



The Salute online



Monthly newsletter of the Portsmouth Area Chapter, an affiliate of the Military Officers Association of America, serving Portsmouth, Chesapeake, Suffolk, Smithfield and Franklin, Virginia, since 1983. Dinner meetings are held the Second Thursday of each month except July and August.

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October 2016

FALL HAS FINALLY ARRIVED

The fall frenzy has begun with football teams clashing at all levels, tailgate parties, last minute political campaigning, and Halloween preparations. Fall also brings the second annual Veterans in the Vineyard at the Gauthier vineyard in Barhamsville on Saturday the 8th. It is just a short 30 minute drive up I64. Last year's event was a total success with free food and drink, free entertainment and generally a good time. All military are invited: active duty, guard, reserves, veterans, retired and their families. The following week, on Thursday the 13th we have our PACMOAA October dinner. Rumor has it that our guest speaker will hypnotize our president into thinking he is a chicken. On the topic of guest speakers, we offer a special thank you and BZ to COL Mike McHenry USA (Ret), last month's speaker, for his unforgettable vignettes on the US Military in the United Kingdom. It was truly a Walter Cronkite "You Are There" experience. Mike retired from the Army as a Military Attaché to the United States Embassy, London in 1995 after 22 years service in Europe.



(l to r) President COL Hal Hostetler, COL Mike McHenry and 1 Vice President CDR Kenneth App.

On a more serious note is the problem of homeless among US veterans. Although we are making progress in this area, more is required. PACMOAA has supported the Portsmouth Volunteers for the Homeless since 2011 by bringing donations of desperately needed personal items to each meeting. As winter approaches these items are in greater need. Please do not forget.

Our greatest challenge now is our dwindling membership which appears to be affecting similar organizations across the country. PACMOAA has recently lost several of our aging membership. We must locate and recruit eligible potential members who are benefiting from our efforts and enlist their help as PACMOAA members. We not only need new members; we need volunteers to step up to leadership positions. Please consider becoming a member of our Leadership Team as an elected officer or serve in an appointed position. PACMOAA needs as many different perspectives as possible to help us represent all our members and their interests. There are five elected positions to be filled for next year. You will enjoy the exhilaration and feeling of accomplishment being part of a successful leadership team.

HAPPY BIRTHDAY

Joseph P Barreca

Frederick Cross

Philip O Geib

John J Lyons

Anne Mallory

Members elected this fall will serve from January 2017 to January 2019. The Board of Directors is composed of the elective officers, president, 1st and 2nd vice presidents, secretary, and treasurer, the immediate past president, and four elective directors who will serve for a period of two years.

(Continued on page 3) chapter events

Chapter Happenings

Click Here for

[DIRECTORY](#)

Oct 08 Veterans in the Vineyard Oct 13 PACMOAA Dinner
 Oct 10 Columbus Day Oct 13 USN Birthday

OCTOBER DINNER

Our scholarship banquet will be held on **Thursday, 13 October** at the Hilton Garden Inn (HGI) Ballroom at 5921 Harbour View Boulevard in Northern Suffolk. [LINK TO HGI](#) for an excellent map, GPS information and HGI contacts. Social hour will begin at 1800 with dinner at 1900.

MENU

Spinach Salad with Mushrooms, Hardboiled Eggs
 and Bacon with Vinaigrette Dressing
 Ham Steak with Pineapple Slice Glaze
 Smashed Sweet Potatoes, Green Bean Almandine and Rolls
 Chef's Choice Dessert
 Coffee and Hot Water for Tea Station
 Water and Ice Tea

Cost is **\$30.00** (includes tax and gratuity) Please make your reservation no later than **Sunday, 9 October** with Sherry Ferki ...

Come join us for good company, good food and a good time. **REMEMBER A RESERVATION MADE IS A RESERVATION PAID.** Please request any special diet requirements when making your reservation.

SEPTEMBER GUEST SPEAKER



Mary Curro was born in Portsmouth, raised both in New York and Portsmouth, having spent three and a half years here during WWII while her father was in every major naval campaign serving in the Coast Guard. Mary is a graduate of The College of William and Mary in Williamsburg, class of 1957. She became very interested in hypnosis while living in Chapel Hill, NC during the 70's and again in the 80's. While she was living in Southern California, she graduated from the Hypnosis Motivation Institute with a lengthy and thorough education in the therapeutic techniques of hypnosis. She returned to Portsmouth in 1990 to care for her mother from 1990 - 2002, and has continued her hypnosis practice here ever since. She is the mother of four and the proud grandmother of ten and has enjoyed promoting her own health and well being as well as that of others with the modalities and techniques the field of hypnosis has afforded her.



