



THE TRIBUTE

The Bi-Monthly Newsletter of the Hampton Roads Chapter
Military Officers Association of America
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SERVING**

April 2021

THE TRIBUTE

In honor of those who have sacrificed to keep our country free.



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Hampton Roads Chapter, Military Officers Association of America

Legislative Affairs Update: Spring 2021

By: CDR Linc Smith, USNR (Ret) - Legislative Affairs Committee Chair



As we move into Spring, our Legislative Affairs effort for 2021 continues to be both active and productive. This update consist of three sections. First, spotlight on the results of the Virginia General Assembly 2021. Second, highlight of the forthcoming MOAA Advocacy in Action 2021 campaign. Finally, review of the Chapter Legislative Affairs Brief 2021 and MOAA Take Action Center.

Virginia General Assembly 2021

With the October 21, 2020 meeting, the JLC adopted seven initiatives for 2021 for consideration by DVS, the Governor, and General Assembly. At the November 20, 2020 meeting, an eighth initiative was approved. In follow on, the JLC approved two letters requesting support. View the initiatives and letters here: [Joint Leadership Council](#).

Of the eight initiatives and two letters, the sole successful piece of legislation was JLC-06: No Cost License Plates for National Guard Members. The remaining initiatives did not pass. To JLC-05, Reduced Price Annual Passes to Virginia State Parks for Guard Members and JLC-08, Support for DVS Programs and Services, both were initiatives were not carried by any legislator, either for bill drafting or budget amendment.

SEE LEGISLATIVE CONTINUED ON PAGE 5



Visit our website at www.hrcmoaa.org, read the Electronic Newsletter, access Virginia Council of Chapters, MOAA National, Service Departments, Health and Benefit locations, U. S. Senators and Representatives and many others. If you do not have the Members Only "Password" please contact any of our Officers. The HRCMOAA Newsletter is published by the HR Chapter, which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters are nonpartisan. The advertisements that appear in this publication do not reflect an endorsement by MOAA or this affiliate."

President's Message





Fellow Officers and Spouses,

Here we are heading into our second year of the pandemic impacting groups getting together for activities, luncheons, etc. Hopefully by the time this issue of The Tribute is on the street, many of you will have received your COVID vaccination and we will be approaching the time when we can get back on track with our chapter luncheons and other activities. The entire board joins me in extending our hope that all of you and your families have remained healthy while the pandemic has continued.

As I'm writing this message today, I just finished reading the March 2021 issue of the Military Officer magazine. If you are like me, when it arrives in the mail you flip through skimming the articles and then put it aside intending to come back and read more thoroughly at a later time. Admittedly, I often don't return to read the articles in their entirety. However, I'd like to report that in this case, I did sit down and read the magazine from cover to cover... and I'm glad I did. I'd like to call your attention to two articles in this issue of the magazine that are of critical importance to each of us.

The first is titled "MOAA Works with New Congress" and begins on page 14. Please take note of the section of the article on page 15 that begins with "Budget-Cutting Plans Could Cost You Thousands of Dollars". The page that follows contains information that is critical for us to be aware of as these plans if they do come to reality – will significantly impact all of us and our families in a negative way. The article makes clear that a lot of these ideas are not new... but they have not gotten any traction in the past. What is different now is the magnitude of our national debt and a \$3.3 trillion deficit. The article implies that there may be more of an appetite for some of these options to reduce mandatory and discretionary spending, and to increase federal revenues. As just one example, a highlighted item on the list is the introduction of enrollment fees under TRICARE for Life. We already pay for the privilege of Medicare after having paid into that program our entire working lives and now the idea of paying for our military health insurance may be back up for discussion again as well. Continue reading the article to learn about other mandatory

SEE **PRESIDENT** CONTINUED ON PAGE 3

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PRESIDENT FROM PAGE 2

and discretionary spending that could be reduced and also the ideas under consideration to increase revenue, such as including VA disability payments as taxable income and increasing the payroll tax rate for social security. The article goes on to provide an explanation of what recent veterans legislation means to each and every one of us. It is a very informative article and I commend it to you for your personal understanding and information. This continues to be a topic that MOAA will keep front and center in its legislative efforts, which is good, but it also requires our own personal engagement with our elected representatives. It's easy for them to forget the fact that we are part of their constituency and we should have a say in how our hard earned benefits are impacted. Never forget they work for us and they should answer to us for how they are serving in public office. Go to MOAA's Legislative Action page on the MOAA website to engage your elected officials and let them know your thoughts and concerns. Here is the link: Home (moaa.org).

