



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 XLIV Issue IX

LEARN MORE AT PACMOAA.ORG

NOVEMBER 2025

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

FROM THE PRESIDENT'S DESK

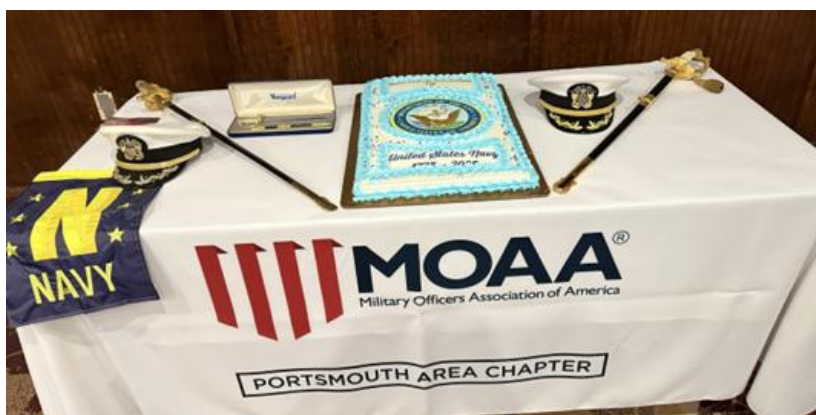


CAPT Bruce LaLonde CPA,
USN (Ret)
PACMOAA President
757-241-3026

PACMOAA Family:

Thank you for those who attended our October dinner meeting and helped us celebrate the 250th birthday of the US Navy..CAPT (Ret) John Davidson - a last minute stand-in- provided a stimulating and historical tribute to the origins of our country's naval history.

At our November meeting ,we will focus on the business of PACMOAA. Our Executive team will present our financial condition, present the latest legislative issues, introduce potential programs/speakers, present our 2026 officer slate, vote on by-laws changes and discuss our goals for 2026...please come with suggestions, comments and guidance. Anchors aweigh...Bruce



US NAVY 250TH BIRTHDAY



VETERAN CRISIS HOTLINE Dial 988 then press 1

PACMOAA
LEADERSHIP

SEE PULLDOWN
ABOVE



CHAPTER NEWS

NOVEMBER

- 01 First Day of American Indian Heritage Month
- 02 Daylight Saving Time Ends
- 04 ELECTION DAY
- 10 MARINE CORPS 250th Birthday 1775
- 11 VETERANS DAY
- 13 **PACMOAA Dinner Business Meeting, Election of PACMOAA Officers**
1800 Roger Brown's Banquet Room
- 23 Coast Guard Women's Reserve Established 1942
- 24 Native American Heritage Day
- 27 THANKSGIVING

HAPPY NOVEMBER BIRTHDAYS

Bob Brewer

Peg Cicirelli

Larry Mellis Valerie Parker Paul Pratt

Conrad Strickland Dave Von Rump

Chuck Waggoner

Bob Wall

November Dinner Meeting

will be held on **Thursday, November 13th** 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

Harvest Salad with Dressing

Turkey

Catfish Bites

Mac & Cheese

Stuffing with Dressing

Greens

Sweet Potato Mashed Casserole

Cornbread

250TH USMC Birthday Cake

Tea, Sweet Tea, Coffee, Lemonade and Water

Cost is \$25 (includes gratuity & tax). Cash bar available. Please make your reservation no later than **Sunday, November 9th** with Sherry Ferki at 757-922-7030 or by email at:

navmedarmynurse@gmail.com.

A RESERVATION MADE IS A RESERVATION PAID

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



PACMOAA TODAY.
PACMOAA, a five star
level of exce...
www.pacmoaa.org

BUSINESS MEETING AGENDA & ELECTIONS

- a. Welcome
- b. Prayer/Pledge
- c. President's Comments
- d. Dinner (6:30-7:15 pm)
- e. Minutes from last Board of Director's Meeting
- f. Financial Review
- g. Membership Report
 - Recruitment Activities/ideas
 - Personal Affairs - Surviving Spouse Liaison
- h. Legislative Report
 - MOAA priority bills
 - 2025 VCOC JLC objectives/ achievements
 - JLC Objectives for 2026
- i. Programs Report
- j. VCOC Report
- k. Communications Report
- l. Scholarship/JROTC Report
- m. Community Involvement/Short Power Point Slide Show
- n. By-Laws Vote (See Change Below)
- o. Nominating Committee/Election Report (**If you didn't vote by mail or email yet, please bring your ballot with you**) (**Bios are on pp. -18 Ballot is on page 23**). Both have been sent separately too.
- p. PACMOAA 2026 Goals and Objectives
 - Membership
 - Legislative Advocacy
 - Community Involvement
- q. Comments from Membership
- r. Adjourn

BYLAWS CHANGE**CURRENT BYLAWS OF 2021****ARTICLE IX - OFFICERS/EXECUTIVE COMMITTEE**

SECTION 1. The elected officers shall be a president, a first vice president, a second vice president, a third vice president, a secretary, and a treasurer, each of whom shall be a member of the chapter or the spouse of a chapter member. These officers together shall constitute the Executive Committee. The Executive Committee shall consider and act on all matters that may be referred to it by the Board of Directors. The Committee may initiate such action as is believed to be for the good of PACMOAA but shall be limited to the expenditure of **\$150.00** per item. The Committee shall meet at the call of the president or when requested by four of its members. Four members present shall constitute a quorum. Minutes will be kept of all meetings of the Executive Committee and will be read at the next meeting of the Board of Directors

NEW**ARTICLE IX - OFFICERS/EXECUTIVE COMMITTEE**

SECTION 1. The elected officers shall be a president, a first vice president, a second vice president, a third vice president, a secretary, and a treasurer, each of whom shall be a member of the chapter or the spouse of a chapter member. These officers together shall constitute the Executive Committee. The Executive Committee shall consider and act on all matters that may be referred to it by the

Board of Directors. The Committee may initiate such action as is believed to be for the good of PACMOAA but shall be limited to the expenditure of ~~\$150.00~~ \$200 per item. The Committee shall meet at the call of the president or when requested by four of its members. Four members present shall constitute a quorum. Minutes will be kept of all meetings of the Executive Committee and will be read at the next meeting of the Board of Directors

MEMBERSHIP

MEMBERSHIP UPDATE NOVEMBER 2025

WELCOME ABOARD

CAPT John Davidson, USN (Ret) and his wife Susan from Portsmouth



Above: CAPT John & Susan Davidson

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!

Even though our membership number increased from last year, PACMOAA, like most MOAA chapters, has an aging membership and we all need to **continue to act as Recruiters!**

Please invite one of your colleagues to help celebrate the Marine Corps 250th Anniversary on 13 November. Potential new members dine with us for ½ price.

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!

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 in the block where it says "name, @username, email, or mobile" and click "next". Enter the amount to transmit and add "For PACMOAA Dues/dinner/etc." 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.

