



# 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.

VOLUME XXXVI ISSUE VIII

[thesalute1@gmail.com](mailto:thesalute1@gmail.com)

October 2017

## FROM THE PRESIDENT'S DESK



It was great seeing so many new faces at the September dinner meeting. Five of our eight new members that joined since July attended the dinner along with one spouse. All are pictured on page 9. Again, we welcome you all to PACMOAA and hope to see you often at our dinner meetings and activities.

Steve Combs, Deputy Commissioner of the Virginia Department of Veterans Services (VDVS), gave a wonderful overview of the services available for veterans along with some posters and great handouts. He sent me a copy of his power point presentation in a pdf format. Let me know if you would like a copy. A

few of the statistics he provided on Virginia Veterans include:

- 8th largest veterans population
- 4th largest as % of population – 1 in 11 Virginians is a veteran, almost 10%.
- 14% are women – highest among all states
- 4th largest military retiree population
- 4th highest % of veterans in the labor force
- 4th highest in veteran working age population



The website <http://www.dvs.virginia.gov/> lists numerous resources including benefits, Education, Employment, Veterans Care Centers, Veterans and Family Support (formerly known as Virginia Wounded Warriors Program), the Virginia Military and Veterans Legal Resource Guide, V3 Employment Grant, Resources for Homeless Veterans, the Virginia War Memorial, and the Veterans Services Foundation. There will be two new VDVS In-patient residential care facilities with skilled nursing, short-term rehabilitation, and Alzheimer's memory care. One of these Veteran's Care Centers will be in Virginia Beach scheduled to open in 2019. The VDVS operates three Cemeteries - Albert G. Horton Jr. Memorial Veterans Cemetery is in Suffolk, Virginia. I will bring copies of brochures on benefits with an overview of all services provided by the VDVS to our next dinner meeting. If you are not able to attend and would like any of these resources mailed to you, please let me know. Steve provided a wealth of information and it was

amazing that many of us were unaware of many resources and benefits he discussed

### HAPPY BIRTHDAY

- Joseph P Barreca
- Frederick Cross
- Philip O Geib
- John J Lyons
- Anne Mallory

I have included information about the offices to be voted on this year at our annual November Business meeting in a separate article. Please consider running for an office or being on a committee. I would be happy to provide more information if you are interested. Several positions will be open the upcoming year including:

*(Continued on page 3) FROM THE PRESIDENT*

## Chapter Happenings

Oct 07 Veterans in Vineyard      Oct 12 Columbus Day  
 Oct 11 VCOC Luncheon            Oct 13 US Navy Birthday  
 Oct 12 PACMOAA DINNER        Oct 31 Halloween

### OCTOBER DINNER

Our next dinner will be held on **Thursday, 12 October** at the Hilton Garden Inn Ballroom at 5921 Harbour View Boulevard in Northern Suffolk. [LINK TO HGI](#) for a map and venue contacts. Social hour will begin at 1800 with dinner at 1900.

#### MENU

Spinach Salad with Mushrooms, Hardboiled Eggs, Bacon and Vinaigrette  
 Ham Steak with Pineapple Slice Glaze  
 Smashed Sweet Potatoes without glaze (sweet potatoes and butter)  
 Broccoli and Dinner Rolls  
 Chef's Choice Dessert

Water and Ice Tea at table, Coffee and Hot Water for Tea Station

Cost is **\$30.00** (includes tax and gratuity) Please make your reservation no later than **Sunday, 8 October** with Sherry Ferki at \_\_\_\_\_

Come join us for good company, good food and a good time.

**REMEMBER A RESERVATION MADE IS A RESERVATION PAID.**

### OCTOBER GUEST SPEAKER



S. Chris Jones is taking time out of a busy schedule to be our October guest speaker. Chris has been a member of the Virginia House of Delegates representing District 76, since 1997. He is up for re-election this November.