The second article can be found on page 82 and it titled "Beware of Financial Scams". It includes an excellent discussion of how to avoid fraud and protect yourself. The scam calls and emails seem to have picked up in frequency and we cannot let our guard down in protecting ourselves from the unscrupulous out there looking to take advantage of unsuspecting veterans. The article states that \$92 million was lost to fraud by military members and their families in 2019. Read this article and share it with

SEE **PRESIDENT** CONTINUED ON **PAGE 6**

Reminder — Time to renew Chapter Dues

If you haven't renewed your dues for 2021, please remember that they expired on 31 December 2020.

Dues for 2021 remain unchanged from last year:

\$20.00 for Regular Members (\$35 for 2-yr, \$45 for 3-yr)

\$10.00 for Surviving Spouse (\$17 for 2-yr, \$23 for 3-yr)

Dues are payable by:

Completing and mailing the form on Page 11, with payment, or

Visiting the MOAA website
<https://chapterdues.moaa.org/Membership.aspx>

Social Media Clicks



 **Twitter**



 **MOAA** @MilitaryOfficer · Mar 18
In honor of Women's History Month, hear from 3 MOAA members about their experiences on the Women of the Military podcast.



3 MOAA Members Share Their Experiences as Women in the Military
Listen to their interviews with Amanda Huffman, creator of the Women of the Military podcast, and learn how their military service and MOAA...
moaa.org

1 retweet 3 likes

 **Facebook**

 **Military Officers Association of America (MOAA)** 3h · 

WWII veteran Walter Tuglus had quite the assignment. Happy birthday, soldier!



FOX13NEWS.COM
At 100, Bay Area veteran looks back on driving for Gen. Patton, stealing sauerkraut from Nazis

92 likes 15 Comments 19 Shares

Like Comment Share



Community Affairs - Hampton Roads Chapter ROTC Scholarship Fund

CDR Bob Armour, USN (ret)

This past year, several of your HRCMOAA board members met with Ms. Andrea Rand, the director of the MOAA Scholarship program to request some changes to how scholarships in our chapter name were being awarded. As a result of our suggestions and input, the MOAA Scholarship Fund Board has agreed to make several important changes. Beginning with the 2020-2021 school year, the MOAA Scholarship Fund Board will give preference in awarding scholarships and grants to children with HRCMOAA chapter member parents. While not guaranteed to go to the child of a chapter member, those children applying for MOAA scholarships with a parent who is a chapter member will receive favorable consideration and the review board will give preference in awarding scholarships to those children. Regardless of whether the student's parent is a chapter member or not, students selected for MOAA scholarships in the chapter name will always be from the area represented by our Hampton Roads Chapter. Below is the status of our chapter scholarship fund both for this year and overall for the 5-year goal.

	GOAL	Contributed	% of Goal	Need Dates	Still Need
As of 03/24/2021	Total Goal \$25,000	\$15,649.55	63%	Need by 12/31/2022	\$9,350.45
	Annual Goal \$5,000	\$32	0.6%	Needed by 12/31/2021	\$4,968

Thank you to all who helped beat our 2020 goal and hope you will all continue to contribute in 2021 and beyond. The following is a breakdown of the chapter members who have contributed to the scholarship fund this year. [New contributions are shown in blue.](#)

There are three ways of donating. All donations are tax deductible since the MOAA Scholarship Fund is a qualified IRS 501(C)(3).

The **first** way is for members to submit their donations online by utilizing the following website URL (Although the chapter is not an input on that page, MOAA will credit the contribution to the chapter utilizing your name and address): <https://ebiz.moaa.org/PersonifyEbusiness/Default.aspx?TabId=171>

The **second** way is to submit a check, made out to the MOAA Scholarship Fund and mail it to:

MOAA Scholarship Fund
PO Box 1824
Merrifield, VA 22116-9917

Note on your check that it is for the Hampton Roads Chapter ROTC Scholarship Fund. MOAA will continue to send receipts.

