 Speaker Lindsey Jones** (See p.3)
- 15 [American Legion Birthday \(1919\)](#)
- 17 [St. Patrick's Day](#)
- 18 National Supreme Sacrifice Day
- 20 [Vernal equinox](#) First Day of Spring
- 25 [Medal of Honor Day](#)
- 29 [National Vietnam War Veterans Day](#)

### HAPPY MARCH BIRTHDAY

Mike Riley

Gordan Van Hook

### The March Dinner Meeting

will be held on **Thursday, March 13<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*

#### *St Patrick's Day menu*

*Salad*

*Corn Beef*

*Slow roasted Cabbage & Red Skin Potatoes*

*Baked Chicken*

*Green Beans and Carrots*

*Brownie*

*Cornbread*

*Tea, Sweet Tea, Coffee, Lemonade and Water*

**Cost is \$25** (includes gratuity & tax). Cash bar available. Please make your reservation no later than **Sunday, March 9<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**

**Right: scan the QR Code to find out more about PACMOAA**



Left: CAPT Dr. Bob Brew with Cindy Brewer and Teresa Wilfong



**PACMOAA TODAY.**  
PACMOAA, a five star level of exce...  
[www.pacmoaa.org](http://www.pacmoaa.org)

## SPEAKER

### Lawrence Lindsey Jones

<https://hindmanauctions.com/locations/richmond> **Decorative & Fine Art Appraiser**

**1603 Barron Street**

**Portsmouth, VA 23704**

**757-391-0200 office**

**804-301-0840 cell**

[ussko@cox.net](mailto:ussko@cox.net)

#### Work Experience

- **Decorative and Fine Art Appraiser**, 2000-Present. Research, document and prepare appraisals for Replacement Value Comparable, Fair Market Value and Marketable Cash Value for insurance scheduling, Charitable Donation for tax purposes and Equitable Distribution. Consult on collections management, conservation needs, and coordinate with the client the most appropriate markets for either acquisition or selling.
- **Manager, Carrollton Furniture**, Carrollton, VA, 2006-Present. Direct retail operation for 24,000 square foot retail space, 10,000 plus items in stock. Special orders, retail sales, customer relations, display and repair of furniture, inventory, shipping, receiving, delivery and building maintenance. Supervised crew of five.
- **President, Virginia Chapter American Society of Appraisers, (ASA)** 2007-2012, 2015-2019, **Vice President**, 2012-2014. Conduct bi-monthly meetings, provide speakers, inform members of appropriate changes within ASA. Direct referrals for potential clients to the most appropriate disciplines within ASA. Present lectures on Art and Antiques.
- **Artist/Owner, Laughing Horse Studio Inc.**, 1977-Present. Design, market and produce prints, paintings and sculptures. Visiting Artist in grades 1-12 in Norfolk Public Schools and Appomattox Public Schools Over 50 years' experience as a professional artist, sculptor and printmaker.
- **Norfolk Antique Company/Scott and Company**, State Licensed auctioneer, Norfolk, VA 1997-2006. Supervised staff of seven, researched, catalogued and displayed items in preparation for sale. Secured contracts, coordinated and received goods and auctioneered consigned items.
- **Curator of Decorative Arts, Chrysler Museum of Art**, Norfolk, VA, 1974-1977. Accession items into the Decorative Arts collection of approximately 25,000 items, supervised maintenance and carpentry departments and directed the conception, design and installation & care of displays. Managed museum openings: arranged for publicity, public service announcements, designed exhibitions and invitations, arranged for guest lecturers. Prepared monthly articles for the Chrysler Monthly Bulletin.
- **United States Navy**, 1967-1970  
 USS *Constitution* ("Old Ironsides" Boston, MA, Ceremonial Honor Guard)  
 USS *Newport News*, CA-148, Heavy Cruiser, Vietnam

#### Education

- Uniform Standards of Professional Appraisal Practice, Current
- Certificate of Appraisal Studies, American Society of Appraisers at The George Washington University, Washington, D.C.
- Studies in Preservation of Paper Objects, Smithsonian Center for Materials Research and Education, Suitland, MD
- Graduate course work, Old Dominion University, Norfolk, VA
- Bachelor of Fine Arts, University of Rhode Island, Kingston, RI