Chris Jones was born and raised here in the 76th District. Born in 1958, he grew up in a family of three children with parents Bobby and Barbara Jones, who were active in their community. Growing up in Chuckatuck, Chris was involved with Little League Baseball, a member of the Chuckatuck Volunteer Fire Department and spent time working for his father, a pharmacist who owned Village Drugs in Chuckatuck. Chris graduated from John Yeates High school in 1976 and attended Randolph-Macon College where he was a member of the Ashland Volunteer Fire Department and the Ashland Volunteer Rescue Squad. Following in his dad's footsteps, Chris attended the Medical College of Virginia to become a pharmacist graduating in 1982. In 1985, Chris opened Bennett's Creek Pharmacy. In 1986, Chris began his first term on the Suffolk City Council where he represented the Chuckatuck



*(Continued from page 2) Chris Jones*

Borough until 1998. While on council he served two terms as Vice Mayor, from 1986-1990 and served two terms as mayor from 1992-1996. In 1997, he was elected to the Virginia House of Delegates by the residents of the 76<sup>th</sup> District. In Richmond, Chris serves on three Standing Committees in the House of Delegates, Privileges and Elections (since 1998), Appropriations (since 2002), and Rules (since 2012). In 2014, Chris was tapped as Chairman of the House Appropriations committee, where he provides a strong, common-sense voice for the hard-working citizens of the Commonwealth. Chris and his wife Karen have one daughter, Kaitlin, who is a graduate of the College of William and Mary. []

### DRIVERS AND RIDERS WANTED

PACMOAA always attempts to coordinate volunteer drivers and members needing transportation to various functions. Please, if you are able to pick up members or need a ride, contact Sherry Ferki or *The Salute* to meet these requirements. Thanks in advance.

### DONATIONS NEEDED

Because of the large number of homeless veterans in Hampton Roads, PACMOAA has supported the Portsmouth Volunteers for the Homeless (PVH) since 2011. Donations of personal items have fallen off during the summer months and are more important with the upcoming fall and winter sheltering program. Please remember to bring some needed items to every meeting.

The Portsmouth Volunteers for the Homeless is a non-profit 501 (c) 3 corporation governed by a twenty-one member independent Board of Directors. Working with over forty-five 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 5,245 shelter-bed nights. Volunteer hours do-

nated 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 worth of service.

PVH operates a twelve-month Outreach Service Center where clients can shower, do laundry, receive mail and use a telephone. Clients meet with case managers for counseling in becoming self-sufficient and dealing with mental health, substance abuse and employment problems. PVH's early intervention management program has a proven record of accomplishment in 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 to obtain housing.

ITEMS MOST NEEDED ARE: bottled water, Men's and Women's under-garments, baseball caps, shaving razors, deodorant, hair care items (shampoo, conditioner, grease, gel, etc.) tooth-brushes, socks, laundry detergent, wash clothes, toilet paper, First-aid kits, plastic soap containers, and large Ziploc bags.

*(Continued from page 1) FROM THE PRESIDENT*

VCOC Representative: Dolly Cherrington is the current VCOC rep and said she would be happy to work with anyone that might be interested in this position.

Surviving Spouse Liaison: Bettye Hussey our current Surviving Spouse Liaison and Board of Directors members has relocated to Northern Virginia some time ago but has graciously finished serving out her term on the Board until the end of this year.

Thank you all for being PACMOAA members and helping us to make our small chapter be so involved in the community. Please remember our active duty members and their families in your thoughts and prayers and "Never Stop Serving".

## CHAPLAIN'S CORNER

### A Nurse's Story from World War I

'In the morning at break of day, we went on deck...the pier was crowded with crippled soldiers on crutches. I think that was one of the saddest mornings I spent while in the Army, to see so many husky boys without arms and legs who were there to welcome the Americans. Here we said our "Goodbye and good luck" to the boys and officers we met on the way over, and many we knew would never return...

Our hospital was outside the city and part of it was in an old French covenant... I was on night duty, surgical floor, and had 78 beds in my ward and one orderly to help me. During the thickest of the fight we had as many as five "go west" in a night and I always managed to be with each boy at the last. One thought that was always foremost in my mind was that there were mothers, wives, and sisters somewhere who would have sacrificed everything to have the privilege of being with their own boys at these times...