A **third** way is to contribute directly from bequests, wills, trusts, or IRA's. The fund tax identification number is 54-1659039. By contributing from the Required Minimum Distribution (RMD) of a qualified IRA, the taxable IRA income can be reduced by the amount of the contribution. The contribution check must be marked as a charitable contribution. With the change in the tax laws last year, some of our members have found this method to be beneficial. For additional detail, it would be best to contact your IRA fund manager for specifics relating to your IRA.



LEGISLATIVE FROM PAGE 1**MOAA Advocacy in Action 2021**

To the MOAA Advocacy in Action for 2021, the top three MOAA advocacy issues are as follows:

1. Comprehensive Toxic Exposure Reform
2. TRICARE Young Adult Parity
3. Basic Needs Allowance



The Star Act, named after Maj. Richard Star, USA was not voted by the MOAA National Board as one of the above listed top three issues for 2021. This noted, the Star Act (now reintroduced into the 117th Congress) will be again advocated by MOAA National this year.

Major Star, pictured below while advocating with Congress, passed away of stage Four lung Cancer in February of this year. Significant bi-partisan support for the Star Act is developing in both in the U.S. Senate and House.

In review, the Star Act seeks to amend title 10, United States Code, to expand eligibility to certain military retirees for concurrent receipt of veterans' disability compensation and retired pay or combat-related special compensation, and for other purposes. On March 9, the Star act was referred to the subcommittee on Disability Assistance and Memorial Affairs.

Further update on specific virtual advocacy dates for 2021 forthcoming, along with specifics on the associated MOAA National Microsite, designed to be the “go to” resource center for MOAA Advocacy in Action 2021. In preparation for the MOAA Advocacy 2021 Campaign, MOAA National is scheduled to conduct a virtual Advocacy Campaign 2021 training webinar on April 15, 2021.

Specifics of the MOAA Advocacy Campaign 2021 may be viewed on the MOAA National Website at: [Advocacy in Action: Details on MOAA's Spring Campaign](#).

Chapter Legislative Affairs Brief 2021 and MOAA Take Action Center

Our chapter legislative affairs brief has been updated for 2021, may be viewed at: [HRCMOAA Legislative Affairs](#).



The MOAA Take Action Center, which includes recently revised advocacy letters and lawmaker contact information, can be viewed at: [MOAA Take Action](#).

With the COVID-19 Pandemic continuing, the MOAA Online Take Action Center remains a safe and effective manner to make our voice heard with our Virginia Delegation.

Do you want to advocate for an issue with our Virginia delegation from your own computer?

HRCMOAA Members may contact our representatives online at the MOAA Take Action page in advocacy of MOAA issues for 2021. For those reading the print copy of the newsletter, here are the URLs to type into your computer browser:

MOAA Take Action: <https://takeaction.moaa.org/moaa/?1>

HRCMOAA Legislative Affairs: http://www.hrcmoaa.org/about_legis.shtml

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

Advocacy in Action: Details on MOAA's Spring Campaign: <https://www.moaa.org/content/publications-and-media/news-articles/2021-news-articles/advocacy/advocacy-in-action-details-on-moaas-spring-campaign/>



PRESIDENT FROM PAGE 3

family members to become familiar with valuable tips on how to ensure you are not a victim of this type of fraud.

Lastly, I want to share with you that our webmaster, Major Clif Furedy, USAF (Ret) and I have been working on updating our chapter website to make it more intuitive when navigating and looking for specific information. Please take a look at www.hrcmoaa.org and provide any feedback you may have to me at:

Loren.Heckelman@cox.net

We want it to be an informative and valuable resource on a variety of topics that are important to our membership.

Thank you for your support of our chapter. Never stop serving!

Sincerely, *Loren Heckelman*
Captain, USN (Ret.)

Editor's Note: If you no longer have your copy of Military Officer Magazine, please see page 10 of the Tribute for one of the articles that Loren mentions. We've also included a link to MOAA's website where it archives past editions of Military Officer Magazine.



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Military ID Card Notification Program

This voluntary program is designed to help Chapter members and their dependent's to renew their ID cards in a timely fashion. Once you and your dependents are enrolled, you will be notified of your impending ID card expiration date in sufficient time for renewal prior to the expiration date.