#### Continuing Education and Seminars

- 70<sup>TH</sup> Colonial Williamsburg Antiques Forum, Williamsburg, VA
- 69<sup>TH</sup> Colonial Williamsburg Antiques Forum, Williamsburg, VA
- "Preserving the 17th Century: An Insider's Look at the Stewardship of Bacon's Castle," Surry County, VA
- "A Safe Place: Punched-tin Paneled Furniture of the Valley of Virginia" Harrisonburg, VA
- Estates, Trusts & Estate Planning for the Personal Property Appraiser, Arlington, VA
- Personal Property Appraisal Report Writing: An Update, Richmond, VA

- IRS Seminar on the Changes to the Tax Code, Arlington, VA
- AIC, Richmond, VA, *Fakes Forgeries & Fabrications*

## MEMBERSHIP

### MEMBERSHIP UPDATE AND RENEWAL REMINDER MARCH 2025

#### WELCOME ABOARD

CAPT Bob Kennedy, USN (Ret) and his wife Paula from Suffolk

An article published on the MOAA website last week highlighted leaders from several chapters that are growing and their 6 tips for increasing membership. The leaders from the Northwest Arkansas Chapter and Willow Grove (PA) Chapter had different issues and slightly different approaches but agreed on the following 6 best tools:

1. **Everyone needs to recruit** – This has been mentioned frequently in our newsletters and was discussed more in depth in last month's Membership Update.
2. **Get a committed membership chair** – Covered!
3. **Take advantage of targeted mailings** - Emails inviting all potential members in our chapter area to the October meeting last year and the January meeting this year were sent out by MOAA at our request. So far, one new member (CAPT Bob Kennedy) has been recruited by the January mailing. I will follow up on other methods of MOAA sending targeted mailings for PACMOAA.
4. **Support service members nearby**- Examples included National Guard Units and active supporters of ROTC/JROTC programs nearby. We currently have 3 local JROTC leaders as members and are working on a plan to increase that number. Contacting the local National Guard Units and inviting them to meetings is certainly a great idea and will be followed up on. *Does anyone have any contacts with National Guard Units and/or leaders?*
5. **Land outstanding speakers** – Again, I think that has been and is being accomplished. *Any suggestions on speakers?*
6. **Channel their nostalgia** – Examples included an impromptu recitation of the service oath at military related events in the community and giving new members chapter challenge coins. PACMOAA did distribute challenge coins celebrating our 40<sup>th</sup> Anniversary and there has been discussion about more challenge coins.

PACMOAA has utilized aspects of all these tips in recruiting and will certainly try some of the suggestions they provided. Please let me know if you have any other suggestions to improve recruitment. As of today, 24 February, the Committee Module (the membership database that provided monthly lists of potential members) is still down, as it has been since March 31, 2024! Thus, inviting friends, neighbors, and/or colleagues is our best recruiting tool at this point. Remember, potential new members can attend the dinner meeting at ½ the regular cost of dinner.

You can pay your dues, the cost of dinner meeting, and/or donations to the scholarship fund in-person, by mail, or online. Checks should be mailed to PACMOAA, P.O. Box 5353, Portsmouth, VA 23703. **Only 5 members from last year still need to pay dues this year** and I will notify you via email, letter, or phone if you owe dues for this year. If you're not sure if you owe dues, check with Hans or Sherry. Thank you all for utilizing the multiyear form of payment, you have made my job collecting dues much easier!! See attached dues renewal form at the end of the newsletter for details.

Thank you for any assistance you can provide in helping to increase our membership so we can accomplish the PACMOAA Goals of Membership, Legislative Advocacy, and Community Activities/Service!

**Guidelines for Paying PACMOAA Dues Online on PAGE. 16.**

**PERSONAL AFFAIRS/ SURVIVING SPOUSE****Surviving Spouse Corner: What to Know About National Cemetery Burials**

By: Cheryl Toland February 04, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/member-spotlight/surviving-spouse-corner-what-to-know-about-national-cemetery-burials/>

Servicemembers and veterans, and their spouses, are eligible for burial at [national cemeteries](#). Also eligible are minor dependent children and, under certain conditions, unmarried adult children with disabilities. An eligible spouse and children may be buried in a national cemetery even if they predecease the veteran.

If you or a loved one are considering burial in a national cemetery, here are three helpful considerations:

**Locate the nearest cemetery.** The VA operates 156 national cemeteries in 42 states and Puerto Rico. However, not every state has a VA cemetery. To find a cemetery close to you, visit <https://gravelocator.cem.va.gov>.

