



# THE TRIBUTE

The Bi-Monthly Newsletter of the Hampton Roads Chapter  
Military Officers Association of America  
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VOL 45-NO 4

## NEVER STOP SERVING

August 2021

### THE TRIBUTE

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



### Legislative Affairs Update: July 2021

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



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 Hampton Roads Chapter, Military Officers Association of America

As we enter the mid Summer of 2021, our Legislative Affairs effort remains active at both at the State and Federal levels. With our State effort, the Virginia Department of Services Joint Leadership Council (JLC) held the second and third quarterly virtual meetings respectively in May and July of this year.

At the Federal Level, the MOAA Advocacy in Action 2021 continues.

#### Joint Leadership Council

In brief review of JLC composition, from the JLC homepage:

“The JLC is composed of one representative from each qualifying veterans service organization (VSO), to be appointed by the Governor, and the Commissioner of the Department of Veterans Services and the Chairmen of the Board of Veterans Services and the Veterans Services Foundation or their designees, who shall serve as nonvoting ex officio members. VSO representatives are nominated by their organization and appointed by the Governor.”

In the case of the Virginia Council of Chapters (VCO), COL Monti Zimmerman, USA (Ret) is the VCO representative to the JLC, with LtCol John Down, USAF (Ret) appointed as Col Zimmerman’s alternate.

SEE LEGISLATIVE CONTINUED ON PAGE 5



Visit our website at [www.hrcmoaa.org](http://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,

I'd like to extend our sincere congratulations on behalf of the entire chapter to Commander Linc Smith, USNR (Ret.) for having been awarded the Virginia Council of Chapters 2021 Minuteman of the Year Award. Linc worked tirelessly as our chapter Legislative Affairs chair to ensure elected officials and their staffs at the local, state and federal level were kept apprised of issues concerning active duty, veterans and their families. Throughout the pandemic, Linc was undeterred... holding numerous phone conferences and virtual meetings via Zoom to ensure contact and advocacy continued in spite of the restrictions on in-person meetings. Linc continues to excel in advocating to elected officials and legislative staffers on behalf of all of us in the Hampton Roads Chapter. Bravo Zulu!



In addition to his award, Linc has just been elected to serve as the President of the Virginia Council of Chapters beginning in January 2022, continuing his service to MOAA, the Virginia Chapters and our own chapter as well. Congratulations!

The chapter's program planning committee is working on the planning calendar for next year so if you have ideas or events that you would like to see on the chapter's calendar, please send your ideas to me or to Bert Ortiz at BertOrtiz@cox.net. We are also looking for venues that would be appropriate in size and cost so if you know of a place that would be suitable for a luncheon or other event, please pass that on to us as well.

We are also working on a couple of events for later in this year. There is a tentative luncheon scheduled in September with a presentation by Lt. Col. Shane Ostrom, USAF (Ret), CFP®, who is MOAA's Program Director, Financial & Benefits Education/Counseling. This luncheon is going to be sponsored by Patriots' Colony in Williamsburg. Details on date, time and location are being finalized now. We also have our annual Christmas dinner dance penciled in at Atlantic Shores for Saturday, December 4, 2021. Please mark your calendars and plan to attend.

There is a lot going on in terms of legislation that has the potential to impact all of us as veterans. You can stay abreast of the issues and engage your elected officials to let them know your thoughts by going to MOAA's Legislative Action page on the MOAA website. Here is the link: <https://takeaction.moaa.org>

SEE **PRESIDENT** CONTINUED ON PAGE 3

<b>HRCMOAA DIRECTORY</b>		
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**PRESIDENT FROM PAGE 2**

Each year in November, the chapter holds its annual meeting and election of officers and directors for the following two years of board membership and leadership of the chapter. We need additional help on the board. All but two of our officer and director positions are up for election this November. This is unusual and results from extending the officers and directors who would have been up for election last November for an additional year due to the COVID pandemic. That means we have eleven positions up for election. Many of these volunteers have been serving on the board for ten years or more and they have done outstanding work in support of the chapter. They continue to serve in a variety of capacities and epitomize the MOAA motto of "Never Stop Serving" but we need additional help and we are asking that current and new chapter members consider stepping up and give back to the chapter by serving on the board. Please consider joining your chapter leadership by volunteering to be on the slate for a board position. John McLaren will be heading up the nominations committee and you can reach him with your interest at [johnpmclaren@yahoo.com](mailto:johnpmclaren@yahoo.com) or via phone at 757-237-3611.