To enroll by mail: make copies of the form below for each dependent and fill out the required information. Mail to Military ID Card Notification Program, HRCMOAA, PO Box 4612, Virginia Beach, VA 23454-0612.

To enroll by email: visit our website, www.hrcmoaa.org and click on About Our Chapter and the ID Card Notification Program link and follow the instructions.

Note: Over age 75 members, who are eligible uniform family members and survivors of deceased personnel are now eligible for Permanent Identification Cards. Apply within 90 days of expiration of current ID card.

CAREER CORNER

Once you transition from active duty, we want you to stay in our community and chapter. Don't wait until the last minute to start networking, learning about transition, and talking with recruiters at career fairs.



Join the HRCMOAA on LinkedIn at: <https://www.linkedin.com/groups/5047678/>



MOAA Career Networking <https://www.linkedin.com/groups/164686/>

Here is a list of local military career fairs and networking opportunities:

May 13, 2021

9:00am to 12:30pm

Recruit Military - Norfolk Area Virtual Career Fair for Veterans

<https://recruitmilitary.careereco.com/Fair/FairOrganizations?fairId=20fd1e52-dfd2-4a20-9534-acd201550891>

July 29, 2021

11:00am to 3:00pm

DAV/Recruit Military - Hampton Roads Area Veterans Job Fair

Hampton - Venue TBD

https://events.recruitmilitary.com/events/1485/exhibitor_registrations

October 4, 2021

11:00am to 3:00pm

DAV/Recruit Military - Norfolk Veterans Job Fair

Norfolk - Venue TBD

https://events.recruitmilitary.com/events/1504/exhibitor_registrations

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CITY, STATE, ZIP: _____

TELEPHONE: _____ E-MAIL _____
(Include area code)

ALTERNATE CONTACT: _____ RELATIONSHIP _____

STREET ADDRESS: _____

CITY, STATE, ZIP: _____

TELEPHONE: _____ E-MAIL _____
(Include area code)

Please notify me of my ID card expiration by: Tel: _____ E-Mail _____ Mail _____

Signature and Date _____



Surviving Spouse Corner: Focusing on Finances After Loss

By: Pat Green, MOAA Surviving Spouse Advisory Council on March 26, 2021



The loss of a spouse has quite an impact. At first, you are busy dealing with grief and helping your family recover from the loss. Eventually, though, you must focus your energy on finances. You have lost your financial partner.

Your goal should be to live comfortably with as little financial stress as possible. Losing a spouse often means a reduction in family income. This requires some changes and hard decisions as you consider:

Where should I live? Many factors are involved in this decision. Work, commute time, children, their friends, activities, and school proximity, health, safety, and other family responsibilities are all important.

What can I afford? This is probably the most important consideration. If you and your spouse were conservative in spending, your living expenses and debt might be manageable. Do a budget analysis based on your current income and spending. Be aware of adjustments. Income might be down, but taxes might be up if your new IRS tax status is “single” (higher rates). Include new insurance costs for yourself to protect any dependents. Don’t forget to add in the expense of services your spouse provided, such as lawn mowing, painting, or handy jobs. Do the calculations. If you can stay put for a while, great!

How can I make changes to my current home? It’s home, and you love it. You can freshen things up with some inexpensive changes like rearranging furniture, adding some fresh paint, buying a new bed or bedspread, and relocating photos and wall art.

What if a change of address is necessary? Downsizing or moving might be the best option for your new financial circumstances or emotional state. Make a pro/con list of emotional factors and expenses. Be thoughtful about real estate commissions, state income tax, moving, and redecorating expenses as well as all those emotional pluses and minuses. Investigate whether spousal disability exemptions and entitlements are available at a new home or new location. Changing states can generate issues. Do your homework. Be diligent!

This is a lot to do and a lot to consider, but help and resources are available. There are excellent calculators and programs online to assist with mortgages, investments, budget analysis, and insurance decisions, including on MOAA.org. Find them at [MOAA.org/Finance](https://www.moaa.org/Finance).