Troops were going up the line by the thousands, and thousands were coming down wounded every day. We nurses would always try to get to the road and call, "Goodbye and good luck." Their answer always was, "Goodbye, Sister, I'll be back in a few days. Have a bed for me." We hadn't had much time to give them, but tried to give each man his due. Such wonderful lads, who wouldn't?...I shall always feel I have to strive real hard to make my life as useful in the future as I did during those 19 months.

Lillian S. McKnight, Langdon Unit

We take for granted the care and concern given to us by these caregivers. Always thank them for your care!

Bob Steorts, Chaplain

## PERSONAL AFFAIRS CORNER

As I mentioned last month, this section is going to be a regular section in the newsletter. For many of us, PACMOAA is like a family and families help each other. Please keep the following members in your thoughts and prayers.

CAPT Bob Parker, USNR (Ret), a member of PACMOAA for 34 years and Past President, was admitted to the Maryview Medical Center ICU on August 17, 2017 for severe pneumonia and was there for several weeks. He was discharged to Autumn Care for rehab but did not do well there and ended up in the Maryview emergency room. Bob was discharged from there and went to Churchland House for "respite care" until his daughter can coordinate his transfer to rehab in Northern Virginia where she lives. He may only be in this area for a week or so longer so please visit him if you can before he relocates. He is in the memory unit and as far as I can tell, there is no specific schedule. If you want to visit Eleanor, please call first to make sure she will be at home.

Steve Turner and his wife Paula are both having some medical issues.

Ray Cicirelli is continuing to have medical issues

Bob Alexander's wife Trish is in rehab now behind Maryview Medical Center.

New member Dan Hartwell's wife, Lynn, is experiencing some medical issues.

Thank you.

Sherry Ferki, Personal Affairs Officer  
phone: \_\_\_\_\_

If you would like to contact any of the above to offer needed support and cannot locate your PACMOAA directory, call Sherry or *The Salute* for contact information and learn of any assistance requested by the family.

## UPDATE FROM A PACMOAA 2015 SCHOLARSHIP RECIPIENT



'Good afternoon. I hope all is well with PAC-MOAA. Since last fall, I have been very busy with ROTC. I officially contracted back in September, 2016 and since then have been very involved with the program. Last school year I went on several

field training exercises, served as a mentor to freshmen in the program, and ran in the Army 10 Miler Race in Washington D.C. and Fort Bragg's All American Marathon. I was selected for CULP, Cultural Understanding and Language Program, where I spent several weeks in Guatemala training with their military this past summer. While in country my team spent a week at their service academy, a week at their 3rd Brigade Infantry AO, and a few days exploring the country. I hiked an active volcano, Pacaya, visited Mayan ruins, and took a boat tour of some local villages

This year I am a platoon sergeant in the program and have been kept busy running PT, organizing labs, and am involved in several clubs within the battalion. I am also preparing for my upcoming summer training at Fort Knox, Advanced Camp. As of right now, my plans are to apply for active duty and branch Military Intelligence.

I have attached a few photos below. The first picture is with a Guatemalan lieutenant who we spent a week with during training. The second picture is with several local children at a school in Guatemala. We spent a few days repainting the school and interacting with the students. Thank you for your continuous support of myself and all other ROTC cadets!

Respectfully,  
Bailey Key  
CDT Key, Bailey  
CDT PSG Bravo 1'

Note: Bailey started in the Army ROTC program when she started attending school at North Carolina State in August of 2015 .



## HELP US HELP YOU

As a follow-up to the President's message, I present the following brief description of vacant positions and responsibilities for your thoughtful review. Hal Hostetler is the Nominations Committee Chair. If you are interested in running for any of the positions listed below or have any questions, please contact Hal at 483-8943 or Sherry at 686-4650.

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 from January 2018 until January 2020. Positions to be filled include:

**1st Vice President** : Is Program Chair, a member of the Board of Directors, and fills in for the President in his absence.

**2nd Vice President:** Is a member of Board of Directors and Membership Chair.

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

**Two 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 PACMOAA Bylaws. Also participate in quarterly board meetings and other duties as designated.