Last, but certainly not least, please visit our chapter website at [www.hrcmoaa.org](http://www.hrcmoaa.org). You can provide any feedback you have to me at [Loren.Heckelman@cox.net](mailto:Loren.Heckelman@cox.net). A lot of time and effort goes into the website so please let us know how we can make it an effective resource for you.

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

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

**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 · Jul 26  
 Congratulations to Army 1st Lt. Amber English on taking #GOLD for #TeamUSA! Before she left for Tokyo, she sat down with MOAA for a video interview:



VIDEO: A Conversation With Olympic Shooter 1st Lt. Amber English, USA She'll join other elite athletes in Tokyo later this month. Find out how she's preparing, and more about her journey.  
 moaa.org

3 Retweets 11 Likes

**Facebook**

Military Officers Association of America (MOAA) Yesterday at 8:00 AM · 3

This Colorado chapter is lifting up a local hero.



MOAA.ORG  
**Colorado Chapter Honors Distinguished Navy Admiral With Museum Exhibit**

23 Likes 3 Shares

Like Comment Share



## EMERGENCY/SURVIVOR CORNER

By COL James Edge, USA (ret)

*Emergency/Survivor: Over the past year we provided a four-part series of Emergency/Survivor guidelines and information to assist each of us through those difficult times we all will encounter. Following is a compilation of the series in one document that can be retained for future reference as needed. We suggest it be used as a basis for your individual plan – adding issues and requirements to meet your personal situation. Any thoughts to improve this document are always welcome.*

We all need to be prepared for an emergency and for the inevitable survivor mode that we will find ourselves in at some point in our lives. With this CORNER, your Board of Directors will provide some suggestions and guidelines we hope will be helpful to all of us. There are Checklists available from many organizations such as National MOAA, Army Emergency Relief, the Navy Mutual Aid Association and just about all Veteran Organizations. Additionally, we have several checklists on our HRCMOAA WEB SITE under the Personal Affairs tab. Please note, what we are presenting here is not a be all or end all for families or survivors. It is a guide for you to use and for you to prepare for the future. Your specific information and requirements may differ. We would encourage you to look at all available resources for items requiring you to take action on with the passing of a spouse or family member. So, let's get going: **For a Veteran, the most important document needed on their passing is the DD Form 214.** Don't have a copy of the DD Form 214?! Well, you will need to obtain a copy of a Standard Form 180 (SF- 180). Log on to National Personnel Records Center Standard Form 180 and you should be able to download a copy. Let Jim Edge or Barbara Smith know if you have a problem. Like all FORMs, it isn't easy to complete but you have to the best you can. Compose a letter requesting a copy of the DD Form 214 and with the completed SF 180 mail to the: National Personnel Records Center, 1 Archive Drive, St. Louis, MO 63138 or Fax your letter and the SF 180 to NPRC at (515) 801-9049. For your information, there are 3<sup>rd</sup> Party Companies who will perform this service for a fee (suggest you try yourself first). Other documents include but not limited to: Marriage/Divorce Records, Birth Certificates, Social Security, VA Disability Documentation, all military retirement documentation you have available, home and vehicle titles and check book, savings accounts, and Investment records. Now let's start assembling key contact telephone numbers – here are some key starters: DFAS - 1-888-332-7411: Social Security Administration - 1-800-772-1213: US Department of Veterans Affairs, Norfolk – 757-888-6148. These are only a few of the numbers which will be needed – you will need many more.

