



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 IX

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pacmoaa.org

November 2017



FROM THE PRESIDENT'S DESK

I hope you are enjoying the cool autumn days that, hopefully, will occur more often. It was great to see three of our newest members at the October dinner meeting - MAJ Traci Green, USAF (Ret); her husband Steve "Volvo" Volovsek, former LCDR, USN; and CAPT Gary Davidson, USN (Ret) and his wife Toni. It was a pleasure to meet Delegate Chris Jones and his Dad, Bobby. Many attendees knew Bobby Jones or Delegate Jones so there were quite a few old friendships renewed and new ones made!

Delegate Chris Jones has been a public servant for almost 40 years, starting as a member of the Chuckatuck Volunteer Fire Department, as a Suffolk City Council member from 1986-1997 and representing the 76th District (which includes Suffolk) in the Virginia General Assembly since 1997. He has served on the Appropriations committee since 2002 and is currently the Chairman. Many remember some time ago when the Republican majority and the Democrats would not compromise on a budget. Chris Jones led the effort to compromise and get a budget passed and was severely criticized by many Republicans in the General Assembly. One of the key points Chris emphasized was that he votes on what is best for his community whether Republicans or Democrats back it. A refreshing change from what we see in most legislators now! His presentation was informal but informative and most enjoyable. He also answered questions following his presentation. We thank Delegate Jones for taking time out of a very busy schedule to address us.



Hal Hostetler and Bob Wall attached our most recent Five Star Level of Excellence award on a PACMOAA flagpole streamer. This "Iwo Jima" style presentation has almost become an annual event. This is our 7th consecutive Five Star Level of Excellence award!



Please review the agenda for the November dinner meeting (page 2) to meet the candidates and review important recommended Bylaws changes. It is important to attend the yearly business meeting so you can participate in the business of our organization. If you cannot attend the business meeting, you can still vote by absentee ballot for officers included in the newsletter. You will not be able to vote on Bylaws changes if not present at the meeting. In addition

HAPPY BIRTHDAY

- Margaret E Cicirelli
- Mary H Keith
- Edward H Kracker
- Paul J Pratt
- William C Strickland
- Chuck R Waggoner

(Continued on page 6) FROM THE PRESIDENT

Chapter Happenings

[Click Here for
DIRECTORY](#)

Nov 05 Daylight Savings Time ends Nov 10 USMC Birthday
Nov 07 Election Day Nov 11 Veterans Day
Nov 09 PACMOAA DINNER Nov 23 Thanksgiving

NOVEMBER DINNER

Our next dinner will be held on **Thursday, 9 November** 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

Iceberg Tossed Salad with Ranch or Italian Dressing
Chicken Florentine – Spinach, Tomatoes & White Wine Sauce
Garlic Mashed Potatoes and Snap Green Beans
Dinner Rolls and 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, 5 November** with Sherry Ferki at ——— or by email at navmed1@cox.net. Come join us for good company, good food and a good time. **REMEMBER A RESERVATION MADE**

IS A RESERVATION PAID.

NOVEMBER BUSINESS MEETING AGENDA

REPORTS:

1. President: MAJ Sherry Ferki
2. 1st Vice President/Programs: CDR Ken App
3. 2nd Vice President/membership: LCDR Dolly Cherrington
4. Secretary: COL Hal Hostetler
5. Treasurer: CDR Hans Sachse
6. VCOC Rep.: Col Hal Hostetler for LCDR Dolly Cherrington
7. Leg. Rep.: CWO3 Karl Wilson

BUSINESS ITEMS TO ADDRESS:

1. Election committee to announce election results.
2. Updated Directory.
3. 5 Star Level of Excellence for 7th year in a row! MOAA membership is important as 98% retention of membership is one criterion!!
4. BOD suggested a change to Bylaws concerning Life Membership.