**NOTE:** Albert G. Horton, Jr. Veterans Memorial Cemetery in Suffolk at [Suffolk - Albert G. Horton, Jr. Memorial Veterans Cemetery | Virginia Department of Veterans Services](#) can be reached at 855-4VA-VETS (855-482-8387) from 8 am to 5 pm Monday through Friday except for federal and state holidays. Per the website “For expediency, the veteran may apply prior to death to determine eligibility for interment in the cemetery”. The pre-application form can be downloaded from the website or requested to be mailed to the veteran/surviving spouse.

[MOAA PUBLICATION: [Your Guide to Military Burials](#)]

**Plan ahead.** Make an emotional and stressful time less difficult by completing arrangements in advance. Learn more about the pre-need eligibility determination process, and fill out forms online, [at this link](#). Other needed documents, such as a DD Form 214 or other separation documents, [can be requested online](#).

**Know your resources.** Don't underestimate what the VA can do for you. You can learn more about VA burial benefits from local VA national cemetery offices, [the National Cemetery Administration](#), and VA regional offices, toll-free at (800) 827-1000.

MOAA's publication *Preparing for the Loss of a Military Spouse* can provide further helpful guidance for getting your affairs in order. Premium and Life members can [download the publication here](#).

**MOAA RESOURCES AVAILABLE FOR SPOUSES/SURVIVING SPOUSES**

Multiple forms of resources are available on the MOAA website and/or can be mailed upon request. These resources are benefits available for **Premium and Life Members**. The booklet most recently published brochure is “Preparing for the Loss of a Military Spouse” at <https://www.moaa.org/content/publications-and-media/moaa-publications/help-your-survivors-detail/>. Per the website: “*Preparing for the Loss of a Military Spouse*” will help you get your personal affairs into order and help guide survivors through the first steps they need to take after a loved one's death. Learn about accessing survivor benefits, how to draw up an estate plan, and much more”. This is an excellent resource and has combined several previous publications with updated info.

Several webinars relate to preparation also. If you miss them at the time they are scheduled, a recording of the webinar is available under Events – Webinar Archive (scroll down to near the bottom of the page) – Retirement, Caregiving, and End of Life section” at <https://www.moaa.org/content/benefits-and-discounts/transition-and-careers/webinar-archive/>

**What You Need to Know About the Survivor Benefit Plan**

**FEBRUARY 25, 2025 | 2:00 PM - 3:00 PM EST**

**Online Event**

- **SBP Basics:** How the program works, what coverage is available, and how much it costs.
- **Comparing Options:** How SBP stacks up with life insurance plans.

- **Special Considerations:** How medical retirement or having an incapacitated child might affect your plans.
- **The Big Picture:** How to integrate SBP coverage with other survivor benefits.

## Every Life Needs a Battle Plan: Preparing Yourself, and Your Family for Survivorship!

MARCH 12, 2025 | 2:00 PM - 3:00 PM EDT

**Online Event** [MOAA - MOAA Webinar: Preparing a Spouse or Family Member for Survivorship](#)

Losing a spouse is a traumatic event. Preparing yourself and your loved ones in advance provides security and comfort during a vulnerable time after a spouse's death, helping to avoid the added stress of dealing with the unexpected.

## PERSONAL AFFAIRS UPDATE MARCH 2025



**COL Hal Hostetler, USA (Ret)**, has not been able to attend meetings in several months. I spoke with Hal today and he would welcome visitors but please call first!! He had surgery a while ago, came home from rehab last week, and has lots of Dr appointments. For members that do not know Hal, he has continuously served PACMOAA over 17 years in variety of leadership roles. Hal at a JROTC award ceremonies in picture to the left.

**CAPT Bob Parker, USNR (Ret)**, was an active member in PACMOAA for 34 years until he was relocated to Northern VA due to health issues. He was the PACTROA President from Jan 2001 to Jan 2003 and talked me into running for the Presidency in 2002. He also served as the VCOC Rep, on the Board of Directors several times, and on the Scholarship Committee for many years. Bob has been having more significant mobility and medical issues but still keeps up with PACMOAA via the newsletter and phone calls and misses his friends here. He would enjoy receiving cards from members. His mailing address is 3450 Gallows Road in Annandale, VA 22003.



I know of several other members/spouses that are suffering from significant medical issues. Please keep Hal, Bob, our other members facing illness and their families in your prayers. Some of our members may need help with transportation or simple tasks. If so, please reach out and let me know if we can help you.