NOTE: CDR Hans Sachse, USN (Ret) is the PACMOAA Treasurer.

PERSONAL AFFAIRS/ SURVIVING SPOUSE

PACMOAA MEMBERS/SURVIVING SPOUSES/SPOUSE REMEMBERED AT THE VCOC BIENNIAL MEMORIAL CEREMONY ON 14 OCTOBER 2025

PACMOAA President Bruce LaLonde read the names of the PACMOAA members, surviving spouses and spouse listed below that died since the 1 October 2023. A rose was transferred from one vase to another in remembrance of all of them. All 13 VCOC chapters honored their deceased members in this manner.

5 May 2023	Margaret (Peg) Moran, Surviving Spouse
2 March 2024	Martha Anderson, Surviving Spouse
6 June 2024	LTC Richard Yesensky, USA (Ret)
7 September 2024	CWO2 Doug Weller, USCG (Ret), past board member
13 September 2024	LCDR Lynn Terry, USN (Ret), Past President
1 October 2024	CAPT Oran (Sonny) Chenault, USN (Ret), Charter Member
26 October 2024	LTC George Van Laethem, USA (Ret)
28 June 2025	Mrs. Tricia Alexander, wife of MAJ Bob Alexander, USA (Ret)
14 August 2025	CAPT Robert (Bob) Parker, USNR (Ret), Past President, VCOC Rep., longtime member

REMINDER ABOUT MEDICARE AND FEDVIP OPEN SEASON

DATES: Medicare open enrollment – 15 Oct. to 7 Dec. 2025

FEDVIP open enrollment - 10 Nov. to 8 Dec 2025

FEDVIP Open Season for Military and Retiree Health Insurance Updated 11 September 2025
<https://www.military.com/benefits/fedvip-open-enrollment-dental-vision.html>

Dates Set for 2025 TRICARE, FEDVIP Open Season article 17 September 2025
<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/dates-set-for-2025-tricare,-fedvip-open-season/>

What You Need to Know for the TRICARE, Medicare, and FEDVIP Open Season webinar presented on 23 October 2025 and will be available soon under Health Care at <https://www.moaa.org/content/benefits-and-discounts/transition-and-careers/webinar-archive/>

Surviving Spouse Corner: Protect Your Health and Wealth

By: Pat Green October 01, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/member-spotlight/surviving-spouse-corner-protect-your-health-and-wealth/>

Suppose you suffer a debilitating accident or a devastating stroke (these affect both young and old) and you are unable to care for yourself, temporarily or permanently. You might think, “How would I handle that?” First, with the assistance of loved ones, and second, with pre-planning for long term care.

Long-term care can be expensive and location-dependent. The median cost in the U.S. in 2024 was:

- \$30-\$40 per hour for in-home care
- \$4,000 to \$6,000 per month for assisted living
- \$100,000 per year for nursing home care

NOTE: MOAA held a webinar “*What Military Retirees and Families Should Know About Long Term Care*” on 14 October 2025. This webinar can be accessed at : <https://www.moaa.org/content/benefits-and-discounts/transition-and-careers/transition-center-webinars/long-term-care-webinar-archive-2025/> after logging in to the MOAA website. It lasts about 1 hour.

This is not petty cash. Outlays such as these require careful planning. Fortunately, there are some ways to handle these expenses, such as:

Insurance Products

A long-term care insurance policy may cover home care, adult day care, assisted living, and nursing facilities. Your age, health metrics, and amount of coverage desired establish the premium base. Both the premium and the

coverage can have inflation increments built in. These premiums are much more affordable in the mid-40s-50s ages.

Hybrid life insurance with a long-term care rider may be purchased. The policy accelerates the death benefit as you use it. Any remaining policy value passes to beneficiaries as a death benefit.

From Military Officer Magazine <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/from-military-officer-magazine-planning-for-long-term-care/>

Self-Funding

An annuity you own might offer a long-term care payout or a guaranteed income stream that can be applied to health costs.

You could also use your personal savings, investment accounts, or retirement accounts to pay for care.

Another option might be converting your homestead and/or vacation home to a rental to create an income stream. These are emotional decisions. However, your home or vacation home might no longer be suitable for the new reality of your living needs. Use a professional to establish the lease, price, and conditions. It might be possible to preserve that family reunion tradition by carving out that time frame from the leases. Review any income tax complications this action may pose.

Related article: <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/finance/medicare-trustees-report-estimates-next-9-years-of-part-b-premiums/>

Reverse mortgages are a possibility for those age 62 and over. These convert your home equity into tax-free income that you can use to pay for care. These products are extremely complicated depending on your long-term housing needs and financial situation. Ask a lot of questions.

Your assets are your tools to finance your new life situation. Most state and federal programs require you to spend them down before you use their aid. Please seek the advice of your family, a financial planner, or trusted advisor before you act.

Safety Nets

Medicaid is a federal government program administered by the states. It covers long-term care for those with limited income and assets. States have their unique guidelines, but most require up to a 5-year spend-down of assets before applying for aid. Speak to an elder law attorney or advisor. They might be able to help preserve some of your estate before qualifying for eligibility. The states have different requirements on assets, income caps, and state residency. Also, not all nursing facilities accept Medicaid.

The ***VA's Aid and Attendance program*** is a means-tested benefit available to qualifying veterans and their spouses. This assistance should be explored with an accredited veterans service officer.

Related article: <https://www.va.gov/pension/aid-attendance-housebound/>

Thoughtful analysis of preparations and solutions for life's possibilities can help you ask intelligent questions, make informed decisions, and attend to needs. Your actions will benefit you and your family.

HIGHLIGHTS FROM THE OCTOBER 2025 MUSNAVC MEETING WITH UPDATE FROM FRANK MICHAELS

The MOAA Uniformed Services Nurse Advocates Virtual Chapter (MUSNAVC) held its monthly meeting on 15 October and had CAPT Frank "Tank" Michael, USN (Ret), MOAA Senior Director, Affiliated Councils & Chapters. Before he spoke, there was a brief business meeting. MUSNAVC now has 539 members covering all states and 221 Congressional Districts.

Tank gave an overview of current challenges, long term priorities, the state of councils and chapters, MOAA's updated privacy timeline, program updates program updates, and initiatives.

During the State of Councils and Chapters, he noted that MOAA membership is increasing but the number of chapters is decreasing, currently 321 chapters (down from 21 from last report). **NOTE:** VCOC is following that trend with the loss of 2 chapters over the past 2 years. Virginia chapters are experiencing the same challenges chapters are nationally – lack of leadership, stagnant or declining membership, and aging demographics. Fortunately, PACMOAA is doing well with 2 of the 3 challenges discussed!