Chapter Happenings

Positions to be filled this November with job description from the Bylaws include:

President : "The president shall be the chief elective officer of PACMOAA, shall preside at meetings of PACMOAA, and of the Board of Directors, and shall be a member ex-officio, with the right to vote, of all committees except the nominating committee. He shall also, at the annual meeting and at such other times as he may deem proper, communicate to PACMOAA or to the Board of Directors information or proposals which in his opinion would help in achieving the purposes of PACMOAA. Further, he shall perform such other duties as are necessarily incident to the office of the president."

Secretary: "The secretary shall provide timely notification of all meetings of PACMOAA and of the Board of Directors and shall maintain a record of all proceedings. He shall ensure maintenance of the membership records/list and ensure dues notification goes out in the newsletter. He shall prepare such correspondence as may be required and shall maintain PACMOAA's correspondence files. He shall safeguard all important records and documents and valuable equipment belonging to PACMOAA. Further, he shall perform such other duties as are commensurate with his office or as may be assigned to him by the Board of Directors or the president."

2 Board Members : "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 Bylaws. Also participate in quarterly board meetings and other duties as designated.

Please let me know if you have any questions

or if you are interested in becoming more active/running for office. Sherry D. Ferki, MAJ, USA (Ret) Nominating Committee Chair,

IN MEMORIAM

It is with profound sadness we announce the passing of Honorary Life Member Alice Taves this past weekend. Alice was a very active member while she lived in Portsmouth. More information will follow as available.

MEMBERSHIP UPDATE

As has been mentioned in numerous newsletters, membership is the lifeblood of any organization. According to MOAA, declining chapters have 75 members or less. PACMOAA membership *has decreased from 99* members at the end of *2013 to 77 members* (65 regular, 10 surviving spouses, and 2 Honorary) as of 25 September 2016, no change from last month.

All chapters are having the same difficulty with getting new members. Again, LCDR Cherrington would like to plan a membership drive in the spring but desperately NEEDS a committee to help plan and run it! At this time, we have 2 members - LCDR Cherrington and Bettye Hussey. PACMOAA accomplishes a lot for a small chapter but we need more people doing the work of the organization! Another way to increase membership is to invite a friend to a dinner to see what the organization is like. Even if we only had one member invite a guest to each meeting, that could potentially bring in some new members.

The dues money enables PACMOAA to pay for things like the newsletter; speaker expenses; VCOC dues and expenses; admin expenses like name tags, printing, postage and entertainment like the Tidewater Concert band that performed at our Christmas gala. It is hard to meet expenses with decreasing membership.

PVH NEEDS DONATIONS

Portsmouth Volunteers for the Homeless is a non-profit 501 (c) 3 corporation governed by a twenty-one (21) member independent Board of Directors. Working with over forty-five (45) houses of faith in Portsmouth, Chesapeake, Suffolk and students from Virginia Wesleyan College. PVH provides nightly shelter for homeless persons from mid-November through May each year. During the 2014-2015 shelter season, PVH provided shelter for 171 individuals with a total of 5,245 shelter-bed nights. Volunteer hours donated totaled 15,411 hours. According to the Office on Volunteerism and Community Service of the Virginia Department of Social Services, the average dollar value for a volunteer hour in Virginia is \$24.95 per hour. Therefore, PVH volunteer time equates to at least \$384,504.45 worth of service.

PVH also operates a twelve month Outreach Service Center where clients can shower, do laundry, receive their mail and telephone usage. Clients also meet with case managers for support in becoming self-sufficient in addition to mental health, substance abuse and employment counseling. PVH's early intervention case management program has a proven track record of moving homeless individuals from dependency to self-sufficiency. Since adopting a "Ten Year Plan to End Homelessness" in the City of Portsmouth in September 2008, PVH has assisted 329 homeless men and women in attaining housing.