Submitted by: Sherry Ferki, MAJ, USA (Ret)  
 PACMOAA 2nd VP/Membership Chair  
 Personal Affairs Chair and Surviving Spouse Liaison  
 Cell 757-630-5608

## MOAA & LEGISLATIVE

### ACCESS Act Would Expand Veterans' Community Care Options

By: Kevin Lilley February 04, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/advocacy/access-act-would-expand-veterans-community-care-options/>

Legislation introduced in both the House and Senate by the chairman of each chamber's Veterans Affairs committee would expand access to community care for veterans while standardizing and improving VA mental health programs.

The Veterans' Assuring Critical Care Expansions to Support Servicemembers (ACCESS) Act of 2025 ([S. 275](#) |

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

[H.R. 740](#)), introduced in the Senate by Sen. Jerry Moran (R-Kan.) and in the House by Rep. Mike Bost (R-Ill.), would codify standards for veterans to receive community-based care:

- Veterans who cannot be provided by the VA with a primary care, mental health care, or extended care appointment within a 30-minute drive or within 20 days (or shorter, as prescribed by the VA secretary).
- Veterans who cannot be provided by the VA with a specialty care appointment with an hour's drive or within 28 days (or shorter, per the VA secretary).

The bill also requires the VA to create a “standardized screening process” for veterans to participate in mental health treatment programs, craft a three-year pilot program allowing veterans to access mental health and/or substance abuse programs in the community without a referral and establish tracking on wait times and care availability for mental health programs, among other improvements.

“MOAA thanks Chairmen Moran and Bost for introducing the Veterans’ Assuring Critical Care Expansions to Support Servicemembers (ACCESS) Act at a critical time for veterans’ mental health care,” said Lt. Gen. Brian T. Kelly, USAF (Ret), president and CEO of MOAA. “More work is needed to expand mental health and substance use treatment in communities, especially rural areas where VA services are limited. We look forward to collaborating with the Veterans’ Affairs Committees and urge close cooperation with VSOs and stakeholders during the legislative process.”

The bill also would require the VA to:

- Prepare a series of reports to Congress regarding community care access, including the appeals process for veterans who are denied community care.
- Coordinate with veterans’ service organizations and other stakeholders on possible improvements to the clinical appeals process.
- Make veterans aware of telehealth options but prevent the department from using telehealth in place of the community care standards outlined above.

[**RELATED: [MOAA’s Legislative Priorities for the 119th Congress](#)**]

The bill is one of many addressing veterans’ care and benefits either already introduced in the 119th Congress or under consideration on Capitol Hill. MOAA will continue its work to ensure veterans receive the care they’ve earned and the VA receives the resources it needs to continue providing that care. Follow and take part in these efforts by registering at [MOAA’s Legislative Action Center](#).

**NOTE:** As of 2/24/2025 - S. 275 has 4 co-sponsors, none from Virginia, and was referred to the Senate Committee on Veterans Affairs after being introduced on 1/28/2025. H.R. 740 has 12 co-sponsors (including Jen Kiggans) and advanced to the House Veterans’ Affairs Committee on 1/28/2025 after being introduced.

## **Military Spouses Exempted From Federal Return-to-Office Guidance. What’s Next?**

By: Jen Goodale, February 18, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/advocacy/military-spouses-exempted-from-federal-return-to-office-guidance.-whats-next/>

Facing pressure from lawmakers, military families, and [advocates](#), the Office of Personnel Management (OPM) issued a [Feb. 12 memorandum](#) categorically exempting spouses of active duty servicemembers from the return-to-office (RTO) directive.

“Agencies shall allow military spouses to continue in remote work arrangements,” OPM Acting Director Charles Ezell wrote in the memo, which also stated that agencies “may continue to appoint military spouses to remote work positions.” The guidance extends to spouses of members of the U.S. Foreign Service on overseas assignments.

This momentary victory for federally employed military spouses was the result of grassroots advocacy. Impacted spouses, MOAA members, and supporters of the military community contacted lawmakers to make them aware

of the issue and ask them to push OPM to clarify initial guidance and exempt military spouses. A few lawmakers went the extra mile, [organizing letters](#) to OPM, the Office of Management and Budget (OMB), and the White House or [introducing legislation](#) designed to ensure protections for military spouses working across the federal government.

[RELATED: [How MOAA Plans to Build Momentum in the 119th Congress](#)]

The updated OPM guidance applies to active duty spouses, including those who are spouses of Guard and Reserve members in active status; the spouses of 100% disabled veterans or retirees; and unmarried surviving spouses of those who passed away on active duty.

