



Virtual Newsletter

Volume 1 No. 2

July 2022

For those who have been reading this newsletter, thank you. This started off to be North Carolina only and by request I expanded it to all MOAA surviving spouses. Creating this newsletter takes many hours (I still work). My goal is to provide resourceful information. Knowledge is powerful! Requesting members to submit a short blog on what your chapter or state is participating in. Send picture and details, if possible. viwersel@yahoo.com Dr **Vivianne Wersel, Author.**



"MOAA's Surviving Spouse Virtual Chapter is an affinity group whose members can share information and ideas in a virtual environment with others seeking to work together adjusting to a new "normal." Micki Costello. President .

Is it really the middle of July already? The time seems to go ever more quickly these days. It seems that we finish one meeting and before I know it, it's time for the next of our virtual get-togethers. Our chapter has grown to almost 200 members from 36 states, and our meetings continue to be well attended. Thank you to all who make that happen! Please share information about the Surviving Spouse Virtual Chapter with others who are eligible to join MOAA, and let us know if you have an idea for a speaker or program. Excessive fuel prices and ever rising costs of goods and services are a challenge to us all so perhaps we can share some ideas on how to weather this storm. In the meantime, I wish everyone a great summer, and look forward to seeing you all on 'Zoom'!

For additional information or to join MOAA's Surviving Spouse Virtual Chapter, email mssvc02@gmail.com. An online application also is available.



Virtual Chapter Zoom Meetings

EVENTS

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Surviving Spouse Virtual Chapter Zoom Meetings:

July 19: Please mark your calendars for Tuesday, 19 July at 1 pm Eastern, for a presentation on downsizing by Renée Brunelle Matthews, Surviving Spouse Advisory Council member and owner/founder of Pathfinders Downsizing Solutions. Please read more about Renée and her Co-Founder, Janeen Salzgeber at <https://pathfindersdownsizing.com/about/> . Renée’s presentation will address estate sales, donations, what’s left (discards), and ‘extreme contents’. There will be plenty of time for questions. Connection information for the Zoom call will be sent out later in the week.

August 13: Mid Atlantic Regional Surviving Spouse Leadership Training, Raleigh NC

September 20 1:00 PM EST : Admiral Ann Duff, Director of the Office of Survivors Assistance in the Department of Veterans Affairs will be the guest speaker. Topic: VA Benefit: Aide and Attendance. September 20, 2022 at 1:00 PM EST in a Zoom session. She will answer your questions regarding the Aid and Attendance benefit. Learn about this benefit as it applies to home care and nursing homes. This is not a benefit through CHAMPVA or TriCare

November 15: Stephen DeMari, representative from Caption Call provides an overview of Caption Call telephone. These phones are free of charge. This session will provide an opportunity to obtain a Caption Call Phone for those who struggle understanding speech on the phone. Visit [Caption Call](#) website!

Please note: Every other month, the Surviving Spouse Virtual Chapter, is purely a social meeting.

August 12-13 Regional Workshop - MOAA Surviving Spouse Liaison Training

Frank J. Michael Captain, U.S. Navy (Ret) Program Director, Council and Chapter Affairs Military Officers Association of America (MOAA).

“MOAA Council and Chapter Affairs Leaders Workshop for our Mid-Atlantic volunteer leaders to be held in Raleigh, North Carolina, August 12-13 at the [Hilton Raleigh North Hills Hotel, 3415 Wake Forest Road, Raleigh, NC 27609-7330.](#)

This in-person workshop will include council and chapter officers from GA, KY, NC, SC, TN, VA, WV and the virtual council and chapters.

Mrs. Barbara Smith and Dr. Vivianne Wersel of our Surviving Spouse Advisory Council will provide a Surviving Spouse Brief and dedicated training session. All accompanying spouses are encouraged to attend. You are asked to please emphasize the importance of this opportunity to your Surviving Spouse Liaison. If you do not have a liaison, please invite a potential liaison or other council or chapter spouse to attend.