ITEMS MOST NEEDED are bottled water, Men's and Women's under-garments, Hair grease, Hair gel, Baseball caps, Shaving razors, Deodorant, Shampoo/conditioner, Toothbrushes, Socks, Laundry Detergent, Wash clothes, Toilet Paper, First Aid Kits, Plastic Soap Containers, Large Ziploc Bags

Because of the large number of homeless veterans, PACMOAA has supported this most worthwhile organization since 2011. Donations have recently fallen off significantly and are needed even more with the upcoming fall and

winter inclement weather. Please remember to bring needed items to every meeting.

CHAPLAIN'S CORNER

by Bob Steorts, Chaplain

THE GIFT OF HOPE

I will be forever beholden to Ray Kusela of Bremerton, Washington, a man I knew only for a few weeks over fifty years ago. He did me the greatest favor of any man I've ever known...

"So long!" we shouted to our friend Ray as he swung his makeshift backpack over his shoulder.

With a big grin, he answered, "So long, you guys! I just wish I could take all of you with me."

It was a cold, gray day in December 1944 when Ray trudged across the compound of Stalag Luft 4 in northern Poland and out the gate, never to be seen by any of us again.

When Ray's bomber was shot down over Germany the year before, his left arm had been badly wounded. The Germans knew he'd never be able to use his left hand again, and because of that disability, he was being repatriated on a prisoner exchange.

My B-12 had been shot down on November 2, 1944. but back in the States, all my distraught parents knew was that I'd been classified as "missing in action". It wasn't until February 1945 that they were officially notified I was being held prisoner somewhere in Germany. That same month, my mother read in the Los Angeles times that the War Department was sponsoring meetings across the country for relatives of prisoners of war. Ex-POWs talked to these audiences about life and treatment in the prison camps.

There was to be such a meeting in the Los Angeles Shrine auditorium. Mom and Dad could hardly wait.

The following week when the big day arrived, they anxiously took their seats in the big auditorium. Half a dozen soldiers and sailors, all



Save
the
Date
08 Oct 2016

2nd ANNUAL
Gauthier Vineyard

VETERANS IN THE VINEYARD

A Salute to Our Military Veterans & Their Families



LIVE MUSIC FROM THE FAMOUS
CODE BLUE GRASS BAND



Join us for a salute event of food, beverages, entertainment, and more. All active duty Military, Guard, Reserves, Veterans, and their Families will be our honored guests.

For information/RSVP please contact:
fgwickersham@vsecorp.com

Date: Saturday, 08 October 2016

Time: 1:00 to 5:00 PM,

Location: **Gauthier Vineyard**

5000 Farmers Drive

Barhamsville, Virginia 23011

www.gauthiervineyard.com

ex-POWs, took seats on the brightly lit stage. One by one, they spoke to the silent audience. Among the speakers was Ray Kusela.

When they finished, the officer in charge announced, "The men will now go down into the audience to look at any photos you brought along. Some of them may be recognized.

When the men came down from the stage, the audience crowded forward, extending photos of their missing sons, husbands and sweethearts.

Dad later told me what happened next:

"Your mother and I had been feeling really bad since we got the telegram that you were missing in action. But those boys up there on that stage gave us hope that everything would turn out all right."

"I watched this one fellow pushing his way through the crowd, looking at pictures - hundreds of them- held out to him. He just shook his head and kept saying, 'No. No. No.'

By the time he made his way to where your mother and I stood, I began to feel dejected again but I held out your picture and suddenly that kid's face lit up and with a big grin, he said, "Hey, that's Bill!"

Dad said he had to hold back a sob when he asked, "Is he okay?"

"Yes, he's fine," Ray assured them, relieving them of a burden of worry they had carried since the previous November. Then he pressed his way deeper into the crowd, looking for other familiar faces on the photos clutched tightly in hopeful hands.

Mom and Dad cried on the way home that night, hearing over and over again those wonderful words that filled them with hope," Yes, he's fine."

May we always remember those who went "in harm's way" and kept our country free.

From: *Chicken Soup for the Veteran's Soul*

NEWS FROM MOAA

VA PROPOSAL FOR VETERANS OF CAMP LEJUNE HAS GLITCH

The VA has proposed a rule that would grant disability compensation to veterans suffering from conditions caused by exposure to contaminated water in Camp Lejeune, N.C., between Aug.1, 1953 and Dec. 31, 1987.

For several years, MOAA has urged the VA to take this action, and is gratified it's finally being done.