RATIONAL: Per MOAA Council and Chapter Policies and Procedure Guide, 2015

"Some chapters establish procedures for life memberships, but they should exercise extreme caution. If a chapter accepts a significant number of applications for life membership and then places the fees received



in the general treasury for current expenses, it could jeopardize future financial stability.

Although chapter life memberships are highly discouraged, the most prudent way for a chapter to offer life memberships and avoid a potential future financial instability is to establish a separate life membership liability fund to ensure the chapter's future expenses are covered, although the complexities of establishing and managing such a fund tend to not be a favorable option for chapters.

National MOAA strongly advises that chapters wishing to establish a life membership program seek professional financial advice prior to doing so."

PACMOAA currently has 7 Life Members and 1 Honorary Life Member. Thus, 8 out of 84 current paid up members (10%) will not pay dues in 2018. PACMOAA cannot continue current practice OR afford to set up a separate fund top for Life Member dues to sustain it as recommended by MOAA. Current Life Members will retain their Life Member status, but there will be no additional Life Members.

CURRENT PACMOAA BYLAWS ARTICLE IV MEMBERSHIP CURRENTLY READS:

"SECTION 2. Subject to the provisions of SECTION 1, above, membership shall be of four classes, VIZ:

(d) Life members: Upon attaining the age of 70, a member in good standing who has been a member of The Military Officers Association of America and of PACMOAA for at least ten consecutive years shall be eligible for life membership upon payment of \$200.00."

PACMOAA Board of Directors suggests the following changes:

"SECTION 2. Subject to the provisions of SECTION 1, above, membership shall be of ~~four~~ **(change to three)** classes, VIZ:

Delete (d) Life member category"

Discussion of suggested change

Vote on suggested Bylaws change

5. Scholarship awards

6. Community Outreach Grant program with MOAA to pay for chapter involvement in direct services to local military and veterans families

7. Events PACMOAA members participated in 2017.

8. Other business to address

2017 SLATE OF OFFICERS

1ST VICE PRESIDENT



**CDR Kenneth G. App,
USN (Ret.)**

CDR App, a native of Brooklyn, NY attended Public Schools and graduated Brooklyn Technical HS. At The University of Virginia, he earned a BS in Electrical Engineering in 1969. A Naval ROTC student, he was selected as

the Midshipmen Battalion Commander. Upon graduation and commissioning, he attended Naval Flight Training, and designated a Naval Aviator in May 1970. CDR App had two Operational flying tours flying the P-3C aircraft: first with Patrol Squadron Twenty Four (VP-24) and second with VP-45. During this time, he deployed three times each to NS Keflavik, Iceland and Sigonella, Italy.

His Second Sea Tour was as the ASW Officer on the USS John F Kennedy, CV-67, where he deployed twice to the Mediterranean, and was designated OOD Underway.

After each Operational flying tour he was at the Naval Air Development Center (NADC), Warminster, PA, flying R&D Projects on P-3A/B/C aircraft. After his second tour at NADC he attended the U.S. Army War College, at Carlisle Barracks, PA, as a 1988 Resident stu-

dent.

From July 1988 to July 1991, he was on the Staff of the Commander, U. S. Naval Forces Europe, in London, England participating in response to the Lebanon Crisis, the evacuation of civilians from Monrovia, Liberia, and setting up the Forward Logistics Sites supporting Operation Desert Shield/Storm. Ken also served on the Staff of Commander, Naval Air Force Atlantic, as the Plans and Exercise Officer. After earning many service and commendation medals, he retired from the Navy on August 1, 1992.

After retirement, he attended ODU receiving a MS in Education and worked for Suffolk Public Schools 15 years teaching Math and Science He is a life Member of two Naval Associations and MOAA. CDR App is married and lives with his wife Donna in Suffolk.

2ND VICE PRESIDENT



LCDR Dolly Cherrington, USN (Ret.)