## NEWS FROM MOAA

September 22, 2017

### TRADING SET TO BEGIN ON KEY TRICARE ISSUES

As the House and Senate Armed Service Committees prepare to meet to hash out their respective positions on the FY2018 National Defense Authorization Act (NDAA), it is more urgent than ever for you to alert your legislators to these key issues of importance to every TRICARE beneficiary:

TRICARE enrollment fees, as well as other fees, would be hit with significant increases according to the Senate's proposed bill. The Senate is looking for ways to plow savings back into readiness and other unspecified projects, and it wants to do this by repealing the grandfathering clause for TRICARE fees contained in last year's law, which shielded current TRICARE beneficiaries from new fees. The proposed fee structure, which could start immediately depending on the negotiations, would result in the doubling of fees for many beneficiaries.

Raising TRICARE pharmacy cost shares, as proposed in the Senate's NDAA version, would impact TRICARE For Life beneficiaries the most. These increases are especially appealing to the Senate because the pharmacy benefit consists of mandatory spending for beneficiaries over the age of 65. The Senate's plan proposes that the savings resulting from these fee hikes could then be used to fund other accounts and programs- programs like the Special Survivor Indemnity Allowance (SSIA) to remedy the Survivor Benefit Plan (SBP)/Dependency Indemnity Compensation (DIC) offset, also known as the "widows' tax," which offsets a military survivor's monthly SBP annuity by any DIC they receive. MOAA has a longstanding record of advocating for a permanent fix for the widows' tax/SSIA situation. However, taxing beneficiaries' earned benefits is not the way to do it. Keep in mind, too, that

many of those affected by the widows' tax use the pharmacy benefit as well.

The Senate's proposal to tie all TRICARE fees to a national health care index would increase the cost of your health insurance. Premiums, copayments, deductibles, and catastrophic caps would rise annually based on increases in health care costs as measured by per capita growth in the National Health Expenditures (NHE). Currently, TRICARE fees and applicable cost shares are tied to the annual rise in COLA. Swapping this index for an arbitrarily selected index, the NHE, would result in beneficiaries paying substantially more for health care over time. A beneficiary's fees would have increased more than 48 percent over the past 10 years if fee increases were linked to the NHE. Compare this to only 18 percent for the same period as currently indexed to COLA.

"We do not think raising TRICARE fees through the repeal of last year's grandfathering, using the pharmacy program as a money source, and tying fees to anything but COLA is in any way fair to beneficiaries," says Capt. Kathy Beasley, USN (Ret), MOAA's Government Relations Director for Health Affairs. "The House saw fit to keep what is in the current law, to include the existing grandfathered fee structure, and to maintain focus on the implementation of the current TRICARE reform efforts. MOAA strongly agrees with the House."

[Please send your legislators this MOAA suggested message to prevent these hefty fee increases from negatively impacting servicemembers.](#) []

September 29, 2017

### **NDAA IS HEADED TO CONFERENCE**

The FY2018 defense authorization bill is about to enter the next phase of the legislative process. What will the final National Defense Authorization Act (NDAA) look like, and what other challenges await?

The process leading up to a defense bill is basic in its design but complicated in every other

way. The House of Representatives passed its version of the bill July 14; the Senate passed its Sept. 18. The next step is to reconcile the two bills into one both houses can support.

This reconciliation takes place in a conference committee, an ad hoc body comprising key subcommittee members and others as determined by House and Senate leaders. As of this date, the committee has yet to be formed - but it is likely to happen soon as there are many differences to resolve. Some of those key differences are detailed in chart on PAGE 8.

While there are three full months left in calendar year 2017, there are only 32 days when both houses are in session. Those days in December are key, in the event the bill gets to President Donald Trump and he delays signing. As almost happened last year, the bill can become law without the president's signature if 10 days elapse from submission and Congress remains in session.

Former President Barack Obama signed the 2017 NDAA Dec. 23, the Friday before Christmas, on the last day before the bill would have become law on its own. And yes, there were members of Congress on Capitol Hill to ensure in-session status.

Given this year's noted differences between the House and Senate, and the time it takes to form a conference committee and work through the debates and motions, we are looking at a reduced opportunity for robust discussion - and for House provisions to prevail. Some leaders in the Senate have stated the NDAA talks will go smoothly, seemingly not appreciative of the division in some areas.