The proposed regulation would presume the following conditions were caused by the contaminated water exposure for people who served there:

- kidney cancer,
- liver cancer,
- Non-Hodgkin lymphoma,
- adult leukemia,
- multiple myeloma,
- Parkinson's disease,
- bladder cancer,
- aplastic anemia and other myelodysplastic syndromes.

Once this rule is finalized, veterans who were at Camp Lejeune for at least 30 days (consecutively or non-consecutively) between Aug. 1, 1953 and Dec. 31, 1987, and who have been diagnosed with one or more of these conditions may receive presumptive service connection for their disability. Veterans must file a VA disability claim in order to receive the benefits.

This proposed rule is separate from and in addition to previous legislation that granted health care entitlement to veterans and their family members who suffered from disabling conditions following Camp Lejeune contaminated water exposure.

Previous laws only provided health care, while the new proposed rule provides monetary benefits in the form of VA disability compensation to the veteran.

By law, the VA has to allow 30 days for submission of comments to its proposed rule before taking further action to implement it. Any member of the public may submit comments on or before Oct. 11. The VA is required to respond to comments before implementing the

final rule, so it still will be several months before the new regulation goes into effect.

Fortunately, the new rule will be applied to any claims pending before the VA on the date it takes effect.

MOAA Director of National Guard, Reserve, and Veterans Benefits Lt. Col. (select) Aniela Szymanski, USMCR, said MOAA will submit comments.

“The problem that I see with the proposed rule is that it has no retroactive effect,” said Szymanski. “Since at least 2012, it was clear that Congress intended for these veterans to be cared for. Just because it took the VA three years to get around to reviewing the scientific evidence and four years to finally publish a rule granting presumptive service connection doesn't mean the veteran should be the one to carry the years of that financial burden. It would be great to see this benefit be made retroactive at least to the date of the Camp Lejeune Act of 2012.”

If you have questions about whether you can and should file a VA disability claim, e-mail vso@moaa.org. If you would like to provide your thoughts on the proposed rule, e-mail legis@moaa.org.

IS SOCIAL SECURITY SECURE?

By: Col. Steve Strobridge, USAF (Ret)
Vice President, Government Relations

For decades, we've heard ominous statements from various quarters that the Social Security program will go broke at some future point. The latest report from Social Security actuaries says the Social Security trust fund will be exhausted as of 2034. Periodically, there have been various proposals to “save” Social Security, ranging from changing the COLA calculation to letting taxpayers shift part of their Social Security taxes into personal stock market accounts. Most of these proposals have gone nowhere, as legislators have feared a backlash from angry seniors. There's a reason Social Security has been viewed on Capitol Hill as the third rail of politics — “touch it, and you die.”

On the other hand, a 2015 survey found 30 percent of Americans under age 50 believe Social Security won't be there for them when they retire.

So what is the reality? Social Security is not going to disappear in 2034 or on any other date.

Exhausting the trust fund does not mean the end of the program; it means benefits paid could not exceed payroll taxes collected after that date. There would not be any fund left to make up the difference.

The fact is, Social Security benefit payouts have exceeded payroll taxes collected since 2010. But the trust fund — currently about \$2.8 trillion— is still growing, largely because the interest (the fund is invested in Treasury bonds) makes up the difference.

In about 2020, that balance is expected to tip. From then on, payouts will exceed total revenue (payroll taxes, plus interest, plus income taxes paid on Social Security benefits by higher-income recipients), and the size of the trust fund will drop until it's exhausted 14 years later.

Why is this happening? There are three main reasons. First, the baby boomer generation started collecting Social Security several years ago, so payments to that large generation are escalating rapidly. Second, people are living longer — much longer — than program designers anticipated. Third, lower birth rates in recent decades mean fewer people are in the workforce paying payroll taxes.

That's important because today's workers are paying most of today's retirees' Social Security checks. If you're Social Security-eligible, you have an account that shows your earnings history and the benefits you're entitled to receive. But the taxes you paid went to pay benefits to a previous generation, and your benefits today are funded mostly by current workers' payroll taxes.

Even in the worst case — if Congress doesn't act sooner to sustain the trust fund beyond 2034 — Social Security won't go away when

the fund is exhausted. But benefits would have to be cut by about 25 percent — for everybody — at that point to keep them within the expected payroll tax receipts. Alternatively, payroll taxes could be raised another 2.7 percentage points to cover current benefits. That would be a 43-percent increase in the current 6.2-percent payroll tax rate.