LCDR Dolly Cherrington entered nursing at Lankenau Hospital Nursing School, Philadelphia, PA, following graduation from Princeton High School in New Jersey. She obtained her diploma as a Registered Nurse in 1971

after surviving rigorous training at the hands of the Lutheran deaconesses who ran the school. She entered the U.S. Navy as an Ensign in the Nurse Corps following graduation. Her career afforded her broad experience in nursing from inpatient critical care to outpatient clinic assignments and patient education. Her duty stations were mostly on the East Coast, including Naval Hospitals at Camp Lejeune, Bethesda, Quantico, and Pensacola where she completed a Bachelor of Science degree in Nursing in 1984. She had overseas assignments at U.S Naval Hospital Naples, Italy and later at the support base for

the Sixth Fleet in Gaeta, Italy, where she retired in February 1992 after ending her tour as the clinic director. She has served as the Treasurer and currently as the 2nd Vice President and Membership Chair for 8 years. She also served as the Personal Affairs Officer and assistant Legislative Representative. When Dolly was first elected to the position of second Vice President for VCOC and membership chair she stepped down as PACMOAA Personal Affairs Officer and Assistant Legislative Representative to become our VCOC Representative. Dolly was recently re-elected to a second term as VCOC Second Vice President and Membership Chair.

TREASURER



CDR HANS SACHSE, USN (Ret.)

A native of East Lansing, Michigan, CDR Sachse graduated from undergraduate and graduate school at Michigan State University. Hans subsequently graduated medical school at the University of Michigan. After initial residency training

in general surgery at the University of Missouri-Columbia, he entered the U.S. Navy. He served in amphibious forces, first as Medical Officer on the USS DURHAM (LKA-114), participated in Vietnam refugee operations and the evacuation of Saigon. Then as Medical Officer on the USS NEW ORLEANS (LPH-11), which was the prime recovery ship for the Apollo-Soyuz Test Project and as a medical officer at the Marine Corps Recruit Depot in San Diego. He furthered his interest in aviation as a student Naval Flight Surgeon in Pensacola, FL, earning designation as a Naval Flight Surgeon in May 1979. Tours as the fighter flight surgeon on the CARRIER AIR WING TWO (CWV-2) and then Senior Medical Officer on the USS RANGER (CV-61). He then returned to hospital based medicine as a resident in radiology at Naval Hospital, San Diego

leading to Board Certification in Diagnostic Radiology in 1990. Tours as a radiologist followed at Naval Hospital, Naples, Italy and Naval Medical Center, Portsmouth, where he was Head of Diagnostic Radiology. He retired from active service in 1997 and has been in private practice ever since. Hans is also involved in teaching radiology residents as an Assistant Professor at Eastern Virginia Medical School. Hans has served as PACMOAA treasurer for the past 6 years.

BOARD OF DIRECTORS



CWO3 Karl Wilson, USA (Ret.)

CWO3 Wilson is a native of Norfolk, Virginia and attended Norfolk Public Schools. He graduated from Norfolk State University's ROTC Program in December 1977 as a quartermaster officer and received a master's degree in management and supervision from Central Michigan University in May 1986.

Karl served eleven years in the regular Army, obtaining the rank of captain with tours of duty in Germany, Hawaii and Fort Dix, New Jersey. He left active duty in February 1989 to join the management team of the Sony Corporation. Later that same year, he re-entered active duty with the New Jersey National Guard and ended his military career September 1998 after obtaining the rank of CW3 with the Wyoming National Guard. Karl accepted employment with the United States Postal Service Feb. 2001 and retired after ten years. He enjoys an active retirement with emphasis on gardening, biking and traveling.

Karl has been actively involved in PACMOAA for about 10 years. in a variety of roles. He served as a PACMOAA Board Member twice, most recently from January 2014 to January 2016. He also served as the Hospitality Chair for several years and has been the Legislative Rep for PACMOAA since January 2016.



CDR Scott Dickinson, USN (Ret.)