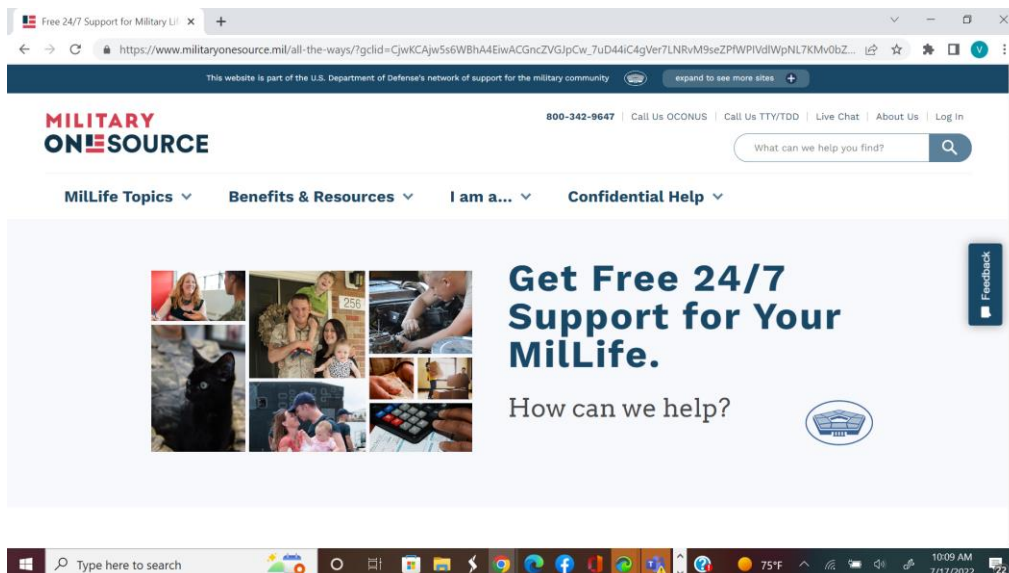
Please use this link to register no later than Monday, July 18, 2022 [REGISTER -Mid-Atlantic Region Council & Chapter Leaders' Workshop](#)

Also, please do not call the hotel directly for reservations. If you have any questions or need assistance with registration, contact Shannon Davenport-Raines at shannond@moaa.org or LTC Suzanne Walker at suzanne@moaa.org



Resource Highlight

[Military OneSource](#)



Military OneSource is a Department of Defense-funded program and very resourceful site. They provide information, answers, and support to challenges you may have.

"As a member of our military family, [you are eligible](#) to use this Department of Defense-funded program anytime, anywhere. If we can't get you the answers you need, we'll connect you to someone who can."



VA/DoD Survivor Forum Update

Casualty, Mortuary Affairs, and Military Funeral Honors Military Community and Family Policy (MC&FP).

On May 12, 2022, Ms Deborah S. Skillman presented at the VA DOD quarterly virtual forum. Ms Skillman is the Director Casualty, Mortuary Affairs, and Military Funeral Honors Military Community and Family Policy (MC&FP). According to Ms Skillman's presentation "The mission of the Casualty, Mortuary Affairs, and Military Funeral Honors program is to provide oversight of DoD and Service policies pertaining to casualty, mortuary, and military funeral honors programs and to provide authorized and necessary assistance to eligible family members of deceased, missing, ill, or injured personnel. Assistance may include but is not limited to transportation assistance; applying for and receiving benefits and entitlements; obtaining copies of records, reports, and investigations; legal assistance; receipt of personal effects; mortuary, burial, and funeral honors assistance; relocation assistance, including shipment of household goods; liaison with other federal agencies; information and referral, including emotional and spiritual support, and other assistance as requested." (VA DOD Forum May 2022)

Ms Skillman provided updates regarding current DoD programs as well as what programs are looming on the horizon pertaining to military survivors.

Here are some links Ms Skillman provided pertaining to military survivors:

The Military Connection: This newsletter provides resources for military survivors and can address many possible concerns survivors have today.