But odds are neither of those extremes will happen. Almost certainly, some kind of compromise will tamp down future benefit growth, raise more tax revenue, or (most likely) provide a combination of both.

Options discussed for curbing future benefit growth include:

- raising the eligibility age to receive benefits by one to three years;
- implementing some modification of the annual COLA formula;
- going to a biennial COLA instead of an annual one; and
- tweaking the benefit formula or wage base history.

Options to raise revenue include:

raising the maximum annual earnings subject to payroll taxes (currently \$118,500 a year);

increasing the payroll tax percentage;

expanding the federal income tax on Social Security benefits; and treating employer-paid health care premiums as taxable income for the worker.

None of these options is popular, and that's why no action has been taken on any of them yet.

But at some point in the coming years, the threat of imposing a 25-percent cut in Social Security benefits (which would outrage seniors) or a 43-percent increase in payroll taxes (which would outrage workers) will force a serious look at various compromise options.

MOAA believes that will serve all concerned parties. Our members have parents, children, and grandchildren and want to protect the interests of all those groups in the fairest possible manner.

SURVIVING SPOUSE CORNER

By Gail Joyce and Patricia Bergquist, MOAA Surviving Spouse Advisory Committee (SSAC)

Surviving spouses of deceased military officers can serve MOAA chapters in many ways. Chapters should welcome these members and encourage them to become active in not only the chapter but also national MOAA. Here are four ways surviving spouses can contribute to MOAA chapters.

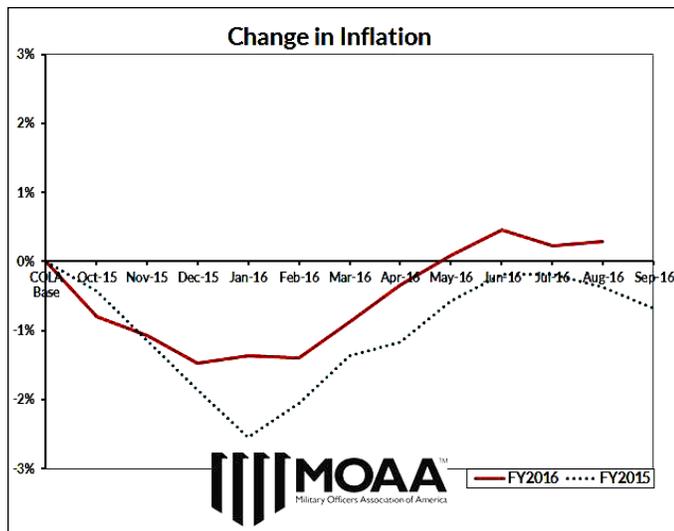
1. Recruiting. Having participated in activities on many military bases and within the community, surviving spouses might know others — both surviving spouses and couples — who have retired and are living in the chapter area and can help recruit them as new members. Welcoming these potential members and encouraging them to become active members serves national MOAA and local chapters as well as the new members themselves.
2. Leadership roles. Surviving spouses, formerly referred to as auxiliary members, are eligible to serve as chapter officers. Many chapters now have a surviving spouse in an office, sometimes even serving as president.
3. Event planning. Surviving spouses can help organize chapter luncheons or dinner meetings, a task for which they might be well prepared. Those who have been members of officers' wives' clubs wherever their spouses were stationed usually have helped with planning meetings and arranging for speakers or entertainment.
4. Social and personal affairs support. When a death occurs within the chapter membership, surviving spouses can assist the widow or widower with the sometimes complicated task of changing names on accounts, notifying insurance companies, stopping military retired pay, and applying for Social Security benefits as well as military survivor entitlements. Help with planning a funeral and burial arrangements also can be very useful. A surviving spouse who already has dealt with these tasks can offer support during a time when the recently bereaved member might be feeling overwhelmed and confused. The ability to provide the social support needed to accomplish the necessary adjustments can make the newly be-

reaved spouse feel more confident and comfortable. Surviving spouses also can help a new widow or widower regain a social life through friendships and organized social events. MOAA meetings and other occasions can provide this for those spouses. Becoming active in a local chapter is a good way to take advantage of this benefit. National membership is a wonderful source of help when questions arise about anything related to the military career of the deceased.