CDR Dickinson is originally from Lexington, KY. He graduated from the Illinois Institute of Technology in December 1993 and received his commission in the US Navy through the Naval ROTC program. He

served 21 years on active duty with sea tours on USS Tennessee SSBN 734 and USS Tucson SSN 770. His shore tours included US Strategic Command (J52 Planner), Commander Submarine Force Pacific Fleet (Deputy N8), US Fleet Forces Command (Deputy N1R), Joint Forces Staff College (Instructor), OPNAV Staff (N803 Staff Office). On transitioning from active duty, Scott and his wife, Heather, settled in Chesapeake, VA where he entered civil service. He is currently serving at US Fleet Forces Command as the financial analyst for the N1T Individual Training division.

Scott holds a Bachelor of Science in Electrical Engineering, a Master's in Business Administration from the University of Nebraska, and is a graduate of the Army Command and General Staff College and the Joint Forces Staff College.

Scott is a lifetime member of MOAA and a member of PACMOAA since December 2015. He is a member of the Scholarship committee.

Please remember to bring personal items listed last month for the Portsmouth Volunteers for the Homeless which operates a twelve month Drop In Service Center where clients can shower, do laundry, receive their mail and use telephone. Help support the winter sheltering program. Remember 20% of our area homeless are veterans. Last month I asked for wash clothes. Belay That. Wash cloths are items required.

Thanks

(Continued from page 1) PRESIDENT'S DESK

to the business meeting, the Bell Choir from Hal's church will play patriotic music and we will have a short presentation from a representative of the Senior Services of Southeastern VA

Unless current law is changed, sequestration will return next year and automatically trigger deep cuts to the Defense Department. These severe cuts will exhaust our resources and capabilities in immeasurable ways. The toll on our military and their families will likewise be incalculable. It is essential that we contact our legislators to express our concerns. If you are online click on [Repeal sequestration](#), complete the form, and submit. Do not be confused by line 1 "prefix". It is Mr., Mister, Doctor or another appropriate title. If you are not online, call *The Salute* and I will help you with a hard copy letter or an online letter.

Sherry Ferki and Karl Wilson represented PACMOAA at the "Military Meet & Greet for Veterans Support Organizations" on 5 October

at the Chesapeake Conference Center. It was a very informative program with info tables from 6 or 7 groups supporting the community including United Way of Hampton Roads and the Virginia Veteran and Family Support, Eastern Region Director. I brought many handouts to our October dinner and they will be available again at our November business meeting.

Last month PACMOAA had representatives at the Veterans in the Vineyard event and VCOC biennial Memorial Service and Luncheon. Reports will follow.

Don't forget our annual [Christmas Gala](#) with the Tidewater Concert Band, Santa Claus, Pollyanna gifts if you so desire, Toys for Tots, and donations to the Portsmouth Volunteers for the Homeless. I hope to see many of you at our business meeting and Christmas Gala. In this time of turmoil, please keep all our military members as well as our country in your thoughts and prayers.



Delegate Chris Jones' presentation was interesting, informative and thought provoking. Chris took questions at the conclusion of his presentation and was able to answer all questions on a wide variety of topics. He was not ambiguous about his stand on issues and was clear as to the future of proposed legislation with detailed discussion on how legislative processes and public attitudes affect the outcome. Above are some hand gestures used to emphasize his points. On the left at first blush one might think it's AOK, but alas it meant that there are zero funds for that particular project. On the right is a definite thumbs down, actually he was saying, 'I see it's late, we have exceeded our allotted time, and I must to go home and paint a wall for my wife.' All joking aside, the evening was incredibly edifying as to legislative process, current politics of projects, and future prospects.

BIENNIAL VCOC MEMORIAL SERVICE AND LUNCHEON

The 4th Quarter VCOC meeting and Biennial Memorial Service and luncheon were held at Ford's Colony on Wednesday, 11 October. Patriot's Colony paid all the expenses as their facility is being renovated so it was held at Ford's Colony. CWO3 Karl Wilson, USA (Ret) and COL Hal Hostetler, USA (Ret) attended the VCOC 4th Quarter meeting. PACMOAA was well represented at the Memorial Service



and luncheon by 6 PACMOAA members and spouses (Sherry Ferki and Bruce, Hal Hostetler and Brenda, Karl Wilson, and Bob Steorts. Lt Gen Atkins, USAF (Ret) , MOAA President, also attended both the VCOC Quarterly meeting and the luncheon.