## Protecting All Military Spouses

Stakeholders banded together quickly to take action and help secure this partial win, But there's more work to be done. Agency heads are trying to thread the needle, and we continue to hear from military spouses who are trying to work through the chain of command and being told nothing or given conflicting guidance. Areas of key concern include:

**1. Telework Confusion:** Military spouses with telework agreements were not specifically included in the OPM memo. Those with such agreements – which are classified differently than remote work – who live more than 50 miles from their office could see their positions under threat thanks to return-to-office procedures. Teleworkers on the edge of that radius asked to return to the office could face prohibitive commutes, especially considering the ongoing shortage of child care facing military families.

Many military families do not have the luxury of choosing where to live – servicemembers in command assignments, for instance, often are told they must live aboard the installation. A return-to-office mandate could mean a 90-minute commute (or longer) for some of these military spouses, who don't have the flexibility to find a home closer to their worksite.

**2. Disability Requirements:** The memo stipulates a servicemember or retiree must be 100% disabled at the time of service exit for their spouse to maintain the remote work exemption. The VA disability process is lengthy, and the number of veterans who exit with a 100% rating is minimal.

**3. Probationary Status:** The mass dismissal of federal workers in a probationary status disproportionately impacts military spouses who have faced employment hurdles for decades. Newly hired spouses likely spent at least six months in the hiring process before getting a foot in the door ... only to have the opportunity snatched away because of these new policies. Many spouses who transfer to a new agency or position are in probationary status; their termination is an insult to the service they've performed in previous federal assignments.

[RELATED: [Transition and Career Support From MOAA](#)]

## Fully Supporting Military Families

The military-civilian divide doesn't just impact servicemembers and veterans – it extends to the entire family. Military spouses endure skepticism from employers because the transient nature of military life isn't conducive to the hiring and employment of a civilian. We've come a long way, but the biggest piece of the puzzle is educating hiring managers and employers on the need to provide military spouses with policies that protect their ability to keep a career on the move.

Going forward, MOAA will:

- Work with legislators to amend the language of the [Support Military Families Act](#) to codify protections from future return-to-office mandates.
- Continue to educate stakeholders on the value this community brings to the workplace.
- Stress the need for additional guidance from OPM and OMB to allow military spouses to find and maintain gainful employment within the federal government.

Support all MOAA advocacy priorities by [visiting our Legislative Action Center](#), where you can send messages to your lawmakers regarding these efforts and others.

## MOAA Knows Why You Serve

We understand the needs and concerns of military families – and we’re here to help you meet life’s challenges along the way. Join MOAA now and get the support you need.

### Join MOAA’s Work to Restart Key Financial Protections for Servicemembers

By: Cory Titus    FEBRUARY 19, 2025    [MOAA - Join MOAA’s Work to Restart Key Financial Protections for Servicemembers](#)

MOAA and 15 partner military and veteran services organizations asked a top federal administrator to reestablish key protections for military family finances, including programs which have resulted in hundreds of millions of dollars in financial relief for those in uniform.

A Feb. 19 letter from MOAA and its allies to Russell Vought, head of the Office of Management and Budget (OMB) who is also serving as the acting director of the Consumer Financial Protection Bureau (CFPB), asked him to restart Military Lending Act (MLA) supervisory examinations and allow the bureau’s Office of Servicemember Affairs to return to its work.

#### [TAKE ACTION: [Urge Your Lawmakers to Resume CFPB Operations for Servicemembers](#)]

The CFPB is a financial watchdog that works to protect “consumers from unfair, deceptive, or abusive practices and take action against companies that break the law.” A Feb. 10 directive from Vought asked all CFPB workers to “not perform any work tasks,” but the bureau’s actions since its 2011 founding have led to over a billion dollars in relief to consumers.

Work to enforce the MLA – protecting those in uniform from predatory lenders who seek to charge more than 36% interest on certain financial products – has resulted in more than \$183 million of restitution. The CFPB also has aided in policing Servicemember Civil Relief Act (SCRA) violations, providing \$481 million in monetary relief for 147,000 servicemembers. Two cases against FirstCash and MoneyLion are in court, and given the bureau’s current state, it is unclear whether the servicemembers who were allegedly harmed will receive justice. If the rules go unenforced and any rulebreakers go unpunished, it is likely more violations will occur.

MOAA has testified to the value for the uniformed services community – servicemembers are impacted when the CFPB is unable to carry out its responsibilities.

### Readiness and Security

The CFPB also manages a database that allows consumers to submit complaints to companies. Servicemembers have reported over 19,000 complaints to the database this year alone (through Feb. 18), with more than 11,000 complaints involving credit reporting challenges.