At this meeting and the MOAA Virtual Chapter Roundtable on 23 October about MOAA Charities, considerable time was spent discussing **MOAA's Updated Privacy Policy Timeline**. All MOAA members that are not opted in to receive chapter communication should have received an email from MOAA in mid-October per this privacy policy change and the new policy is posted at <https://www.moaa.org/content/about-moaa/privacy-policy/>. Frank noted that 251,000 emails were sent! Members are given one month to change their communication preferences with a deadline of 21 November. If MOAA does hear from the member, they will automatically be opted in to receive chapter emails. This should help chapters with membership as this will allow chapters to contact more potential members!

Under Program Updates, Tank discussed encouraging chapter engagement with use of the **Legislative Action Center (LAC)** and said the metrics show use is trending up overall! He also mentioned incentivizing LAC participation and membership gains with new criteria in the 2026 Levels of Excellence. This topic was also discussed at the MOAA October Virtual Chapter Roundtable. MOAA has been trying to get more members to participate in the Legislative Action Center for some time with limited success related to the number of MOAA members. The number of people signed in and the number of responses to **Take Action**, will be included in the criteria to be met and the criteria will be percentage based so it provides equity across all chapters.

2026 Budget priorities were briefly discussed: the chapter visit program, ROTC medal (& JROTC) subsidy, membership incentives, and two regional workshops were listed as 1 of 6 “Initiatives”. MOAA pays 50% of the cost of the ROTC (JROTC) medals each year.

The program ended with a discussion about the upcoming MOAA inaugural people-focused conference, Total Force +. It will bring together service and industry leaders, social media influencers and celebrities, advocates and decorated veterans, alongside more stakeholders. General Kelly, USAF (Ret), MOAA's president and CEO, is looking for positive collaboration.



Above Articles 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

MOAA Works to Protect ALL Servicemembers – and Retirees – From Shutdown Fallout

October 22, 2025 By MOAA Staff

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/recommended-reads/how-moaa-is-working-to-protect-pay-for-all-uniformed-servicemembers-during-the-shutdown/>

While the Pentagon and Department of Homeland Security found temporary ways to provide paychecks to the armed services (Army, Marine Corps, Air Force, Space Force, and Coast Guard), thousands of others in uniform, as well as thousands of retired officers, may not be as fortunate.

No protections are in place for members of the U.S. Public Health Service Commissioned Officer Corps (USPHS), who are paid on a monthly cycle. Members of the NOAA Commissioned Officer Corps are paid biweekly and have already missed a check. And unlike armed services retirees whose compensation comes from the Military Retirement Fund (and is protected from discretionary-funding debates), retirees from those officer corps aren't guaranteed to receive their monthly checks as of the end of October.

[TAKE ACTION: [Ask Your Lawmakers to Protect Retiree Pay for All Who Served](#)]

“These officers serve and have served alongside those in the armed forces,” said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA president and CEO. “MOAA’s 350,000-strong membership proudly includes past and present members of both the USPHS and NOAA Commissioned Officer Corps. They’ve flown through hurricanes and fought pandemics. They’ve deployed across the globe for missions vital to our national security. Yet despite their service, they continue to face uncertainty and unequal treatment. We urge lawmakers and administration leaders to come together to correct this inequity and uphold our shared commitment to all who serve in uniform.”

MOAA’s work on the issue has included regular communication with key stakeholders, including letters sent to Department of Health and Human Services Secretary Robert F. Kennedy Jr. and Department of Commerce Secretary Howard Lutnick on the need to match efforts by the armed services to find available funds to pay those in uniform. Another letter to key leaders of House and Senate committees outlines the need to pay USPHS and NOAA uniformed retirees, noting that “immediate congressional attention will prevent further harm to those who have dedicated their careers to protecting the health, safety, and welfare of the American people.”

[READ THE LETTERS: [HHS](#) | [Commerce](#) | [Congress](#)]

MOAA Shutdown Resources

- ❑ **WRITE YOUR LAWMAKERS:** [Support the Pay Our Troops Act](#) | [Protect retiree pay for all who served](#)
- ❑ **MORE MOAA ADVOCACY:** [Joining forces to support servicemembers and their families](#)
- ❑ **SHUTDOWN FAQ:** [Uniformed pay and retirement pay during the funding lapse](#)

REGISTER AT OUR LEGISLATIVE ACTION CENTER <https://moaa.quorum.us/>

An Unclear System

USPHS and NOAA officers use the same pay table as members of the armed services, but that’s where the similarities end. USPHS Commissioned Officer Corps members work under the Health and Human Services Department, while NOAA Corps members work under the Commerce Department.

Neither department has announced plans to continue paying these members, even though they are exempt from federal furlough. MOAA has pressed lawmakers in both chambers to add these officers to pending legislation that would ensure servicemembers in the armed forces are paid during the ongoing funding lapse, but the bills as structured would not provide such protections.

Retirees from these organizations are paid via the Coast Guard Pay and Personnel Center. Retirement pay for the armed services (including the Coast Guard) comes from the Military Retirement Fund and will be processed regardless of federal funding status. But USPHS and NOAA retiree pay comes from other funding sources dependent on the annual budget, meaning thousands of retirees could miss their next check, set to be issued Oct. 31.

One Powerful Voice [register at our Legislative Action Center.](#)

MOAA supported language in the FY 2021 National Defense Authorization Act (NDAA) that required the Coast Guard to be included the Military Retirement Fund. The same protection should be offered to all who retire from uniform, but a shorter-term fix may be required to protect thousands of uniformed service retirees from potential financial hardship.

As MOAA works to ensure no servicemembers slip through the cracks of these emergency measures, we will continue to engage with lawmakers on the overarching problem – an ongoing inability to pass timely appropriations, and to provide [proper safeguards for uniformed personnel](#) during a lapse in federal funding. Asking those in uniform to count on last-minute reprieves or seek assistance from relief organizations should never be the solution. Put simply, it isn’t a solution; financial insecurity undermines our nation’s readiness and jeopardizes our national defense. To remain engaged with MOAA’s efforts on behalf of the total force.

NOTE: H.R. 5401- Pay Our Troops Act of 2026 was submitted by Rep. Jen Kiggans on 9/16/25 and had 56 co-sponsors out of 435 representatives as of 24 September. One and one-half months later (as of 10/31/25), the bill has 199 co-sponsors with 4 in Virginia (out of 11) in addition to Rep Kiggans. Rep Bobby Scott is also a co-sponsor.

TRICARE to Increase Pharmacy Copayments, Add New Benefits in 2026 October 28, 2025

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/tricare-to-increase-pharmacy-copayments,-add-new-benefits-in-2026/>

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

Tricare health beneficiaries who fill prescriptions outside a military health facility will pay more for medications next year, but they will also have expanded access to new treatments for conditions like lung cancer and chronic back pain, under an announcement made by the federal government Tuesday.

According to a notice in the Federal Register, most Tricare prescription copayments for medications purchased at retail pharmacies and through the Tricare mail-order pharmacy will increase beginning Jan. 1.