The following members that died in the past 2 years were remembered and a candle was lighted for them collectively:

CDR J. Michael Johnson, USN (Ret); Mrs. Phyllis Jean Swint, Surviving Spouse; MAJ Charles B. Whitehurst, Sr., USMC (Ret); Mrs. Alice Dorothy Taves, Surviving spouse; and CAPT Thomas Louis Wedgewood, USCG (Ret).

Both MAJ Charles Whitehurst and Mrs. Alice Taves were longtime members of PACMOAA and very active in the organization for many years!

After an excellent luncheon, awards were presented by COL Victoria Revilla, USA (Ret),

Immediate Past President for President Steve Turner. The VCOC received an award from MOAA for the most chapters receiving 4 and 5 Star Levels of Excellence awards from Lt Gen Atkins.. COL Steve Turner, USAF (Ret) was awarded The Minute Man Award and MAJ Sherry Ferki, USA (Ret) accepted the award for him. It will be presented to Steve at one of our dinner meetings in the future. MAJ Ferki also accepted the certificate with the 5 Star Medal on it for PACMOAA's 7th consecutive 5 Star award from Lt Gen Atkins!!

Lt Gen Atkins spoke for about 15 minutes presenting a wonderful overview of events at MOAA and stressed the need for all members to be proactive with legislators at all levels.

The new VCOC President, COL Daniel C, Warren USA, (Ret.) also spoke

PERSONAL AFFAIRS CORNER

For many of us, PACMOAA is like a family and families help each other out. Please keep the following members in your thoughts and prayers.

CAPT Bob Parker, USN (Ret.), an active member of PACMOAA for 34 years, Past President and PACMOAA Life Member has relocated to Northern Virginia, where his daughter lives. His wife, Eleanor is staying with their daughter, Colleen and her husband. Bob is still undergoing evaluation and has frequent appointments. He is progressing well and is much stronger than few weeks ago! Bob's interest in PACMOAA has not diminished and he looks forward to hearing from members.

Steve and Paula Turner, Ray Cicirelli, and Lynn Hartwell are still having medical issues.

Bob Alexander's wife Trish is improving and now out of rehab.

For member temporary contact information or to report a member experiencing some degree of difficulties, call or email Sherry or *The Salute*.

VETERANS IN THE VINEYARD

The 3rd annual Veterans in The Vineyard took place at the [Gauthier Vineyard and Equestrian Center in Barhamsville, VA](#) on 7 October this year. Mission BBQ was there serving free food and drinks all day, booths with information of interest to veterans, music by the Code Blue bluegrass band, a wine tasting sponsored by the Yellow Ribbon Fund, and a special presentation to the [VSE Corporation](#) by the Department of Veteran Services. Great food, great music, and warm camaraderie.



Gauthier vineyard 2015



YELLOW RIBBON FUND volunteers Sgt. Jill Hughes, USMC and CDR Erin Stone, USN (Ret.)



Left is Code Blue's Paul Anderson. Below, left to right is E.T. Firth, Bobby Beauchamp, Bud Finch, and Michael Beaver.



Following remarks by Admiral John Harvey, USN (Ret.) former Secretary of Veteran & Homeland Affairs for Commonwealth the current Commissioner of the Virginia Department of Veteran Services, Col John Newby, USAF (Ret.) presented VSE CEO Maurice



Gauthier a third award of the "Virginia Values Veterans" award, which recognizes the company's hiring and retention of veterans throughout the state of Virginia.

At the top right is the event entrance where [Yellow Ribbon Fund](#) personnel collect donations in support of their programs. Although the military provides first class to wounded veterans the Fund fills in the gaps from hospital to home.