Given that most servicemembers are required to maintain a security clearance, fixing credit reporting inaccuracies is vital. “The financial readiness of service members and their families is a state in which the successful management of personal financial responsibilities supports a service member’s ability to perform his or her wartime responsibilities,” according to DoD’s Office of Financial Readiness.

With our nation facing threats all over the globe, a whole-of-government approach must be taken to ensure we are ready. While additional layoffs have been halted by a court order, the future of the CFPB is unclear.

The CFPB is a vital part of ensuring our servicemembers are ready to defend our country. Write your lawmakers and ask them to ensure the CFPB can do its job to protect those who protect us.

### When MOAA Speaks, Congress Listens

Learn more about MOAA’s key advocacy issues, and contact your elected officials using our messaging platform.

**TAKE ACTION**

## ADDITIONAL MOAA ARTICLES OF INTEREST

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

**Here's Why You Should Download Your Military Health Records Before April 1** February 19, 2025 By Kevin Lilley [MOAA - Here's Why You Should Download Your Military Health Records Before April 1](#)

TRICARE's Patient Portal is going away. Keep easy access to your medical history with these step-by-step instructions

**Over \$ 151 Million Taken From Soldier Pay for Food Costs Spent Elsewhere by Army**

February 19, 2025 [MOAA - Over \\$151 Million Taken From Soldier Pay for Food Costs Spent Elsewhere by Army](#)

The finding comes as soldiers on some bases have struggled to find nutritious dining options

**Does the Smaller TRICARE Pharmacy Network Put Your Health Care at Risk?** By: Karen Ruedisueli

February 18, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/advocacy/does-the-smaller-tricare-pharmacy-network-put-your-health-care-at-risk/>

A new report, part of MOAA's work to preserve your earned benefit, provides details on the impact of pharmacy network cuts. **NOTE:** This article does recognize that Kroger is now in network again.

**Where Service Members, Veterans Can Get Free Tax Prep Help**



By: Kevin Lilley <https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/finance/where-servicemembers,-veterans-can-get-free-tax-prep-help/>

Online and in-person resources are available.

Submitted by: MAJ Sherry Ferki, USA (Ret) Assistant Legislative Representative

## VCOC AND JLC



**Virginia Council of Chapters (VCOC)** next meeting will be VIRTUAL on Tuesday, April 15, 2025 and scheduled from 1500-1700.

Submitted By: Ken App  
CDR USN (Ret)  
PACMOAA VCOC Representative

### VCOC Legislative Report JLC Update

As was previously reported in the January newsletter, the Virginia General Assembly 2025 session began on January 8 and will consist of a 45 day session this year. Listed below is the latest update on the JLC 2025 Initiatives as provided by Col. Monti Zimmerman, USAR (Ret), VCOC Legislative Representative:

- **JLC 2025-01 Verification of Veteran Status**  
**Passed** on February 24 and is pending communication from the Governor. It is expected to be signed.
- **JLC 2025- 2 Stop Unscrupulous Firms from Exploiting Veterans**  
**Failed House Rules Committee** on February 17. Note that there is a Congressional bill addressing this issue. The JLC may possibly consider this bill again as an initiative for 2026.
- **JLC 2025-03 Virginia National Guard Tuition**  
**Passed** on February 21—decided by both House and Senate conference committees and all the reports agreed to. The original bill language was amended to require “good standing” of the Guard member in the school of higher learning.
- **JLC 2025-04 Suffolk State Veterans Cemetery Expansion**  
This item has been added to the Governor's budget – Item C-52.20. It will be the responsibility of the Department of Veterans Services to purchase the land; estimated value \$1M.
- **JLC 2025-05 Women Veterans Day**

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**Passed by the Senate with a voice vote.** Effective to recognize June 12<sup>th</sup>, annually.

Details of each of these initiatives including the background information can be found on the JLC website. <https://www.dvs.virginia.gov/about-us/boards-foundations/joint-leadership-council-of-veterans-service-organizations>

Mary L. Snyder, PACMOAA Legislative Representative

## 2025 VIRGINIA GENERAL ASSEMBLY UPDATE

As of 26 Feb 2025

The General Assembly was convened on 8 January and adjourned on 22 February. Per an article from VPM (NPR/PBS) on 22 February “The General Assembly has more work to do as federal policy shifts promise to send shockwaves through Virginia’s workforce and economy”. With 2023 census data, Clark Mercer, executive director of the Metropolitan Washington Council of Governments, estimated about 315,000 federal workers in the state!