In 2026, the rates for 30-day retail prescriptions will remain at \$16 for generic drugs, but they will increase to \$48 for brand-name medications. Ninety-day mail-order prescriptions will cost \$14 for generic drugs and \$44 for branded prescriptions. Non-formulary drugs will be \$85 for the 30-day retail or 90-day mail-order prescriptions. Prescriptions filled at military hospitals or clinics will continue to be available at no cost to patients, and active-duty personnel still won't pay cost-shares or copays at retail pharmacies for covered medications.

[RELATED: [2026 FEDVIP Premiums Announced](#)]

The new rates reflect a 12% to 15.8% rise over the current copays, which were set at the start of 2024. The increase is part of a plan initiated in 2018 by Congress and the Defense Department to increase the share patients pay for their medical services through the military health program.

In addition to the increase in retail pharmacy costs, Tricare will introduce new coverage for some procedures, according to the announcement. Those include: radiofrequency ablation for uterine fibroids; cryosurgery for lung cancer or other cancers that have metastasized to the lungs; coronary calcium tests for patients suspected of having heart disease; and basivertebral nerve ablation for patients with chronic back pain.

Tricare also plans to cover the cost of electric devices, known as transcutaneous electrical nerve stimulation, or TENS units, to address post-operative pain. Tricare will allow patients who meet the criteria for a likelihood of developing certain types of cancer to have prophylactic surgeries, including mastectomies and hysterectomies.

[RELATED: [Speaking Out on TRICARE GLP-1 Drug Changes](#)]

The military health program also will no longer require some dependents who have lost their hearing to use hearing aids for at least three to six months before being eligible for cochlear implants, according to the announcement.

Tricare will continue to cover monoclonal antibody drugs for early treatment of Alzheimer's disease — a benefit it began last year. Patients must receive pre-authorization to receive the medication and must undergo testing to determine they have the condition.

Also beginning next year, active-duty family members and retirees and their eligible family members who live in Tampa, Florida, or Atlanta will be able to enroll in a [new Tricare Prime option](#) managed by CareSource Military and Veterans.

The pilot, which will run through 2029, provides a new managed care program for military families beyond military treatment facilities or Tricare managed by Humana Government Business, the contractor for the East Region.

Beneficiaries interested in enrolling in the new program will be able to do so during Tricare Open Season, set for Nov. 10 through Dec. 9. During that time frame, patients also may switch between Tricare Prime and Tricare Select or enroll in the Federal Dental and Vision Insurance program. Open season for FEDVIP closes Dec. 8.

[RELATED: [TRICARE Warns Government Shutdown Could Stall Claims Payments](#)]

"Tricare Prime Atlanta and Tricare Prime Tampa represent an innovative approach to advance access to care, enhance the patient experience, and strive for better health outcomes," Dr. David Krulak, director of the Tricare Health Plan at the Defense Health Agency, said in a statement when the pilot was announced May 7. "The data we get from this demonstration will inform future Tricare innovations nationwide."

OTHER ARTICLES OF INTEREST

Military Medical Facilities Aim to Woo Back TRICARE For Life Patients October 31, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/military-medical-facilities-aim-to-woo-back-tricare-for-life-patients/> “More than 20 locations are part of the nationwide effort, the Pentagon's top doctor told attendees at MOAA's TotalForce+ event.”

From TotalForce+: Tax Law Expiration Offers Chance to Boost Military Spouse Employment By: Kevin Lilley October 28, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/spouse-and-family/from-totalforce-tax-law-expiration-offers-chance-to-boost-military-spouse-employment/> “A change to the Work Opportunity Tax Credit would make a huge difference for military families, and for businesses looking to tap an underappreciated talent pool.”

[TAKE ACTION: [Ask Your Lawmakers to Support Military Spouse Employment](#)]

TRICARE to Increase Pharmacy Copayments, Add New Benefits in 2026 October 28, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/tricare-to-increase-pharmacy-copayments-add-new-benefits-in-2026/> “Retail and mail-order prescriptions will see price hikes, while coverage for some procedures and devices will expand.”

Senate NDAA Would Expand Key Financial Protections Beyond Active Duty By: Kevin Lilley October 27, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/finance/senate-ndaa-would-expand-key-financial-protections-beyond-active-duty/> “Learn how this bipartisan measure would keep more servicemembers safe from credit fraud and identity theft.”

How Long Can Commissaries Stay Open If the Shutdown Continues? October 27, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/spouse-and-family/how-long-can-commissaries-stay-open-if-the-shutdown-continues/> “More than 165 stores could close in early December. Leaders admit they are “operating without a playbook.”

Check Out These 2025 Veterans Day Discounts October 27, 2025 <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/finance/check-out-these-2025-veterans-day-discounts/>



Above Articles Submitted by:
Sherry Ferki, MAJ, USA (Ret)
PACMOAA 2nd VP/Membership Chair
Asst Legislative Rep
Cell 757-630-5608

VCOC AND JLC



Virginia Council of Chapters (VCOC) The 4th Quarter VCOC Biennial Luncheon and Remembrance Ceremony was held at the Virginia War Memorial October 14, 2025, from 1000 to 1530 Hours. Nine PACMOAA Members, Spouses, and Friends were in Attendance, and by far the largest Chapter attending!

LEFT (L-R): CAPT Jim Howfoller, CAPT Bruce LaLonde, CDR Ken App, LT Joyce Johnson, and MAJ Sherry Ferki.

Right (L-R): New VCOC President, CAPT Mary Lou Wessell, USN (Ret), New VCOC 1st VP CAPT Gary Powers, USN (Ret), VCOC Treasurer, MAJ Sherry Ferki, USA (Ret), New VCOC Secretary, LtCol John Huber, USAF (Ret) being sworn in by CWO4 Lelia Jackson USMC (Ret), MOAA BOD.





Right: CAPT Bruce LaLonde reading the PACMOAA members and spouses who have passed since the last VCOC Bi-Annual Luncheon in 2023.

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



VCOC LEGISLATIVE REPORT & JLC UPDATE

The Commissioner of the Department of Veterans Services presented a letter as well as remarks to the September 18, 2025 meeting of the Joint Leadership Council (JLC) of Veterans Services Organizations. A summary of those remarks are as follows:

1. The Virginia Veterans Network (VVN) digital hub launched in November of 2024 and continues to grow. The platform has surpassed 35,000 users, and the upgraded 2.0 version is expected this fall.
2. VMSDEP, or the Virginia Military Survivors and Dependents Education Program, is jointly administered by the DVS, the State Council of Higher Education for Virginia, and Virginia's colleges and universities. The program has experienced tremendous growth in recent years which has resulted in challenges to funding. The JLC, through the Commissioner, is advocating that funding be provided by the state to ensure the viability of this program in future years.
3. The state's three operating Veteran Care Centers are continuing to add / maintain beds.
4. The Commissioner outlined goals or special interests for DVS:
 - a. Outreach to transitioning veterans seeking employment, with the goal of them remaining in Virginia.
 - b. Expand the use of the VVN.
 - c. Veterans Care Centers operations, expansions, and increasing bed capacities.
 - d. Encouraging veterans to use the one hundred certified claims personnel for veterans making their initial claims to the Veterans Administration (VA). (NOTE: The JLC is directly addressing this through JLC Initiative 2026-01, Stop Unscrupulous Firms from Exploiting Veterans).
 - e. Focus on spouses and women veterans.
 - f. The Commissioner made a special point to stress that of the almost seventeen million veterans in the U.S., nine million are NOT connected to the VA. These veterans need to be more aware of the benefits the VA can provide in terms of veteran suicide prevention (ties to JLC Initiative 2026-02, Veteran Suicide Death Information Access); veteran mental and behavioral health; veteran homelessness; veteran employment; and veteran health programs, including claims.