Let's get into some of the details which are significant for you to be able to quickly and efficiently navigate the bureaucracy that goes with dealing with the government at all levels. The VA must be contacted on a burial plot, if your desire is to be buried in a Veterans Cemetery, and if that is your choice. Headstones are free to veterans, honorably discharged, no matter where you decide to be buried. The VA is available for discussions on these options at (800) 827-1000. There are three state run cemeteries for Veterans in Virginia. These cemeteries are in Dublin, Amelia and Suffolk. The funeral home can help with the VA and it may be wisest to let them handle the arrangements. The VA does have a preapproval form that can be submitted at any time for burial in a National Cemetery. Pre-Need burial eligibility determinations are made on a first in - first out basis. Information on obtaining Per-need burial eligibility can be found on the web and is a VA Form 40-10007, Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery.

Government Identity Cards must be turned in upon the Veteran or Spouses passing. This process is begun by contacting DEERS. DEERS contact number is (800) 538-9552. The DEERS contact will cut off medical benefits for the deceased and will inform you to make an appointment at your nearest DEERS facility to turn in their ID Card. It may take weeks to get an appointment, so don't be too surprised in the delay. DEERS contact will lead you back to DFAS. DFAS will ask for a DD 2656-6, with a death certificate, if it is a spouse that has passed away. This form must be filled out and notarized. It will suspend a retired service member from paying into the spousal support option, if that option was chosen upon retirement. DEERS will also lead to FEDVIP, for suspension or cancelation of Dental and Vision coverage. The DEERS representative will give you information to your specific Dental and Vision coverage provider.

Social Security is a key contact for those on MEDICARE, MEDICAIDE and for Social Security monthly payments. A failure to notify them before the next monthly payment will result in them collecting that months' pay. That is a true hassle! Also, if you or your spouse gets Social Security monthly payments you may be eligible for a one-time \$255 death benefit payment. This death benefit payment requires either a meeting at the Social Security Office nearest you or a telephone interview. Either the interview in the office or by telephone will require an appointment. You will be required to have access to things like a copy of the death certificate, marriage license, SSN of the person who passed away, and other information they will inform you about when making the appointment.

Personal property and other property, like Cars, boats, trailers, RV's, motorcycles, house titles and other land holdings may require retitling. This is especially true even if they are, or are not, jointly owned. The crux is to have them all in an "and/or" status. If they are in an "and/or" status they do not have to be retitled. If not, they may have to be retitled into the survivor's name. The point is you must check to see what must be done. A lawyer will let you know what you must do to resolve any issues on personal property and other property.

If you have a safe deposit box, you must get access to the box. If it is in both of your names it should not be an issue. If the safety deposit box is not in both names, the executor of the estate must take care of getting items out of the box and acting on the items therein. The same may be true of bank accounts (checking, savings, Certificates of Deposit, etc.) particularly if they are not in both names.

Check in safes, safety deposit boxes, leave and earning statements, and civilian pay stubs for insurance policies. Many of these policies are underwritten by a variety of insurance providers. Each will have to be contacted. You as the survivor and in most cases beneficiary, must meet the policy's specific requirements for proof that the terms of the policy are applicable. Many insurance providers will require a copy of a death certificate and perhaps other data on the person that has passed.



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## LEGISLATIVE FROM PAGE 1

Draft Minutes for the May 2021 JLC meeting may be viewed at: <https://www.dvs.virginia.gov/wp-content/uploads/2021/07/JLC-Minutes-DRAFT-05-14-21.pdf>. Potential JLC Legislative initiatives for 2022 are now being presented, not yet decided. During the meeting, JLC Bill Chairman Ashton noted his term and that of Vice Chairman Denise Williams is concluding.

The JLC held the second quarterly meeting 2021, in person, at the Virginia War Memorial on July 14. As of this update writing, final meeting minutes were in progress.

To the VCOC Legislative Affairs Policy Initiatives for 2022, view the initiatives now being submitted to the JLC by VCOC Col Monti Zimmerman, USA (Ret) on the VCOC homepage at: <https://moaavcoc.org/legislativeaffairs/>.