The House Emergency Committee of the Impacts of Federal Workforce and Funding Reductions was established and met for the first time on 22 February. The bipartisan group plans to meet 4 more times this year, once in Hampton Roads. Also, both the House of Delegates and the state Senate continued a 2024 special session, leaving open the ability to call all legislators back to the Capitol with only 48 hours’ notice to consider legislation and budget amendments.

**Note:** A military suicide bill was scrapped in the Virginia Senate after clearing the House with a 99-0 vote! <https://www.whro.org/military-veterans/2025-02-20/military-suicide-data-bill-scrapped-in-virginia-senate> .

All the bills that passed as well as the bipartisan approved budget have been sent to the Governor, and he has until 24 March to sign, amend, or veto them. The General Assembly is due to reconvene on 2 April to consider Gov. Younkin’s actions.

Resources: From VPM [General Assembly gavels out – maybe not for long](#), From Virginia Mercury <https://virginiamercury.com/2025/02/22/general-assembly-delivers-bipartisan-budget-overhaul/>

Submitted by: Sherry Ferki, MAJ, USA (Ret)

Assistant Legislative Rep

## RESOURCES FOR VIRGINIA VETERANS

The **Virginia Dept of Veterans Services** at <https://www.dvs.virginia.gov> is a great resource. **Tax exemptions** listed on the website under *Benefits & Services* at <https://www.dvs.virginia.gov/benefits-services/tax-exemptions> and include:

1. Military Retirement Pay Tax Exemption in Virginia ( \$30,000 of eligible military benefits on tax year 2024 return)
2. Real Estate Property Exemptions (primarily veterans 100% service-connected, permanent and total disability; their surviving spouses; or surviving spouses of soldiers killed in action)
3. Personal Property Tax Exemptions

[Tax Exemptions | Virginia Department of Veterans Services](#)

Other areas addressed on the Dept of Veterans Services Virginia include:

[Employment & Transition | Virginia Department of Veterans Services](#)

[Healthcare | Virginia Department of Veterans Services](#)

[Veteran Cemeteries | Virginia Department of Veterans Services](#)

[Virginia War Memorial | Virginia Department of Veterans Services](#)

[Virginia Veterans Services Foundation | Virginia Department of Veterans Services](#) (similar to the MOAA Foundation Crisis Relief Program)

**Contact US**

Department of Veterans Services

[Commissioner Chuck Zingler](#)

101 N. 14th Street  
 Richmond, VA 23219  
[info@dvs.virginia.gov](mailto:info@dvs.virginia.gov)  
 Phone: (804) 786-0286  
 844-VDVS-VET or 844-838-7838  
 Fax: (804) 786-0302

### VA Medical Centers in Virginia (info located under Benefits & Services)

- Hampton VA Medical Center: (757) 722-9961

### VA Clinics - Need to be enrolled in VA Health Care System to use!!

- Chesapeake VA Clinic: (757) 722-9961
  - Clinic Address – 1987 S Military Hwy, Chesapeake, VA 23320
  - As of 1 Jan 2025, **Chesapeake Office** representing Chesapeake and Suffolk, relocated to the VA Beach- Pembroke Office at 293 Independence Blvd, Pembroke 5, Suite 109, Va Beach, VA 23462 or call 757-567-9351.
  - Representative: **Christie Bishop** [Christie.Bishop@dvs.virginia.gov](mailto:Christie.Bishop@dvs.virginia.gov)
- Western Branch Clinic scheduled to open in 2026
- Portsmouth VA Clinic: (757) 722-9961
  - Portsmouth Office at NMCP, 620 John Paul Jones Circle, Bldg. 3, 7<sup>th</sup> floor, Portsmouth, VA 23708 and phone 757-929-6160.
  - Representatives : Lynette Hawk at [Lynette.Hawk@dvs.virginia.gov](mailto:Lynette.Hawk@dvs.virginia.gov) and Carla Johnson, Veterans Services Administrator at [Carla.Johnson@dvs.virginia.gov](mailto:Carla.Johnson@dvs.virginia.gov)
  - Service area includes counties of Southampton, Sussex and Isle of Wight; the cities of Chesapeake, Franklin, Norfolk, Portsmouth, Suffolk, and Virginia Beach.

Submitted by: Sherry Ferki, MAJ, USA (Ret)  
 PACMOAA 2<sup>nd</sup> VP/Membership Chair/Assistant Legislative Rep

## PROGRAMS

Please mark your calendars **NOW** for the remaining **Dinner Meetings** listed below.