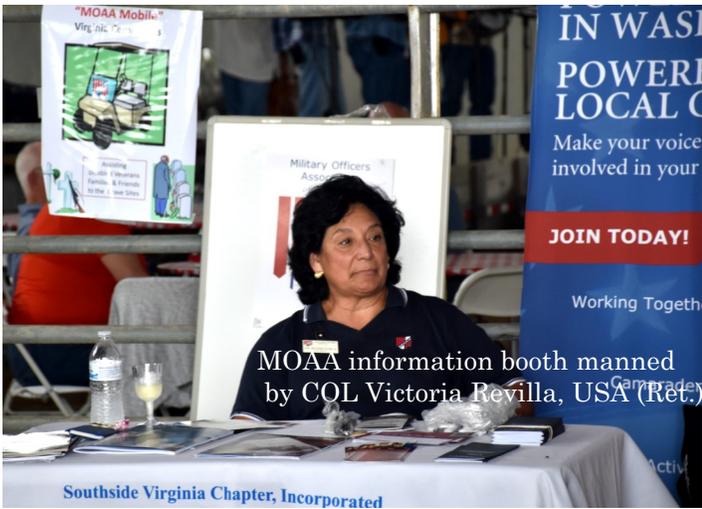


Attendees tasting samples of Gauthier Vineyard wines.

The two retired army guys bottom left are PACMOAA newsletter editor (left) and VCOC Legal Counsel and Registered Agent, COL Vince Cammarata, USA (Ret.) of Richmond Chapter. (photo by Sven Mikael a fifth generation military family member, featured in the [April 2015 Extra Edition of *The Salute express*](#).)

After the presentation by Col John Newby, I was left with my ears ringing with the exemplary service provided to the military by the VSE Corporation. I just had to do some research. They walk the walk. CAPT Maurice Gauthier, USN (Ret.) is CEO, President and COO of the [VSE Corporation](#), a fifty year old firm with a strong tradition of service and support to America's military. VSE's legacy of support to the US military carries with it the obligation of continued support to our Nation's service personnel once they have returned home and/or have been released from active service. To accomplish its mission of support to service personnel and veterans, VSE has organized itself around a "Triad of Service" that incorporates: (1) Three geographic support areas, eastern and western US plus overseas. (2) Three basic services, Personal Support and Transition Services for Service Member and Family, Benefits Counseling and Support, plus Employment for Service Member and Family. (3) Support three core programs, Wounded Warriors Programs, Yellow Ribbon Fund, and Army Reserve Employer Partnership Initiative.

Truly a company worthy of special recognition.



MOAA information booth manned by COL Victoria Revilla, USA (Ret.)



New PACMOAA members Traci and Steven enjoying a Mission BBQ plate.

NEWS FROM MOAA

Protect your passwords.

Italics are Editorial comments

1. Never share your passwords.
2. *Do not store passwords in your computer.*
3. Use two-step verification when possible, which makes use of something you know (your



password) and something you have (for example, a code that is sent to your phone). The account can't be accessed without both. *Some financial institutions are already using some type of two-step login systems.*

4. Use symbols, upper- and lowercase letters, numbers, and spaces. The more types of characters you include, the more difficult your password will be to crack.

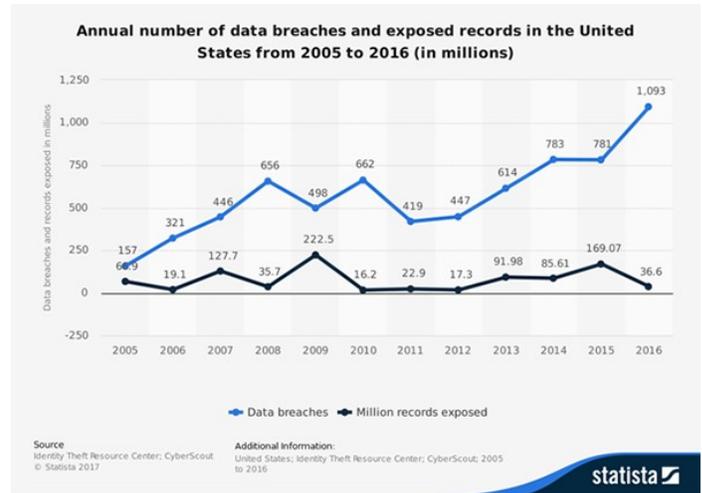
5. Don't use as passwords your birth date, the name of a relative, or a dictionary word. *Using foreign words is of little value.* Some password-cracking programs simply run through all of the words in a particular dictionary in a few hours.