This information was provided by John F. Down, MOAA Representative to the JLC of VSO's.

JLC INITIATIVES -- 2026

The Joint Leadership Council of Veterans Service Organizations adopted at the September 18, 2025 meeting the following initiatives for 2026:

JLC INITIATIVE 2026-01

Stop Unscrupulous Firms from Exploiting Veterans

OBJECTIVE: Prohibit 'Claim Shark' companies from preying on veterans seeking to obtain or modify their VA entitlements.

JLC INITIATIVE 2026-02

Veteran Suicide Death Information Access

OBJECTIVE: To ensure access to Vital Record death certificates, medical certifications, and Investigations by Office of the Chief Medical Examiner for the Department of Veterans Services Suicide Prevention Program (the Program). This data will be used by the Program to review, analyze, and disseminate timely federal, state, and local data on the quantity, common causes, and methods of suicide utilized among military members, veterans, and their family members.

JLC INITIATIVE 2026-03

Veteran Textbook Support Grant

OBJECTIVE: To establish a Veterans Textbook Support Grant in Virginia, providing financial assistance for textbooks and course materials to address a critical unmet need among student veterans, strengthen educational outcomes, and align Virginia with neighboring states that already offer veteran-specific education benefits.

JLC INITIATIVE 2026-04

Exempt Veterans Service Organizations (VSOs) from Limits on Use of Proceeds from Charitable Gaming

OBJECTIVE: Exempt 501 ©(19) Veterans Service Organizations (VSOs) from limits on Use of Proceeds from charitable gaming.

JLC INITIATIVE 2026-05

Inclusion of USPHS and NOAA in Income Tax Subtraction

OBJECTIVE: To ensure the continued commitment of the Commonwealth of Virginia to amend and reenact 58.1-322.02 of the Code of Virginia to expand eligibility to all Uniformed Services, including the Commissioned Corps of the U.S. Public Health Service (USPHS) and the National Oceanic and Atmospheric Administration (NOAA) Commissioned Officer Corps.

Details of each of these initiatives including the background information can be found on the JLC website. There is a new website for the Joint Leadership Council of Veterans Service Organizations. It can be found under Boards and Foundations at the following:

<https://www.dvs.virginia.gov/about-us/boards-foundations/joint-leadership-council-of-veterans-service-organizations>



Submitted By:
Mary L. Snyder
PACMOAA VCOC Legislative Representative

PROGRAMS

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

11 December 2025	Christmas Gala
08 January 2026	Installation of New PACMOAA Officer Installation by NEW VCOC President CAPT Mary Lou Wessell USN (Ret)
12 February 2026	TBA
12 March 2026	TDA

Artful Living at Lake Prince Woods

An award-winning senior living community in Suffolk offering a continuum of services:

- Residential Living
- Transitional Rehabilitation
- Memory Support
- Home health and Hospice
- Assisted Living

Lake Prince Woods

 EveryAge Senior Living™

Call us today!

757-923-5500

LakePrinceWoods.org



Thank you Lake Prince Woods for being a PACMOAA Sponsor!

COMMUNITY

The Southside Virginia Chapter, MOAA Legacy Scholarship Fund and ODU NROTC Program

From email on 31 Oct 2025:

This morning the Portsmouth Area Chapter of the Military Officer's Assn was designated by the Southside Virginia Chapter of the Military Officer's Assn to provide oversight for their \$100,000 contribution to support scholarships for Navy ROTC students at Old Dominion University...We should be proud to be asked by the Southside Chapter to continue their legacy of fostering the development of officer candidates. This responsibility must not be taken lightly and is a tribute to the expanding community efforts of our chapter and your volunteer leadership. Thank you and Anchors aweigh...Bruce

Right: CAPT Bruce LaLonde with Southside Chapter President, COL Victoria Revilla.

Far Right(L-R): CAPT Jim Hoffower, COL Victoria Revilla, ODU Donor Relations, Tiffany Williams, and CAPT Bruce LaLonde.

Bruce LaLonde CPA

CAPT USN (Ret)

President Portsmouth Area Chapter of the Military Officer's Assn of America

757-241-3026



ADDENDUM: Communication with COL Victoria Revilla, USA (Ret) per PACMOAA working with the Southside Chapter of MOAA to establish an ROTC Legacy Scholarship Fund with a local ROTC Program that began in early June. COL Revilla is the President of the Southside Chapter which is closing and is in the process of distributing their remaining Scholarship Funds to ROTC programs in several Virginia colleges in affiliation with the local MOAA chapters. PACMOAA Leadership team members met with Col Revilla in late June and began the process that culminated in the announcement above from President LaLonde.



Above: CDR Hans Sasche, MAJ Sherry Ferki, COL Vitoria Revilla, & CDR Scott Dickinson. Not Pictured is CAPT Bruce Lalonde who had to leave before the picture was taken.

Submitted by: Sherry Ferki, MAJ, USA (Ret)
PACMOAA 2nd VP/Membership Chair
Scholarship Committee CO-Chair

Collision of the USS Belknap (CG-26) & the USS John F. Kennedy (CV-67) and the Naval Personnel who tried to save the casualties

By: LCDR Dolores A. Cherrington NC, USN (Ret)

It was a clear, sunny Sunday morning, 25 November 1975 in Naples, Italy. There was light snow covering the cap of Mt. Vesuvius, which was visible from the fifth deck of the Naval Hospital. I was home that Sunday in my Italian apartment in Lucrino, Italy, about 9km from the Naples city limits and the Naval Hospital. There were no on base housing and all American service personnel lived on the Italian economy. Few of us had home phones, TVs, and of course no computers. My Italian neighbor, Cleo, had a phone, so I occasionally used hers.

That Sunday morning the Naval Hospital phoned her (she spoke perfect English) to tell me they would be picking me up to pick up Mass casualties at the Naples Capodichino Airport from a ship collision that happened near Sicily during night operations. The USS Belknap and the USS John F Kennedy collided overnight off the east coast of Sicily. There was some kind of miscommunication and USS John F Kennedy shaved off the superstructure of the cruiser Belknap. It later resulted in the USS Belknap's OOD being held accountable and court martialed. The Belknap was towed into Naples harbor a day or two later for some temporary repairs and then onto The Philadelphia Naval Shipyard for permanent repairs. It was devastating to see, knowing lives were lost.