### *MOAA Advocacy in Action 2021*

As we know, the top three MOAA advocacy issues for 2021 are:

- Comprehensive Toxic Exposure Reform
- TRICARE Young Adult Parity
- Basic Needs Allowance

We also continue strong advocacy for Major Richard Star Act, which is gaining significant bipartisan and bicameral support in the 117th Congress, the current meeting of the Federal Government. The Star Act seeks “To amend title 10, United States Code, to provide for concurrent receipt of veterans’ disability compensation and retired pay for disability retirees with fewer than 20 years of service and a combat-related disability, and for other purposes.”

Earlier this summer, we advocated vigorously for the MOAA Top Priorities and the Star Act. This noted, MOAA Vice President for Government Affairs, COL Dan Merry’s article dated 15 June 2021 presented follow on efforts for Advocacy in Action 2021. Entitled “Advocacy in Action Update: How Your Efforts Are Making a Difference,” Col Merry says:

“Our work must continue to build strong backing across the entire House and Senate – your legislators’ support and floor votes will be the difference in getting legislation through both chambers and on to the White House.

We will seek two lines of effort as we continue this advocacy into the summer: The Advocacy in Action teams. Some teams are still scheduling meetings with legislators and/ or their staffs, and others already completed and documented their meetings online. We will be asking these teams to follow up with their legislators when we have the updated fact sheets. These engagements can take place over the next few months, possibly culminating with visits (maybe in person) when Congress takes its August recess.

MOAA members, and their families and friends. These efforts will be prompted by articles with updated information and messages to send to the Hill.”

In short, MOAA Advocacy in Action 2021 continues. Stand by for updated Advocacy in Action factsheets and follow on visits with our Virginia Delegation later this summer.

### *HRCMOAA Legislator of the Year 2020 Nominations*



At the Third Quarter VCOC meeting this month, VCOC member chapters presented nominations from the floor for Legislator of the Year, Federal and State Level, with HRCMOAA nominating Representative Elaine Luria (VA 02) and State Senator Jen Kiggans (R-7th) respectively (pictured from left to right).

Both HRCMOAA nominations passed at the VCOC Legislative Affairs Pre meeting by majority vote. Ensuing award of VCOC Legislator of the Year is now scheduled at the VCOC Fourth Quarter Meeting and Biennial Awards Luncheon, 5 October, Patriots Colony, Williamsburg.



### HONOR FLIGHT RESUMES ITS MISSION

By CAPT Mike "Breeze" Barea, USN (ret)

Honor Flight is pleased to announce that national operations will resume on August 16, 2021.

Additionally, in accordance with current CDC guidelines, all participants will be required to either be fully vaccinated against COVID-19 or provide negative results of a PCR COVID-19 test within 72 hours prior to departure.

The mission of Honor Flight is to transport America's veterans to Washington, D.C. to visit the memorials dedicated to honoring those who have served and sacrificed for our country. The Network serves over 22,000 veterans each year.

The Honor Flight Network is a national network comprised of independent Hubs working together in furtherance of the Honor Flight mission. In furtherance of this common goal, we can show our nation's veterans the appreciation and honor they deserve. Participation in an Honor Flight trip gives veterans the opportunity to share this momentous occasion with other comrades, to remember friends

The Honor Flight Network was formed in 2005 by Jeff Miller and Earl Morse with a mission of honoring our nation's veterans by bringing them to Washington, DC to visit the memorials and monuments dedicated to their service and sacrifice. While originally focused on honoring our nation's World War II veterans, the Honor Flight Network now also honors those who served in the Korean War, Vietnam War, intermediary operations, and in special cases of terminal illness or injury, veterans from more recent service eras. Since its formation in 2005, the Honor Flight Network has taken more than 240,000 veterans to Washington D.C. Today, the Honor Flight Network is currently comprised of over 125 hubs throughout the country dedicated to carrying out the Honor Flight mission and comrades lost and share their stories and experiences with other veterans. All honored veterans travel at no cost to the veteran.

The Honor Flight Network is currently serving veterans from the WWII, Korean War and Vietnam War eras. We also serve terminally ill veterans serving during any era. Please visit the website or contact your Regional Hub for information on applying as a veteran or guardian for an Honor Flight trip.

Hampton Roads Regional Hub is the Old Dominion Honor Flight. For ten years, our local chapter was the Honor Flight Historic Triangle. In 2019, the chapter became the Old Dominion Honor Flight.