<b>13 March 2025</b>	<b>Lindsey Jones</b> , Advocate for the Chesapeake Bay Naval, Maritime, and Transportation Museum and leading point of information for Portsmouth Early Maritime Leaders
<b>10 April 2025</b>	<b>CAPT Derrek Burrus</b> , USCG, CO US Coast Guard Base Portsmouth
<b>8 May 2025</b>	<b>LTC Frank Labrecque</b> , USA (Ret) -VA Health Care System vs VA Disability
<b>12 June 2025</b>	<b>Annual Scholarship Dinner</b>
<b>13 or 20 July 2025</b>	<b>Joint Brunch</b> - Location To Be Determined
<b>11 September 2025</b>	<b>TBD</b>
<b>9 October 2025</b>	<b>TBD</b>
<b>13 November 2025</b>	<b>Annual Business Meeting</b>
<b>11 December 2025</b>	<b>Christmas Gala</b>

## COMMUNITY

### UPDATE ON SCHOLARSHIPS AND JROTC AWARD CEREMONIES

March through the end of May are very busy months for the PACMOAA Scholarship Committee and JROTC Awards Committee and presenters! *2023 Scholarship winner Caroline Lewton, her parents, JTOTC Instructor, and Scholarship Committee members picture on right.*



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

Scholarship applications are emailed to about 35 schools in the PACMOAA area, both public and private schools around mid-March with a due date during the last week in May. The Scholarship Committee has a short turnaround time to review all applications and select 2 awardees. Applicants do not have to belong to a local JROTC unit but do need to attend a ROTC like program in college.



PACMOAA supports 14 local JROTC groups for awards. Many of the schools contact PACMOAA directly with the date of the award ceremony and some require multiple contacts to find out the date. *MAJ Ferki with Smithfield HS AJOTC awardee to the left.* The JROTC Award Ceremonies are very impressive, highlighting the many achievements of the cadets! Over the past 10 years, there have always been 1 – 3 schools that did not give awards although most of them did have awards during the pandemic. PACMOAA member CDR Lynn Primeaux, USN (Ret) organized an NJROTC program at Kings Fork High School last year and will conduct their first award ceremony this year. The previous program there was AFJROTC and didn't have a leader for several years. Generally current and past PACMOAA Leadership Team members attend and present the MOAA medal and certificate to the cadet selected by the school but interested members are welcome can attend these ceremonies. Several times over the past 20 years, interested members attended with a seasoned presenter and then attended a ceremony on their own the following year. It would be great to have more of our members involved in these award ceremonies!!

Submitted by: Sherry Ferki, MAJ, USA (Ret)  
Scholarship Committee Co-Chair and JROTC Awards Committee Chair

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**Above:** CDR Hans Sachse talking with Guest CDR Duane Close USN (Ret)

**Above right:** CDR Scott Dickinson talking with Margret Wilshusen

**Right:** CDR Duane Close, Immediate Past President COL Bill Smith, & 2<sup>nd</sup> VP, MAJ Sherry Ferki



**Left:** Mrs. Lois Yandle with Angela and CWO Karl Wilson



**Below & Right:** Mrs. Dena Cain talking with



Dottie & COL Irv Lindley, with Guest Speaker Dr. John Joyce and CAPT Dr. Bob Brewer

Brewer

**Above:** Mrs. Mary Snyder & Mrs. Karen Smith taking Money for Dinner and the Scholarship 50/50

**Right:** CAPT Bruce LaLonde presenting CAPT Bob Kennedy USN (Ret) with the PACMOAA Membership Pin.



**Left:** PACMOAA BOD. CDR David Von Rump in discussion with 2<sup>nd</sup> VP MAJ Sherry Ferki

**CHAPLAIN'S CORNER**

On the 17<sup>th</sup> of March we celebrate St Patrick's Day and therefore it would be most appropriate to offer a famous Irish blessing as a prayer for The Salute.

*May the road rise to meet you.  
May the wind be always at your back.  
May the sun shine warm upon your face.  
May the rains fall softly upon you field and,  
Until we meet again:  
May God hold you in the  
Palm of His hand.*



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



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

**That's a WRAP for March!  
Happy St. Patrick's Day**

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

**PACMOAA MEMBERSHIP/RENEWAL FORM 2025**

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

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

**Or pay via PayPal:** 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 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: \_\_\_\_\_