- <https://www.militaryonesource.mil/epublications/the-survivor-connection-enewsletter-archives/>

Regarding financial readiness:

- **The mobile app, Sen\$e, from the Office of Financial Readiness:**
<http://www.militaryonesource.mil/health-wellness/recommended-wellness-apps/>

Webinar:

- **Online Survivor Benefits Report webinar through Military OneSource:**
<https://www.militaryonesource.mil/training-resources/webinars/online-survivor-benefits-report-osbr/>

Gold Star and Surviving Family Member Representatives

U.S. Army

Office: Installation Management Command G-9, Survivor Outreach Services

Phone number: 210-834-0494

Email: usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil

U.S. Marine Corps

Office: Long Term Assistance Program Office

Phone number: 866-210-3421, ext. 2

Email: Gold.Star.Advocate@usmc.mil

U.S. Navy

Office: Long Term Assistance Program Office

Phone number: 901-874-0083

Email: MILL_LTAP@navy.mil

U.S. Air Force

Office: USAF/A1SAA, Airman and Family Care Division

Phone number: 703-693-0683

Email: usaf.pentagon.af-a1.mbx.af-a1saa@mail.mil

U.S. Coast Guard

Office: Coast Guard Casualty Matters Office Phone number: 202-795-6637

If you are not satisfied with the casualty assistance provided by your service advocate, you may contact the DoD's Gold Star Advocate:

Department of Defense

Office: Casualty and Mortuary Affairs and Military Funeral Honors

Phone number: 571-372-5319

Email: osd.pentagon.rsrcmgmt.list.ousd-p-r-gold-star-advocate-mbx@mail.mil

**Honor Your Military Hero
(militaryonesource.com)**

Survivors: Department of Defense has a new site to honor Military members who died while serving honorably on active duty since 1985. Servicemember's death could be either during war time, or peacetime. If you would like an opportunity to include your military loved one in the Department of Defense Honor Your Military online legacy site, please click below.

<https://tribute.militaryonesource.mil/>





Memorial Day 2022

Dedicated to those who died serving their country.



How did you spend Memorial Day? Memorial Day is a federal holiday observed on the last Monday of the month of May. It was originally started after the Civil War and was called Decoration Day. The first National cemeteries were established after the Civil War because the record number of deaths. Springtime tributes were held at the gravesite. Families and friends decorated the gravesite, held picnics and recited prayers to the fallen service members. In 1971, Memorial Day became an official holiday (history.com) . Updated May 16, 2022, original Oct 27 2009

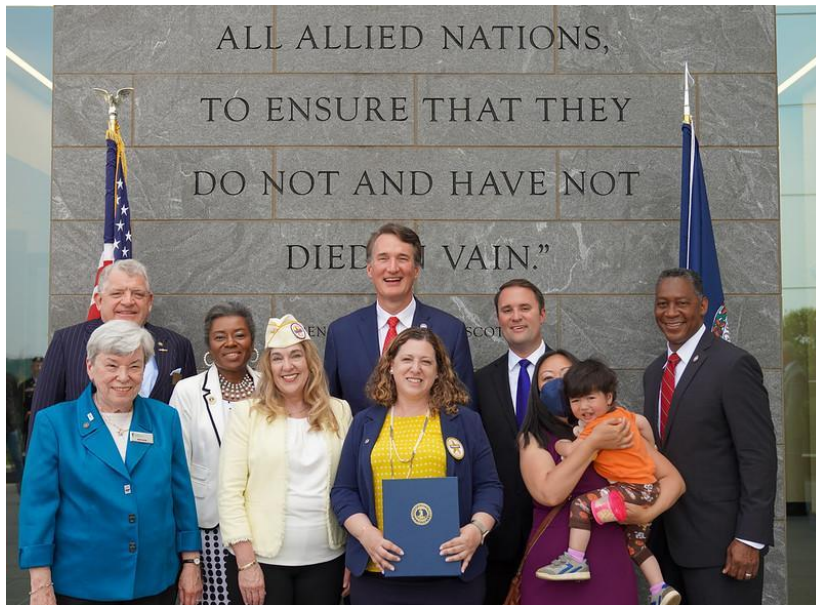
What can you do for next year?

- Participate in any National Cemetery events. Contact committee member in your area. Request to participate in Memorial Day Activities.
- Participate in local City Memorial Day Dedications. Contact the City and request to participate in Memorial Day Activities. Yes, request to lay the wreath!
- Attending Memorial Day Services or activities allows survivors to keep the legacy of their loved one alive and to raise awareness to the public about the families left behind.



State Highlights- Virginia

State of Virginia Success Story!