That Sunday morning I immediately suited up in my working whites including cap with LT stripes (O-3). My corpsmen knew I was home and not traveling that weekend. The corpsmen seem to know everything about your whereabouts. They came by ambulance to my apartment and drove me to the airport, and numerous trips back and forth to the Naval Hospital. picking up a total of about 50 casualties. We had one back up ambulance at the hospital and another at the airport doing the same routine for a total of three Ambulances. This went on for many hours.

Then it was taking care of them on two, twenty-five bed, open Bay wards on the 5th deck (Floor). Thankfully, most of the sailors had mild smoke inhalation and required aminophylline IV drips and IPPB machines. We only had 6 of each type of machine. I had the supply chief get some more out of mothball storage.

Unfortunately, 6 or more had the most severe burns and were Medevac'd to Landstuhl, Germany. Dr. Knuff and I stayed up all night and day trying to save the sailors that we could, taking a few a few naps on exam tables. I must give credit to my excellent corpsmen. And to the Army I give credit too. My best friend, late Navy nurse LCDR Ceil Cabay, USN, had orders and was not there for this disaster. She gave me the skill set to deal with this Mass Casualty situation. *She was in General Patton's Army medical detachment in WWII.*



I was honored to have a second tour of duty in Italy in Gaeta from 1988-1992. Gaeta is along the coast and about 60mi. north of Naples. Surprisingly, the Admiral's 6th Fleet flagship homeported there was the USS Belknap! I was shocked that the Navy had rebuilt her with a superstructure of steel and not aluminum which has a higher melting temperature.

In 1990, while on a Med cruise the USS JFK made a port visit to Gaeta and I had the opportunity to visit the ship's crew, including the CO and tell them how I knew the USS JFK. My story was met with much interest and gratitude for my service.

So, on November 25, 2025, please remember and honor those sailors who made the ultimate sacrifice of service for our country.

Fisher House



Left: The PACMOAA BOD with Spouses and Prospective Board Members visited Fisher House, Meeting Room on the Naval Hospital Grounds & then held a BOD Meeting at the Navy Exchange meeting room.



Left: PACMOAA President CAPT Bruce LaLonde awarding the Service Care Bear to BOTH CAPT and Cindy Brewer.



Above (L-R): LCDR Bob Wall, Brenda Hostetler, CWO3 Karl Wilson, and COL Hal Hostetler



CAPT Jim & DeeAnn Hoffower

LCDR Dolly Cherrington



Above: Dena Cain & LCDR Paul Stott



Left: Lois Yandle, CDR Mike Riley, and CWO4 Chuck Waggoner

CHAPLAIN'S CORNER

On November 11th we celebrated the 250th Birthday of the United States Marines Corps: Therefore I offer as a prayer, another verse from the NAVY Hymn sung by midshipman at Annapolis.

*Eternal Father, grant, we pray,
To all Marines, both night and day,
The courage, honor, strength, and skill
Their land to serve, thy law fulfill;
Be thou the shield forevermore
From every peril to the Corps.*



Submitted by
CAPT Bob Brewer,
USN (Ret) Chaplain

CDR Ken App, USN (Ret)
Salute Editor

Editor's Avatar >



**Happy 250th Birthday of the
UNITED STATES MARINE CORP
THAT'S A WRAP FOR NOVEMBER!**

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>	Discount	15%	20%
			<u>Best Value</u>
Membership Category	1 Year	2 Year	3 Year
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

NOTE: For members joining after July 1st, \$12.50 for Regular Members or \$10 for Surviving Spouse

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 in the block where it says "name, @username, email, or mobile" and click "next". Enter the amount to transmit and add "For PACMOAA Dues/dinner/etc." 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.

NOTE: CDR Hans Sachse, USN (Ret) is the PACMOAA Treasurer.

DATE: _____ SIGNATURE: _____

POSITIONS OPEN FOR NOVEMBER 2025 BALLOT

Members elected this fall will serve from January 2026 to January 2028 unless otherwise designated.

Please consider becoming a member of the Leadership Team as an elected officer or in an appointed position. PACMOAA needs as many different perspectives as possible to help us represent all our members and their interests! Spouses can run for office and will have full voting rights while serving as an officer!

The Board of Directors is composed of the elective officers: president; 1st, 2nd and 3rd vice presidents; secretary; and treasurer; the immediate past president; and four elective directors who will serve for a period of two years. Leadership Team members are expected to attend quarterly board meetings as well as additional meetings as necessary. The board has primarily conducted virtual meetings since May 2020.

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

1st VICE PRESIDENT: Is Program Chair, a member of the BOD, and fills in for the President in his absence.

**MARY L. SNYDER, SURVIVING SPOUSE**

Mary L. Snyder is a native Texan. She graduated from the University of Texas School of Dental Hygiene. Texas was to be her forever place until a tall, handsome Coast Guard officer swept her off her feet and her service life adventure began.

Mary became a Coast Guard spouse – knowing absolutely nothing about military life. They moved ten times in eighteen years. From Texas to Michigan, Ohio, Rhode Island, Massachusetts, California, Virginia, New York, and Virginia again. Her wonderful late husband Glenn L. Snyder gave her advice, counsel, and always support as they partnered on their magical journey in support of his career and the wonderful opportunity to serve this great country, we call home.

While continuing to work as a dental hygienist moving from state to state, Mary also began to volunteer in a variety of organizations she was passionate about – professional organizations, military support groups, parent teacher organizations, and many more. These opportunities provided her with a way to give back, help others, and contribute to the communities where they lived. Mary was one of the first spouses to be chosen to participate in the Work Life Program established by the United States Coast Guard. She provided workshops and informational gatherings for spouses helping them adjust to military life.

Mary was to encounter a new chapter in military life with the sudden passing of her beloved husband at a very young age. The role of the surviving spouse was a new challenge but one she has embraced now for many years. She has one daughter who lives in Northern Virginia (Arlington). Mary resides in Suffolk. Mary began her service in the PACMOAA chapter two years ago (2022-2024) accepting a Board member position. She has also helped with the Legislative Advocacy this last year in writing articles for the newsletter as well as attending the VCOC meetings as a PACMOAA representative. She is continuing her service with PACMOAA as 1st Vice President (Programs – 2025), finishing out a one-year term. This year she will be seeking the office of 1st Vice President, Programs once again. (2026-27).

2ND VICE PRESIDENT: Is a member of BOD and Membership Chair.