6. Use longer rather than shorter passwords. Eight characters should be the minimum, but 12 characters are even better. *Size matters. The current recommendation is 20 characters.* Some "brute force" password-cracking programs on heavy-duty hardware can run through every possible eight-character combination in a matter of hours.

7. Use a "passphrase" instead of a password. A short sentence, such as "Go forth 4 ever&more," (*20 characters*) can be easy to remember, not difficult to type, and very difficult to crack. Gr8sc0t B@man are easy to remember dictionary hack defeaters.

8. Don't use the same password or passphrase with multiple sites. Periodically, high-profile sites are hacked in which thousands of users' passwords are breached. If a hacker discovers a password of yours this way or by using a password-cracking program and you use the same password for other sites, this makes it easy to break into your other sites.

9. Use a password management service or otherwise hide your passwords. Some people write their passwords on a piece of paper, even taping the paper to their computer or desk. The obvious downside to this is the risk of someone, from a nosy babysitter to an office adversary, coming across it. A password management service lets you use one password for



it and fills in your passwords, automatically and behind the scenes, for sites you visit. Two recommended password managers are [Lastpass](#) and [KeePass](#). *I live an uncomplicated life keeping hand written passwords on a paper, which is kept in a convenient secure location in my home office.*

CONGRESS WANTS EQUIFAX TO HELP SERVICEMEMBERS

Credit reporting agency Equifax recently revealed hackers compromised 143 million records, in what might be the worst data breach in history.

Among the compromised records were those of 1.3 million active duty military personnel, some 200,000 of whom are currently overseas. The CEO of Equifax, Richard Smith, retired because of the incident but testified before both the House and Senate this week. Smith explained Equifax is providing five free services to everyone, regardless of whether their records have been compromised or not:

1. monitoring of all three credit bureau reports;
2. a "lock" on their reports;
3. a scan of the "dark web" for Social Security numbers in use for nefarious purposes;
4. a free credit report; and
5. insurance of up to \$1 million for any fraud actually committed

To exercise any of these options, consumers must go to www.equifax.com or call (866) 447-7559. Smith also explained that, beginning January 2018, consumers will have the ability to “toggle” on and off access to their reports, using a web-based site.

Lawmakers appeared unimpressed, particularly at the lack of response for military members. Sens. Dean Heller (R-Nev.) and Joe Donnelly (D-Ind.) wrote a letter to Smith last month asking Equifax to take additional steps to protect troops' personal information. In this week's [hearing before the Senate Committee on Banking, Housing, and Urban Affairs](#), Smith said no additional measures would be taken to assist affected servicemembers and further noted servicemembers overseas can get someone with a power of attorney to act on their behalf in exercising any of the five options Equifax is offering. Donnelly, clearly irritated, called that “weak tea.” Smith promised to look for other options.

MOAA is very concerned about how this breach affects military personnel and will *continue to follow the responses of Equifax and Congress.*

AVOID BECOMING AN ONLINE FRAUD VICTIM.

Be very suspicious of any unsolicited email requesting personal information.

Don't open email messages unless you know the source. Phishing emails are designed to trick you into opening an email with a malicious link or an attachment infected with a virus.

Never purchase anything advertised through unsolicited email. Search for a company's official website instead of clicking a link.

When purchasing merchandise online, make sure you are dealing with a reputable source. Do a little research to ensure the legitimacy of the individual or company.