<https://www.moaa.org/content/publications-and-media/news-articles/2021-news-articles/surviving-spouse-corner-focusing-on-finances-after-loss/>

LATEST SURVIVING SPOUSE CORNER ENTRIES



**Surviving Spouse Corner:
Focusing on Finances After
Loss**

MAR 26, 2021



**Surviving Spouse Corner:
How to Become an Effective
Advocate**

FEB 26, 2021



**Surviving Spouse Corner: The
4 Facets of Grief**

JAN 29, 2021



BUDGET-CUTTING PLANS COULD COST YOU THOUSANDS OF DOLLARS

By Col. Dan Merry, USAF (Ret), vice president of Government Relations

Every two years, just before a new Congress is sworn in, the Congressional Budget Office (CBO) releases a report offering ways the incoming legislators could tackle the nation's growing budget deficit. But while this year's version calculates potential savings over five- and 10-year windows from 2021 to 2030, it does little to nothing to calculate what these options would mean for the bottom line of those in the crosshairs. When it comes to servicemembers, retirees, and veterans, MOAA attempts to fill in those gaps. The CBO's deficit-cutting proposals are consistent over the years, even predictable. But the current fiscal climate, combined with uncertainties highlighted by the pandemic, are far from normal and nowhere near predictable.

While many government agencies are not fans of these options — several may seem too extreme — the harsh reality of our national debt, combined with a \$3.3 trillion deficit, may redefine tolerance for the measures offered by the CBO. And it is worth noting the CBO provides these options with no recommendations as to their use. The list includes options to reduce mandatory and discretionary spending, along with plans to increase federal revenue. Of the 83 options, MOAA identified 13 you should know. If enacted, these items could cost retirees, veterans, or those now in uniform quite a bit, all in the name of finding solutions to reduce our national deficit.

Here's the focused list by category:

Mandatory spending

- Introduce enrollment fees under TRICARE for Life.
- Increase premiums for Parts B and D of Medicare (Part B key to MOAA's interests).
- Raise the full retirement age for Social Security.
- End the VA's individual un-employability payments to disabled veterans at the full retirement age for Social Security.
- Reduce the VA's disability benefits to veterans who are older than the full retirement age for Social Security.
- Narrow eligibility for the VA's disability compensation by excluding veterans with low disability ratings (30% and lower).
- Use an alternative measure of inflation to index Social Security and other mandatory programs (what's known as "chained CPI" — a move that would change the COLA calculation for retired pay).

Discretionary spending

- Reduce DoD's budget
- Cap increases in basic pay for military servicemembers (Employment Cost Index, or ECI, minus 0.5%).
- Reduce the Basic Allowance for Housing to 80% of average housing costs.
- Reduce the annual across-the-board adjustment for federal civilian employees' pay.

Revenues

- Include disability payments from the VA in taxable income.
- Increase the payroll tax rate for Social Security.

Below, we go in-depth on two options that directly impact those currently serving. Stay tuned to The MOAA Newsletter and MOAA.org for updates.

Capping pay increases

This proposed option caps basic pay raises for all eight uniformed services at 0.5% below the ECI starting in January 2022 and continuing through 2027. Note that the current pay raise slated for the FY 2022 National Defense Authorization Act (NDAA), which would affect pay starting Jan. 1, 2022, sits at 2.7%. Let's look at what this option would mean for an E-7 with 16 years in service on January 2022, assuming she makes E-8 in January 2024 and retires on Jan. 1, 2028:

- For her last six years in uniform, she loses \$6,840. But it gets worse.
- Because of those losses, she'll start out \$1,700 behind in her first year of retirement pay (as calculated by the average of her last 36 months, or High-3).
- Assuming an average ECI at 2.5% (then subtracting 0.5%, per the CBO proposal) and a 2.5% COLA, she would stand to lose a total of \$44,000 over the next 20 years.



UPCOMING Events 2021

Dear members of the Hampton Roads Chapter of MOAA,
In consideration of the ongoing issues with COVID-19 coronavirus, and wanting to ensure we employ every caution to protect the health and welfare of our chapter membership, all Hampton Roads Chapter of MOAA events scheduled in the near term have been cancelled. Additionally, we will not schedule any in person events until the concerns regarding COVID-19 in our local area have subsided. We do not want to put any of our members at risk.