**MAJ SHERRY D. FERKI USA (Ret)**

Sherry is from Norfolk and graduated from Norview High School. She graduated from an Army Nursing Scholarship program (WRAIN) with a BSN from the University of Maryland and with a MSN from Catholic University of America. Sherry retired after 20 years' service as an Army Nurse in a variety of positions, the last 12 as a pediatric nurse.

After retirement, she started working for EDMARC Hospice for Children for 12 years. Sherry also started teaching pediatric nursing in 1994 and has taught with the nursing programs at Norfolk State University, Louise Obici School of Nursing, the College of the Albemarle in Elizabeth City, Old Dominion University and Hampton University (the Virginia Beach

Campus). She retired from working with ODU nursing students at CHKD after 15 years. She has been very active in the Virginia Nurses Assoc Hampton Roads Chapter (VNAHRC) serving in a variety of positions over the past 32 years including president and treasurer as well as program chair. Sherry is currently serving as the Treasurer.

Sherry joined PACTROA in 2000, was elected as 1st Vice President a year later and served as PACTROA / PACMOAA President from Jan 2003 to Dec 2006. Then she served as Immediate Past President and 1st Vice President. When Dave Davis, the new President, relocated due to a new job in May 2010, Sherry assumed the Presidency and was elected for an additional two terms for a total of over 9 years as President. After one term as Secretary, she was elected President again in Nov 2016. Sherry has also been the Chair of the PACMOAA Scholarship Committee (Co-Chair for the past 7 years) and coordinated the annual JROTC MOAA medal / certificate awards for the past 24 years. Over the past 7 years, she has been the Chair of the Personal Affairs Committee and the Surviving Spouse Liaison. Sherry worked closely with Gordon Nelson for over 12 years on the newsletter and was the Interim Editor for about 1 ½ years. Sherry now works closely with Ken App on the newsletter. She assisted previous longtime Membership Chair, Dolly Cherrington, for 4 years with the online membership system with MOAA as well as serving as Membership chair for the past 5 years. Sherry was presented with a MOAA Leadership Award by ADM Doran in October 2015 and by Lt Gen Atkins in October 2021.

Sherry is currently the VCOC Surviving Spouse Liaison and was just sworn in for her 2nd term as the Treasurer. She is a Lifetime member of MOAA as well as being a member of the MOAA Uniformed Services Nurses Advocate Virtual Chapter (MUSNAVC) and the Surviving Spouse Virtual Chapter (SSVC02). Sherry and her husband Bruce moved to Lake Prince Woods (LPW) in Suffolk several years ago. Sherry is active with the LPW Veterans Group and has presented several programs to the monthly meetings in addition to monthly updates on important MOAA and VCOC legislative issues. She is also an active member of the LPW Retired Nurses group, serving on the Advisory Committee for the group and assisting with obtaining speakers.

SECRETARY (*for the last year of a two-year term*): Is a member of the BOD, provides notification of meetings, writes and maintains minutes of all BOD meetings and the Annual November Business Meeting, prepares correspondence as needed.



CAPT JIM HOFFOWER NC USN (RET)

I am a Retired Naval Officer who enjoyed every moment of his 33 years of Honorable Service time between 02/1972 through 02/2005. It has been my distinct Honor to have served my Country in a variety of capacities. While on Active Duty in the United States Navy, my personal and career Goals included being involved in the professional development of my peers and subordinates allowing them to excel in their service to country. Through my leadership, I continue to seek service opportunities to enhance my community through actively participating in several Professional Organizations and working on meaningful projects.

I was initially drafted into the military and entered the US Navy in 1972 following graduation from Slippery Rock State College (1967-1971) where I attained my Bachelor of Science degree in Health and Physical Education. I entered the Navy as an E-3 and became a Hospital Corpsman. I returned to college in 1975 and received my BSN in Nursing. I was Commissioned an Ensign in the Navy Nurse Corps in 1978. My initial Staff positions included clinical exposure and professional development in the Emergency Room, ICU, and General Medical-Surgical settings.

In 1982, I received Orders to Recruiting Duty at NRD Buffalo. I was the Department Head of the Medical Recruiting section actively seeking Officers in the Medical Corps, Medical Service Corps, Dental Corps, and Nurse Corps. I transferred in 1984 to NH Naples, Italy. There, I assumed Division Officer and Department Head assignments in the ICU, Operating Room, and overall Nursing Service activities.

In 1987, I was reassigned to National Naval Medical Center in Bethesda, MD. There, I assumed the duties as Department Head of Neurosurgical Services in the Operating Rooms. Following this tenure, in 1988, I assumed

the role of Department Head, Surgical Services aboard the USNS Comfort (T-AH 20). During this tour of duty, we were deployed to the Persian Gulf in support of Operation Desert Shield/Storm.

Upon returning to CONS following Desert Storm, I was assigned to the Personnel Command in Washington, DC as a Nurse Corps Detailer. At the end of this tour of duty, I assumed responsibilities as Director of Nursing at Naval Hospital Yokosuka, Japan. Additionally, my assignment included acting in the capacity as Co-Director of Medical Services.

In 1999, I reported to NH Pensacola as Executive Officer. Along with these responsibilities, I was the Commanding Officer of a Fleet Hospital Unit located at Pensacola.

My Naval career included being the Commanding Officer of NH Beaufort, S.C. from 2002-2005 and was where I proudly retired in February 2005.

Following my Naval Career, I enjoyed additional professional leadership opportunities presented through roles as a Security Clearance Investigator; Senior Instructor in the NJROTC program at Princess Anne High School; Church Council Chair at Community United Methodist Church; President of the United Methodist Men's group at the same church; and President of the Norfolk Sports Club. In this role, I thoroughly enjoyed the responsibilities associated with evaluating and awarding highly qualified Student Athletes for scholarships valued at \$3000.

I have been truly fortunate to have enjoyed involvement in Leadership roles all my adult life. It has been exceedingly gratifying to collaborate with a team in providing direction to younger professionals and in helping to shape their visions and capabilities to become future leaders in achieving their life Goals. None of my accomplishments would have been, nor continue to be possible without the deep Love and positive support of my family.

TREASURER: Collects dues and maintains financial records. Prepares a quarterly budget and annual report to the board. Financial or accounting background would be helpful!



CDR HANS SACHSE, USN (RET)

A native of East Lansing, Michigan, CDR Sachse graduated from undergraduate and graduate school at Michigan State University. Hans subsequently graduated from medical school at the University of Michigan.

After initial residency training in general surgery at the University of Missouri-Columbia, he entered the U.S. Navy on the Berry Plan. He served in amphibious forces, first as Medical Officer on the USS DURHAM (LKA-114), participating in Vietnam refugee operations and the evacuation of Saigon. He then served as Medical Officer on the USS NEW ORLEANS (LPH-11), which was the prime recovery ship for the Apollo-Soyuz Test Project, and then as a medical officer at the Marine Corps Recruit Depot in San Diego. He furthered his interest in aviation as a student Naval Flight Surgeon in Pensacola, FL, earning designation as a Naval Flight Surgeon in May 1979. Tours as the fighter flight surgeon on the CARRIER AIR WING TWO (CVV-2) and then as Senior Medical Officer on the USS RANGER (CV-61) followed.