COLA STAYS AFLOAT

Breaking the trend of the past few years, the August inflation index rose slightly and now stands at 234.909, which puts it .3 percent above the 2014 COLA baseline. Because there was no COLA last year, the FY 2014 baseline is still used to determine the next COLA.

The COLA is determined by the average Consumer Price Index (CPI) for the third quarter



(July, August, and September) of the current year divided by the third quarter average of the last year in which a COLA was applied.

Because August is the midpoint of the quarter, it frequently reflects what the final COLA will be. If that holds true this year, there will be a .3 percent COLA.

The CPI for September 2016 - the final piece of the COLA puzzle - is scheduled to be released on Oct. 18, 2016.

Note: The COLA for Social Security, military retired pay and other federal annuities is based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), not the overall CPI. Monthly changes in that index might differ from national figures reported elsewhere.

INTERNET SECURITY ITEMS

Two of the most common fraudulent Internet schemes are "phishing" and "pharming". Do you know the difference, and how to protect yourself?

Phishing uses technical subterfuge to send you to a Web site that looks authentic but whose address is just a little bit off from the real thing. For example, the fraudulent address might be www.yourbank-services.com instead of www.yourbank.com.

The Web sites of banks and other financial institutions are most commonly counterfeited, but others include eBay and PayPal. When you go to a fraudulent site, you typically are asked to provide personal information, such as your password, log-on, and Social Security number, which criminals then can use to access your account.

Phishing scammers often rely on fear to motivate their victims, telling them via e-mail that some kind of discrepancy has been discovered regarding their account and that the account will be frozen or made inactive unless they immediately verify certain information. Keep in mind that such notices are almost always scams - reputable companies and organizations never ask for personal information via e-mail.

Pharming misdirects users to fraudulent sites or proxy servers, even when you enter the correct address, typically by hijacking or "poisoning" domain name servers, note security experts. It also can involve counterfeit pop-ups that appear as legitimate Web sites. Like phishing, the goal of pharming is to trick you into revealing sensitive information that can be used to access accounts or enable other forms of identity theft.

Internet phishing and pharming have become ubiquitous in recent years, and it's the rare computer owner who does not see such attempts on a fairly regular basis. In fact, according to one study, an estimated 43 percent of computer users have been the target of a phishing scam, and 5 percent have unknowingly given up personal information.

The criminals involved in phishing and pharming span the globe. Until recently the United States was the most exploited phish Web site host, but that title is now held by China by a small margin, reports the Anti-Phishing Working Group. Other nations that host numerous phish sites include Japan, Thailand, Russia, and Germany.

Internet fraud also can result from computer viruses, which are malicious programs that embed themselves into other programs on your computer, and spyware, which are malicious programs that can give criminals remote access to your computer system or personal information.

Viruses can infect your computer in a variety of ways, including through e-mail attachments, CDs, Web sites, and downloaded files. Spyware is typically installed on your computer when you click on so-called "Trojan" e-mails that contain links or attachments that end with ".exe" or ".dll". Because of this risk, you should immediately delete suspicious e-mail from individuals you don't know without opening accompanying attachments.

Common signs that your computer has been infected with a virus or spyware include a high volume of pop-up ads, a sudden change in your browser's home page, sudden sluggishness or difficulty when opening a program or saving a file, and the sudden appearance of new toolbars on your browser.

THE TRUTH, THE WHOLE TRUTH, AND NOTHING BUT THE TRUTH

Our teacher asked what my favorite animal was, and I said, "Fried chicken." She said I wasn't funny, but she couldn't have been right,

because everyone else laughed.

My parents told me to always tell the truth. I did. Fried chicken is my favorite animal.

I told my dad what happened, and he said my teacher was probably a member of PETA (what ever that is). He said they love animals very much. I do too. Especially chicken, pork and beef. Anyway, my teacher sent me to the principal's office.

I told him what happened, and he laughed, too. Then he told me not to do it again.



The next day in class my teacher asked me what my favorite live animal was. I told her it was chicken. She asked me why, so I told her it was because you could make them into fried chicken.

She sent me back to the principal's office. He laughed, and told me not to do it again.

I don't understand. My parents taught me to be honest, but my teacher doesn't like it when I am.

Today, my teacher asked me to tell her what famous person I admired most. I told her, "Colonel Sanders."

Guess where the I am now...Yup, some people just can't handle the truth!

THAT'S A WRAP FOR OCTOBER