With so much on the line in these final days of the legislative cycle, we need you to engage with your members of Congress to ensure the conference committee gives their full attention to these important issues affecting our uniformed services. While not every member of Congress will be a conferee, they do remain influential to the process and outcomes.[]

# MOAA FY18 NDAA Priorities

The NDAA is headed to conference committee, where several of the stark differences between House and Senate bills will be smoothed out.

Topic	House Version	Senate Version	MOAA Position
Force Strength	Army – 486,000 (+10k) Navy – 327,900 (+4k) USMC – 185,000 (No chng) Air Force – 325,100 (+4.1K)	Army – 481,000 (+5K) Navy – 327,900 (+4K) USMC – 186,000 (+1K) USAF – 325,100 (+4.1K)	Support the Senate provision for USMC and House for other services
Military Pay Raise	2.4%	2.1%	Support the House's 2.4% pay raise to keep pace with private-sector wage growth
Housing Allowances	No change	Eliminate with-dependent rate for dual-member couples with children located at the same duty station	BAH is an integral piece of military compensation. Couples should not be penalized for marrying another servicemember
Survivor Benefits	Expressed desire to eliminate SBP-DIC offset completely ASAP	Permanent extension and COLA adjustments to SSIA	The offset should be eliminated. Mere COLA-adjustments to the current SSIA level is insufficient progress toward that goal
TRICARE Fees	Unchanged	Repeal last year's provision in law to grandfather currently serving and retired resulting in steep fee increases	Oppose Senate provision. Congress must live up to its commitments to exempt current beneficiaries per the law passed last year
Pharmacy Copays	Remain indexed to COLA	Increases pharmacy copays, eliminates the COLA-based adjustment process for those copays, and replaces it with a higher National Health Expenditure Index	Oppose Senate provision. Recent increases were determined arbitrarily, requiring beneficiaries to fund program changes that are the government's responsibility
TRICARE Reserve Select	Unchanged	Allows FEHBP-eligible reservists to enroll in TRICARE Reserve Select or TRICARE Retired Reserve	Support Senate provision. Extend TRS eligibility to Reserve members eligible for FEHBP but not through increased fees

## SURVIVING SPOUSE CORNER

### Hiring Professional Advisors for Estate Planning

By Micki Costello

No one ever wants to talk about death and dying, but it is a conversation that at some point everyone should have with their loved ones. Estate planning should start early and be reviewed periodically to make sure it accurately reflects one's wishes and needs.

Lawyers, financial planners, and certified public accountants (CPAs) should be a considered part of estate planning. All have distinct functions, some of which overlap, and depending on the situation, you might need one or all of them. Lawyers provide the necessary legal paperwork — wills, trusts, etcetera — in estate planning and, if necessary, can assist in probating an estate. Everyone should have a will; without one, the state decides what is done with your assets after death.

If you don't already have one, getting a reliable, trusted, and ethical *certified* financial planner (CFP) should be a priority, particularly in the aftermath of the death of a supporting spouse. Often, widows become the inheritors of an initial seeming windfall of cash due to the payout of insurance policies, combining IRAs, annuities, etcetera, and without careful planning, it can easily slip away. A CFP can make recommendations on how best to invest or grow the money, but it is imperative a client's best interests are the priority.

As the saying goes, the only sure things are "death and taxes." A CPA can assist in making sure taxes are computed correctly and paid on time. While computer programs are available to accomplish much the same thing, it often is beneficial to hire a competent CPA to assist with the computations and filings at least in the first year after a death.

The bottom line: When considering who to hire when dealing with finances, it is important to ensure these professionals are licensed and adhere to fiduciary rules.[]



New PACMOAA members attending our September Dinner are (left to right) Toni Davidson, CAPT Gary Davidson USN (Ret.), MAJ Traci Green USAF (Ret.) Navy Veteran LCDR Steven Volovsek, Navy Veteran LT Donna O'Brien, and LTC Matt C. Kaufman, USA (Ret.)

## COUNCIL & CHAPTER AFFAIRS

### TELL US ABOUT YOUR AUGUST RECESS

During the month of August, most elected officials returned to their home districts to meet with constituents. Did you visit your legislators' local offices and advise them of your concerns on some of MOAA's national priorities? If so, we want to hear from you.