He then returned to hospital-based medicine as a resident in radiology at Naval Hospital, San Diego, leading to Board Certification in Diagnostic Radiology in 1990. Tours as a radiologist followed at the U. S. Naval Hospital, Naples, Italy, as Chief of Radiology and Director of Ancillary Services and then Naval Medical Center, Portsmouth, where he was Head of Diagnostic Radiology.

He retired from active service in 1997 and has been in private practice ever since. Hans is also involved in teaching radiology residents as an Assistant Professor at Eastern Virginia Medical School. Hans has served as PACMOAA treasurer for the past 14 years and is currently serving in that role.

TWO BOARD MEMBERS FOR 2-YEAR TERMS: "The Board of Directors shall have supervision, control and direction of the affairs of PACMOAA, shall determine its policies or changes therein within the limits of the Bylaws, shall actively prosecute its purposes, and shall exercise direction in the disbursement of funds. It may adopt such rules and regulations for the conduct of its business as may be deemed advisable and may, in the execution of the powers granted, appoint such agents as it may consider necessary". *From PACMOAA Bylaws.* Also participate in quarterly board meetings and other duties as designated.



LT JOYCE SMOTHERS JOHNSON USN (VET)

Registered Nurse | Nursing and Healthcare Innovator

Joyce retired from the nursing and healthcare profession as a senior executive after 52 years of service — 36 years with the Department of Veteran Affairs, 6 years in the private nursing industry, and 10 years as a nursing consultant.

Concurrently, she served 15 years as a lieutenant in the U. S. Navy active duty and inactive reserve nurse corps. She served as her unit's training officer, one year on active duty in support of Operation Desert Shield/Dessert Storm, and 14 years as an active and inactive reservist.

While with the Department of Veterans of Affairs, Joyce completed the department's chief nurse training program and went on to serve for 26 years in the senior executive service for the New York Harbor health care system. In addition, she was one of two executive level

nurses who attained a certification in nursing administration advanced (CNAA), the highest certification for nursing administrators.

A native of Lexington, VA, her collegiate nursing education includes an associate degree in nursing from Norfolk State University, a bachelor's degree in nursing from Hampton University, and a Master of Science degree in nursing from the University of Virginia.

Outside of work, Joyce is an active member in her church, the Chi Eta Phi Nursing Sorority where she served as secretary for two years, and alumni associations at the University of Virginia, Hampton University, and Norfolk State University. She has also been a member of the Portsmouth Chapter of the Military Officers Association (PACMOAA) for about 7 years, attended activities often, and wants to be more involved by serving on the Leadership team.

Joyce has one daughter and a granddaughter, both of whom now reside in the Hampton Roads area. She enjoys entertaining at her home in Suffolk, VA. Her hobbies include traveling abroad, gardening, and attending spectator sporting events. She is a strong advocate for the well-being and care of her 95-year-old mother who resides in Lexington, VA.



CWO3 KARL WILSON

CWO3 Wilson is a native of Norfolk, Virginia and attended Norfolk Public Schools. He graduated from Norfolk State University's ROTC Program in December 1977 as a quartermaster officer and received a master's degree in management and supervision from Central Michigan University in May 1986.

Karl served eleven years in the regular Army, obtaining the rank of captain with tours of duty in Germany, Hawaii and Fort Dix, New Jersey. He left active duty in February 1989 to join the management team of the Sony Corporation. Later that same year, he re-entered active duty with the New Jersey National Guard and ended his military career in September 1998 after obtaining the rank of CW3 with the Wyoming National Guard. Karl accepted employment with the United States Postal Service Feb. 2001 and retired after ten years. He enjoys an active retirement with emphasis on gardening, biking and traveling.

Karl has been actively involved in PACMOAA for about 12 years in a variety of roles. He served as a PACMOAA Board Member three times and is currently serving as a Board Member. He also served as the Hospitality Chair for several years and has been the Legislative Rep for PACMOAA since January 2016. Karl is a founding member of the Southeast Regional Legislative Committee and very active in the community working with disadvantaged youth.

Karl has been actively involved in PACMOAA for about 15 years and served in a variety of roles including as a PACMOAA Board Member three times. He also served as the Hospitality Chair for several years and was the Legislative Rep for PACMOAA for six years. Karl was a founding member of the Southeast Regional Legislative Committee, which functioned for about four years until it was no longer needed and was involved with the PACMOAA's Advocacy in Action Team for several years. He is also very active in the community working with disadvantaged youth.

PACMOAA 13 November 2025 Election Ballot

Download your ballot. Select an **enabled edit** mode. Mark your ballot by typing an “X” in the box next to your choices. To vote for the entire slate ‘as is’ use **only** the bottom voting line item. To vote for a Write-in Nominee: mark the box as above then type the name of your nominee in the next box to the right. **Please get permission from the nominee before submitting name.** Change Ballot entries by placing cursor in the box then use delete or backspace keys.

Be sure to save completed ballot. Use “**REPLY**” email **ONLY** with saved ballot attached. **DO NOT USE “REPLY TO ALL.”** You may also email your completed ballot to thesalute1@gmail.com to arrive NLT **November 11, 2025.** If you do not use **reply** email, make sure to return your ballot using your email address on file with PACMOAA (The email at which you receive your copy of *The Salute express.*) **You may also print and mark a ballot and bring it to the November 13th Dinner Meeting,** or mail it to: **PACMOAA, PO Box 5353, Portsmouth, VA 23703. Mail it early** so it gets to PACMOAA by **NOV 11, 2025.**

If you experience serious difficulties, download or request another blank ballot and try again, contact Ken App at 757-630-0886 or thesalute1@gmail.com, if you have questions or continue having trouble. After membership verification at PACMOAA and the attached ballot saved, no additional ballots from that email address will be processed. You will receive confirmation of the ballot receipt.

Mark your ballot by typing an X in the selection box

TO VOTE FOR THE ENTIRE SLATE OF CANDIDATES LISTED BELOW, PLACE X HERE.> ☐

Positions Open

1st VP (vote for one)

☐

Mary Snyder, SS

Write in Nominee

☐

2nd VP (Membership Chair)

(Vote for one only)

☐

MAJ Sherry Ferki, USA (Ret)

Write in Nominee

☐

Secretary

(vote for one only -for remainder of one year)

☐

CAPT Jim Hoffower, USN, (Ret)

Write in Nominee

☐

Treasurer (vote for one only)

Write in Nominee

☐

CDR Hans Sachse, USN (Ret)

☐

Board of Directors positions (Vote for 2)

1.

☐

LT Joyce Johnson, USN (Vet)

2.

☐

CWO3 Karl Wilson, USA (Ret)

Write in Nominee

☐

Write in Nominee

☐