**SEE HONOR CONTINUED ON PAGE 10**



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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](http://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:

**October 4, 2021**

11:00am to 3:00pm  
DAV/Recruit Military - Norfolk Veterans Job Fair  
Norfolk - Peter G. Decker Half Moone Center  
[https://events.recruitmilitary.com/events/1504/exhibitor\\_registrations](https://events.recruitmilitary.com/events/1504/exhibitor_registrations)

**October 21, 2021**

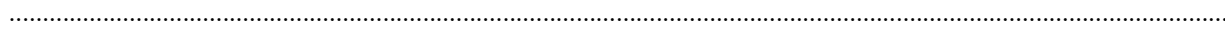
9:00am to 12:00pm  
Corporate Gray - Military Friendly Job Fair  
Virginia Beach Convention Center - Virginia Beach  
<https://www.corporategray.com/jobfairs/440>

**November 23, 2021**

12:00pm to 4:00pm  
Recruit Military - National Virtual Career Fair for Veterans  
<https://recruitmilitary.careereco.com/Fair/EventDetails?fairId=c259ce6c-bfa3-4785-9d4e-ac720168af3f>

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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 \_\_\_\_\_



## Volunteer Opportunity for HRCMOAA Members

By: *CDR Bob Armour, USN (Ret)*

Would you like to Volunteer to help those in Hampton Roads with too little to eat? The Foodbank of Southeastern Virginia and the Eastern Shore could use our help as Volunteers for a two-hour shift at their warehouse at 800 Tidewater Drive in Norfolk. They need our help to do a little physical labor to organize the food they have for distribution. Usually, they are looking for volunteers from 1:00 PM to 3:00 pm Monday through Friday. If we have enough volunteers, HRCMOAA could cover an entire shift for one day by providing about 20 volunteers for one of these 2-hour shifts. Since most of us have had our COVID19 shots, masks will probably be optional.

If you are interested in volunteering, please email Bob Armour at [bobpetraarmour@cox.net](mailto:bobpetraarmour@cox.net). Please let Bob know your name, cell #, email address, and which days in the week you are most likely to be available. Once we know how many volunteers we have, we will contact the Food Bank Volunteer Coordinator. He should be able to assign us a date several weeks in advance. We like to get more than 20 volunteers as we will want to have extra “standby volunteers” in case a primary volunteer has a last-minute emergency. Contact Bob if you have questions or suggestions. If there is enough interest, we will attempt to provide teams to the Food Bank on a regular basis.



## Summer Multi-Chapter Brunch Mixer

By: *LCDR Aaron Zielinski, USN (Fmr)*

On July 18th, about 50 members of the Portsmouth, Peninsula, and Hampton Roads chapters of MOAA gathered for some great food and camaraderie at Roger Brown’s Restaurant & Sports Bar for the Annual Multi-Chapter Brunch Mixer. This event is always a hit and gets better each year. Running more than fifteen years now, it continues to be a great venue to come together, share stories, ideas, and figure out ways to make our chapters even better! If you weren’t able to attend this year, pencil in next July as you won’t want to miss the fun next time. We even had a special appearance by General George S. Patton, USA who delivered a moving speech. Click on the photo below or go to our Hampton Roads Chapter, Military Officers Association of America Group on Facebook to watch the video.

<https://www.facebook.com/groups/2366315313609514>





## Virginia Income Tax as of July 12, 2021



In the late 1980s, the U.S. Supreme Court found that states could no longer exempt state and local employees' retirement income from state income taxes and not exempt the retirement income of federal employees including military personnel. In 1993, Virginia opted to change its Constitution to exempt all tax payers who were 65 years old or over from a portion of their income taxes to satisfy the requirement because many special interest groups including retired first responders and health workers had claims similar to retired military personnel. That Constitutional change remains in effect, with a modification enacted for citizens born on or after January 2, 1939.