Chapter members are the local faces and voices of MOAA. Your work directly affects the lives of thousands of servicemembers, veterans, and military retirees and survivors and their families throughout your state. We sincerely appreciate all your hard work to improve the lives of those in the military community

Tell us about your experiences, both good and bad. We want to know how receptive your legislator's office was to your visit, your thoughts on the resources MOAA provided, and what tools we can provide to make your next visit even more productive. We may use your experience as a testimonial in future publications. Please email your feedback to [legis@moaa.org](mailto:legis@moaa.org).



A Salute to Our Military Veterans & Their Families

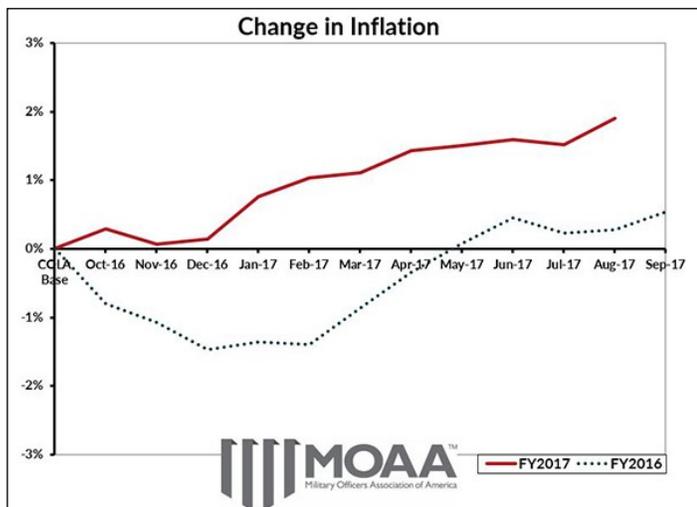


Join us for a salute event of food, beverages, entertainment, and more. All active duty Military, Guard, Reserves, Veterans, and their Families will be our honored guests.  
 For information/RSVP please contact: [fgwickersham@vsecorp.com](mailto:fgwickersham@vsecorp.com)

**Date:** Saturday, 07 October 2017  
**Time:** 12:00 to 5:00 PM  
**Location:** Gauthier Vineyard  
 5000 Farmers Drive  
 Barhamsville, Virginia 23011  
[www.gauthiervineyard.com](http://www.gauthiervineyard.com)

The third annual [Veterans in the Vineyard](#) is this weekend! The Yellow Ribbon Fund and the Gauthier Vineyard are major players in this event. Good food, good music, good wine, a good time. You will not regret the short drive.

## MOAA PREDICTS COLA INCREASE OF 1.8%



The final COLA is determined by comparing

the average CPI of the final three months of the fiscal year to the same quarter of the prior year. MOAA predicts a final cost of living adjustment of approximately 1.8 percent. This would mean you could see an \$18 increase for every \$1000 of retired pay received.

## STORIES FROM THE TRUTHBOOK

A Russian couple were walking down the street in St. Petersburg one night, when the man felt a drop hit his nose. "I think it's raining," he said to his wife.

"No, that felt more like snow to me," she replied. "No, I'm sure it was just rain, he said."

Well, as these things go, they were about to have a major argument about whether it was raining or snowing, when a communist party official came walking toward them. "Let's not fight about it," the man said, "let's ask Comrade Rudolph whether it's officially raining or snowing."

As the official approached, the man said, "Tell us, Comrade Rudolph, is it officially raining or snowing?"

"It's raining, of course," he answered and walked on. But the woman insisted: "I know that felt like snow!" To which the man quietly replied: "Rudolph the Red knows rain, dear!"

Mrs. Monaghan came into the newsroom to pay for her husband's obituary. She was told by a kindly newsman that it was a dollar per word, and that he remembered Pete, and it was certainly too bad he had passed away.

She thanked him for his kind words and bemoaned the fact that she only had two dollars, but she wrote out the obituary, "Pete died."

The newsman said he thought old Pete deserved more and said he would give her three more words at no charge.

Mrs. Monaghan sincerely thanked him and re-wrote the obituary:

"Pete died. Boat for sale".

## THAT'S A WRAP FOR OCTOBER