Virginia: MOAA's Surviving Spouse Edith Smith (pictured above in blue) was instrumental in the change in State Benefits for military surviving spouses. Edith Smith, MOAA Surviving Spouse Member, and a handful of military survivors advocated to the elected official to allow for survivors of service members 100% disabled to receive exemption for property tax. A bill to provide each of 135 government localities the ability to pass an ordinance for the tax exemption by their own standards. This year will be a constitutional amendment to provide an active duty/line of duty surviving spouse to provide an equal tax exemption statewide across all localities as none seem to be doing it this year. Results of recent legislative efforts: Passed! The MOAA Council of Chapters Virginia met yesterday and adopted this as a legislative goal to obtain a Constitutional Amendment. It will need to be passed two years in a row with an election between.



State Highlights

Nevada



May 16, 2022 the MOAA Las Vegas Chapter, held a Personal Planning and Surviving Spouse Symposium. Las Vegas MOAA Chapter member and Surviving Spouse Virtual Member, Janet Snyder, served on the Symposium Coordinating Committee for this outstanding symposium. Speakers from the community presented their expertise. Gail Joyce, MOAA Advisory Council, spoke on how the lack of planning can impact the surviving spouse.

Representatives from NDVS, MOAA, HUMANA, NATHAN ADELSON HOSPICE, and VETERANS REPORTER NEWS had tables with informational literature in the lobby.





State Highlights



North Carolina

Property Tax Exemption:

A recent bill has been introduced to the NC state legislation to allow for the 100% disabled and surviving spouses to be exempted from State Property tax. Currently there is a \$45,000 reduction of Survivors assessed property to allow for a lower tax rate. Military surviving spouses who receive Dependency Indemnity Compensation (DIC) from the VA are eligible for up to a \$45,000 deduction in the assessed value of their home for property tax purposes. \$45,000 is the maximum allowed exclusion for property tax relief N.C.G.A 105.277.1C. This is an antiquated law that is not applicable or adequate enough to the inflated current property assessments.

Example: If your home value is assessed at \$300,000, you pay taxes according to the assessment. This benefit would subtract \$45,000, from your predetermined property value assessment. If you meet the criteria your yearly property tax assessment is now calculated at the value of \$255,000. Today the median listing price for a home in Asheville NC is \$502,900.00 ([www/realtor.com](http://www.realtor.com))

Questions or concerns, please contact Dr. Vivianne Cisneros Wersel, NC MOAA Surviving Spouses Liaison Lead (252) 646-2678 .

Blue Ridge Honor Flight:

The Blue Ridge Honor Flight Program is looking for Gold Star Families who live in North Carolina who's loved one is interred in Arlington National Cemetery. Today, Blue Ridge Honor Flights would like to include Gold Star families who live in North Carolina in their program. **This has not been 100% confirmed, it is only in the beginning stages.** To register for flight please refer to Blue Ridge Honor Flight [website](#) or better yet contact JoAnn Nadar janwville453@gmail.com

MISSION : "To transport America's Veterans to Washington, DC to visit those memorials dedicated to honor the service and sacrifices of themselves and their friends. Blue Ridge Honor Flight recognizes America's war Veterans for their service and sacrifice by flying them all-expense paid to Washington DC for a personal day of honor. Blue Ridge Honor flights will fly WW II Veterans, Korean War Veterans, Vietnam War Veterans, and veterans of any conflict... (Blueridgehonorflight.com)."



Legislative Corner

Become an Advocate Today!

MOAA's Legislative Surviving Spouse Corner

MOAA surviving spouses are members of this outstanding organization. We do have a voice. It is pertinent to understand our benefits, the good, bad, and the ugly. Understanding legislation can be made easy if explained in layman's terms. Hopefully this section will facilitate knowledge and allow for a certain comfort level that would promote advocacy for change. Persistent grassroots will keep our issues alive!

This month's MOAA Surviving Spouse Corner article on the MOAA's Web is on Advocacy "[Get involved in MOAA's Advocacy Efforts](#)" by Dr Vivianne Wersel. Click and read!