If you have any questions at all regarding this message or any of our chapter events, please feel free to contact HRCMOAA Chapter President, CAPT Loren Heckelman, USN (ret) directly at 757-646-6448 or via e-mail at Loren.Heckelman@cox.net.

Thank you for your understanding.



LCDR Joseph Warren Carlin, USN (Ret)
LCDR Kenneth Albert Gregory, USN (Ret)
Mary Lee Lowe

BUDGET CUT PLANS FROM PAGE 9

Reducing BAH

The proposal to reduce the Basic Allowance for Housing (BAH) to 80% of average housing costs would increase the out-of-pocket share paid by uniformed servicemembers by 15 percentage points (DoD covers 95% now, a figure that had been at 100% before other recent changes). The reductions would take place over nine years, with 1.7 percentage points knocked off each year. It sounds minor, but at the end, here are two examples of the impact on our servicemembers:

- For a Marine E-7 with kids who is stationed in San Diego, the \$3,165 monthly benefit becomes \$2,665, a loss of \$6,000 per year.
- For an Army O-5 with kids who is serving at the Pentagon, the \$3,144 monthly benefit becomes \$2,647, a loss of \$5,964 per year.

This benefit cut is more than just financial: Servicemembers seeking to live within their new financial means will find smaller houses in worse neighborhoods with longer commutes. This lower quality of life could lead to a lower retention rate.

Going beyond the numbers

These two examples — pay caps and BAH reductions — bring the CBO's options to the kitchen table, where our servicemembers and their families will discuss the impact to them and their quality of life ... and likely their thoughts on whether to stay in the service or build their future elsewhere.

MOAA will not stand idly by while the new Congress gets read in on these options. It will be up to us to engage them here on the Hill, and for our members — either individually or through our councils and chapters — to engage them back home.

Future analyses will be accompanied with calls to action as the 117th Congress gets its work underway.

This article is reprinted from the March 2021 edition of MOAA's Military Officer Magazine. For other articles and more details, please go to:

<https://www.moaa.org/content/publications-and-media/military-officer-magazine/military-officer-magazine/>

<https://www.qgdigitalpublishing.com/publication/?i=693310&ver=html5>





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National Oceanic and Atmospheric Administration
Join or Renew on-line: www.hrcmoaa.org/join.shtml

Make checks payable to HRCMOAA
Regular Dues NEW
1 Year: \$20.00 RENEWAL
2 Years: \$35.00 Circle years & amount
3 Years: \$45.00
Surviving Spouse Dues
1 Year: \$10.00
2 Years: \$17.00
3 Years: \$23.00

Hampton Roads Chapter MOAA
P.O. Box 4612
Virginia Beach, VA 23454-0612

Please print (If renewing, enter only your name and information that has changed)

Date MM/DD/YYYY Recruiter

Name** Last, First Middle or Initial Date of birth MM/DD/YYYY

Grade Service Component (Ex: USAR, USMCR, USAFR, USNR, ANG, ARNG)

Status Active - Reserve - Retired - Former - Surviving Spouse Circle one Service Dates MM/YY to MM/YY Retired Date MM/DD/YYYY

Spouse's Name Last, First Middle or Initial

E-mail address Spouse's Date of birth MM/DD/YYYY

Mailing Address Number and Street City State Zip code

Home Phone Work Phone Cell Phone

Member of National MOAA? Yes No If Yes, MOAA Number** MOAA Life Member? Yes No

Not a National MOAA member yet? Check here to receive a BASIC National Membership at no cost to you

Enclosed is \$ in dues payment

** Surviving spouse enter your Name and MOAA Number, where indicated.

Signature

Click on the above form to renew online (or print and mail)

"The United States Navy: 1775 - 1914" - A History of Heroes
https://youtu.be/njiZO6eVJss



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MEMBERSHIP ALERT

If the date on your mailing label shows 2021, your membership will expire on December 31, 2021. Please complete the membership renewal form on page 11. You may contact COL Larry King, USMC-Ret. at 650-1086, Membership Chair. Rather than recycling your newsletter, please consider sharing your copy with a prospective member.

ADDRESS SERVICE REQUESTED

“Dated Material Do Not Delay”

April 2021

(Label Here)