Up to \$12,000 of retired pay received during the taxable year for those born before January 2, 1939 can be subtracted from income taxes. Taxpayers 65 and older may be exempted from Virginia income tax for taxpayers born on or between January 2, 1939 and January 1, 1956 on 2020 tax returns. There is an income limit for the age deduction of \$50,000 for single taxpayers and \$75,000 for married. The Income Tax instructions include an "Age 65 and Older Deduction Worksheet" to determine eligibility.

Regarding the issue of granting additional tax exemptions, some states are more tax-friendly than others. However, all states need revenue to function and will make up for the lack of income or property taxes by other forms of taxation. For example, measuring state and local taxes as a percentage of personal income based on U.S. Census Bureau data as reported for 2019 by the Virginia Joint Legislative and Audit Review Committee, of all the states New York has the highest at 13.8% while Virginia is about 36th with 8.7%, with the 50 state average being 9.6%. By comparison, New Jersey, which has no personal income tax, is seventh with a 10.7% tax burden. Maryland is 13<sup>th</sup> with a burden of 10.4%, West Virginia is 15<sup>th</sup> at 10.2%, and North Carolina is 32<sup>nd</sup> with 9.0%. By this criterion, Virginia is relatively tax-friendly, despite not having a specific exemption for military retired pay.



## Veterans Legislation in Virginia

Virginia is blessed with having an advisory council of veterans service organizations currently with 25 member organizations, including the Military Officers Association of America. The council is established in the Code of Virginia. Its task is to advise the Governor, through the Department of Veteran Services, on matters of concern to veterans and their families and advocate adopted legislative issues before the General Assembly. It is called the Joint Leadership Council of Veteran Service Organizations or JLC and has been active in supporting Virginia's military, veterans, and their families with over 100 pieces of legislation since its establishment in 2003. It has a stake in making Virginia the most veterans friendly state in the Union. In past years, the JLC did not support legislation exempting a portion or all of military retired pay because they thought that many other factors make Virginia a veterans' friendly state without focusing on retirees or increasing to tax burden on all of Virginia's tax payers. In 2019, 20, and 21, the JLC specifically requested legislation for a subtraction of retired military pay from the state income tax but they either failed to get a legislator to carry the legislation or the proposed legislation has died in House and Senate committees.

## Independent Report

However, taxes should not be the only determinate of the best state for military retirees. Please review the following report from May of this year: *Wallethub Report - Best & Worst States for Military Retirees*

<https://wallethub.com/edu/best-states-for-military-retirees/3915>



## UPCOMING Events 2021

September Luncheon (09/10) - Greenbrier Country Club, 1301 Volvo Parkway; Chesapeake, VA 23320. Our guest speaker will be Lt. Col. Shane Ostrom, USAF (Ret), CFP®, Program Director, Financial & Benefits Education/Counseling.

Christmas Dinner Dance (12/04) - Atlantic Shores. Details to be announced later. Please save the date!



CAPT. Joseph Jerauld, USN (Ret)  
CDR Gerald L. Nelson, USN (Ret)

### EMERGENCY FROM PAGE 4

Contact should be made with all fraternal organizations the person who has passed belonged to during their lifetime. Some organizations provide benefits and as a survivor you may be able to retain those benefits. It is always a good practice to check with them to see about benefits and to notify them of the person's passing.

Notification of insurance companies for home, automobile, trailer, RV, and boat policies is a must. If there is a survivor, the names of those that passed needs to be removed from the policy. Also, if there is not a survivor, some states require insurance coverage until the asset is sold by the executor.

Finally, dealing with credit cards and, more importantly, ensuring the cards are properly disposed and the accounts are closed is financially wise. Typically waiting until the last billing cycle is over is prudent. Once the billing cycle has been completed and balances paid off, contact Equifax at (888) 548-7878. They will put a lock on all credit attempts under the person's name who has passed. This requires, in the end, a letter to Equifax. This letter will contain information Equifax will tell you to provide, and a copy of the death certificate. Once they send you a letter saying the cards in the deceased's name have been locked you can contact all the outstanding credit card companies and close the accounts or modify joint accounts to drop the deceased's name. Some will let you close them by phone, others will require a letter and a copy of the death certificate.