Here are some pertinent legislative efforts MOAA is promoting:

Caring for Survivors Act Raises the VA Dependency and Indemnity Compensation (DIC) aligning to the same levels as other federal survivor programs. This legislation would increase VA DIC benefit from 43% to 55% of the compensation of a 100% disabled veteran. Currently DIC is \$1,437.66.

- Bill numbers: [H.R. 3402](#) | [S. 976](#)
- Legislative Action Center link: [Act Now to Improve Survivors' Benefits](#)

This important legislation would raise Dependency and Indemnity Compensation (DIC) to the same levels as other federal survivor programs. It would boost DIC to 55% of the compensation of a 100% disabled veteran, up from the current 43%; correcting this injustice is long overdue. It is very costly, 20 billion over ten years (unofficial score), and will take time to find the necessary funding. This means we need to keep the bill "alive" until funding is possible. Surviving spouses need to be involved in long-term advocacy to help build co-sponsors in both the House and the Senate.

This bill is supported by many other Veteran Services Organizations (VSO) . Collectively, VSO's agreed to support this effort only if the language of this bill would also include changing the "10-year rule." What is the Ten Year Rule? This policy prohibits survivors from receiving DIC benefits if a 100% disabled servicemember dies of a non-service-connected injury less than 10 years after receiving that disability rating. This bill would change the 10 year rule to a five year rule .The surviving spouse would be eligible to receive a portion of the DIC beginning at the five year mark. The amount of DIC would increase until hitting the ten-year mark. At that time the surviving spouse would receive the full DIC.

Military Retiree Survivor Comfort Act

- Bill numbers: [H.R. 2214](#) | [S. 1669](#)
- Legislative Action Center link: [Ask Your Lawmakers to Support the Military Retiree Survivor Comfort Act](#)

According to MOAA Legislation: When a retired servicemember passes, the Defense Finance and Accounting Service (DFAS) recoups their last month of retirement pay. This is frequently a terrible surprise for a new survivor and adds unnecessary financial stress to a grieving widow. The Military Retiree Survivor Comfort Act would allow survivors to avoid this immediate recoupment (and prevent surprise overdraft fees) and instead gradually repay the amount over the next 12 months or request debt forgiveness (MOAA ,2022).

According to [MOAA.org \(2022\)](#) here are some ways you can contribute to keep MOAA's priorities on Congress' radar:

- Send pre-written letters to Capitol Hill utilizing MOAA's [Legislative Action Center](#)
- Call elected officials using MOAA's Capitol Switchboard toll-free via MOAA's direct line to the U.S. Capitol Switchboard at (866) 272-6622.
- Engage with congressional offices via social media, Facebook, Twitter, Instagram.
- Stay current MOAA's legislative efforts and subscribe to *The MOAA Newsletter*. Check your MOAA's newsletter subscription preferences [at this link](#). (Moaa.org 2022)
- Customize your letters and conversations with elected officials; embed a personal story.

What can I do? Be an Advocate!

- Stay informed : NDAA and other MOAA advocacy priorities at [MOAA's Advocacy News page](#).





MOAA Vacations



Two Western NC MOAA Life Member Surviving Spouses attended MOAA's Scholarship Cruise Porto Portugal to Salamanca Spain.

Virginia Cisneros and Dr Vivianne Wersel, Surviving Spouse life members from the Western NC MOAA Chapter, were amongst sixty-six other MOAA members who cruised on the elite *Sao Gabriel* riverboat on the Douro River, Portugal. This Uniworld Boutique River Cruises vessel traveled from Porto Portugal to Salamanca Spain and back to Porto. The MOAA "cruise for a cause" trip supported the MOAA Foundation and the MOAA Scholarship fund. This was MOAA's first international cruise since the pandemic! According to Dr Vivianne Wersel "This experience exceeded my expectations. It was the Ritz Carlton on the River. During the day, the excursions were educational including guided tours, wine tasting and walking tours. The food, staff and accommodations were first class all the way!"

Want to know more about MOAA Vacations? Contact: [MOAA Vacations](https://www.MOAAvacations.com) or call Mike Tyrell, Vice President MOAA Vacations mike@moaavac.com 800-211-5107. Mike can assist with ALL your vacation travel including future MOAA Signature groups like Douro River described above.

www.MOAAvacations.com