We earnestly hope this helps you in navigation of the process on the passing of your loved one. As we said at the beginning it does not cover everything and never could. Each family, survivor, or executor takes on this process knowing there are many branches and sequels to resolution. We wish you all the best in your journey and stand ready to assist in any way possible. Questions can be directed to COL Jim Edge, USA (Ret), HRCMOAA Personal Affairs Officer by phone at (757) 434-1259 and email – [jedge13@cox.net](mailto:jedge13@cox.net).

### HONOR FROM PAGE 5



The local chapter draws veterans from central and southern Virginia and northeastern North Carolina. Missions include stops at the WWII Memorial, the Korean Memorial, the Vietnam Memorial, the Arlington National Cemetery, The Marine Corps Museum at Quantico and some other area memorials, as time permits. Three meals are also provided during the mission. There is no cost for the veteran. Guardians pay their own cost. Due to our proximity to Washington and our ability to add buses as needed, we have no waiting list. Honor Flight can take veterans in wheelchairs.

Hampton Roads Chapter Military Officers Association of America (HRCMOAA) has been supporting Honor Flight for over ten years. HRCMOAA has coordinated participation with local high school JNROTC, JAFROTC students and University Army/Navy ROTC Units rendering honors during an early morning (5am) departure ceremony.

Due to Covid-19, Honor Flights have been postponed. **The next Honor Flight mission is expected to be 16 October 2021. Departure point will be at Embassy Suites by Hilton and the Hampton Coliseum (zero dark thirty).** Veterans or guardians desiring to participate can fill out the application and mail it to the address shown on the application. Please click on the PDF forms for the Veteran and/or Guardian which are on this page. For veteran and guardian applications go to <https://www.honorflight.org/applications.html>.

This is an amazing experience for both veteran and guardian. Those that have been participants have always expressed sincere appreciation for the opportunity. Contact Mr. Matthew Hartman (757) 254-4490, April Maletz (757) 581-4103, or email [OldDominionHF@gmail.com](mailto:OldDominionHF@gmail.com) with any questions.





Chapter Membership or Renewal Application
Army • Navy • Air Force • Marine Corps • Coast Guard • Public Health Service
National Oceanic and Atmospheric Administration
Join or Renew on-line: www.hrcmoaa.org/join.shtml

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

Make checks payable to HRCMOAA

Table with columns: Regular Dues, NEW, RENEWAL, Surviving Spouse Dues. Rows: 1 Year, 2 Years, 3 Years.

Regular Member: Active, Reserve, Retired or Former Commissioned or Warrant Officer of the seven Uniformed Services.

Surviving Spouse: Survivor of any deceased individual who would, if living, be eligible for regular membership.

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

Form fields for Date, Recruiter, Name, Grade, Service, Component, Status, Service Dates, Retired Date, Spouse's Name, E-mail address, Mailing Address, Home Phone, Work Phone, Cell Phone, Member of National MOAA, Not a National MOAA member yet?, Enclosed is \$, Signature.

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

LEGISLATIVE FROM PAGE 5

Closing

Whether the forthcoming Legislative Policy Initiatives in The Virginia General Assembly or the follow on MOAA Advocacy in Action 2021 effort, make your voice heard.

Up to date information on the Virginia General Assembly, all regards, may be viewed at: https://viriniagenalassembly.gov/membersAndSession.php?secid=1&activesec=0#!hb=1&mainContentTabs=1.

To read all about MOAA Advocacy in Action 2021, visit the MOAA Take Action Page at: https://takeaction.moaa.org/, which include links enabling the online user to communicate with members the 117th Congress.

We look forward to a strong finish this year with Chapter Legislative Affairs. Thank you for your support of HRCMOAA Legislative Affairs, both State and Federal Levels.



**THE TRIBUTE**  
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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.*

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August 2021

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**HRCMOAA Luncheon on Friday, September 10, 2021**

Greenbrier Country Club, 1301 Volvo Parkway; Chesapeake, VA 23320

Our guest speaker will be Lt. Col. Shane Ostrom, USAF (Ret), CFP®, Program Director, Financial & Benefits Education/Counseling. The event is being sponsored by Patriot's Colony. More details to follow... so be sure to save the date!