Be wary of businesses that operate solely out of post office boxes or mail drops and do not

have a street address listed online or in printed materials.

Consider upfront fees to be a bright red flag. Scammers often say they can help you access your benefits or get you a good interest rate on a loan - if you provide them an upfront fee.

Also be wary of anything that promises large sums of money, such as sweepstakes or lottery winnings, in exchange for an advance payment, a donation, or an investment. Bottom line: Never send money to someone you don't know and haven't checked out thoroughly.

Take precautions when making charitable donations. Bogus charities often use official-sounding names and words like “veterans” or “foundation” to try to convince potential donors of their status. Consult [Charity Navigator](#) or the [Wise Giving Alliance](#) register to be sure your money will reach those in need.

Finally, regularly monitor online accounts for suspicious activity. One easy way to do this is to sign up for real-time alerts from banks and other institutions you regularly use. If you detect suspicious activity, change your password immediately and report the activity to the vendor. Find more cybersecurity tips and information at www.dhs.gov/stopthinkconnect-toolkit.

SURVIVING SPOUSE CORNER

NEW VA ADVISORY COMMITTEE FOR FAMILIES, CAREGIVERS, AND SURVIVORS

Efforts continue within the VA to help improve and extend caregiver services to those who selflessly and quietly sacrifice to care for our nation's veterans.

On Monday, VA Secretary Dr. David Shulkin announced a [new advisory committee](#) to focus awareness and action on the needs of military families, caregivers and the veterans they love and support.

“The VA is committed to the delivery of highest quality care and support to our veterans and recognizes the essential role their families, caregivers, and survivors have every day,” said Shulkin.

To lead the commission, Shulkin appointed former Sen. Elizabeth Dole, a longtime, staunch advocate for military caregivers who founded in 2012 the Elizabeth Dole Foundation - an advocacy organization that works to unite public, private, nonprofit, labor, and faith communities to recognize the contributions and service of military caregivers and promote their well-being.

In 2010, Congress passed the Caregivers and Veterans Omnibus Health Services Act to provide comprehensive caregiver support to caregivers of veterans severely injured or disabled after 9/11.

Since the program was implemented, thousands of post-9/11 veterans and their caregivers have benefited by receiving comprehensive services in a home environment to help facilitate their health and well-being.

However, millions of veterans remain ineligible for this benefit because their service took place before 9/11.

Since taking office in February of this year, Shulkin and his leadership team have been working actively with MOAA, The Military Coalition, other veteran and military service organizations, and a number of other stakeholders to look at VA's current [caregiver support programs](#) and future requirements, including its comprehensive assistance program for post-9/11 caregivers. Their goal is to find ways to expand access to services for veterans of all eras, including the growing population of elderly veterans.

“Military families, caregivers, and survivors are truly our nation's hidden heroes and make great sacrifices each and every day on behalf of their loved ones, so we must do more to support them on their journey,” said Dole, herself a caregiver to her husband, former Senate Ma-

jority Leader Robert J. Dole, a World War II veteran injured in combat.

Other members on the committee include Vice Chair Sherman Gillums; Mary Buckler; Bonnie Carroll; Melissa Comeau; Harriet Dominique; Jennifer Dorn; Ellyn Dunford; Dr. Robert Koffman; Lt. Gen. Mike Linnington, USA (Ret); Joe Robinson; Elaine Rogers; Brig. Gen. Dr. Loree Sutton, USA (Ret); Francisco Urena; Shirley White; Lee Woodruff; and Lilita Zinke.

MOAA appreciates the secretary's creation of the committee and selection of an esteemed group of individuals for this important work. More information will follow, once the committee begins its work.

A TIMELY ATTITUDE ADJUSTMENT

John was gifted a parrot that had a bad attitude and worse vocabulary. Every word out of the bird's mouth was rude, obnoxious and laced with profanity. John tried to change the bird's attitude by consistently using only polite words, playing soft music and anything else he could think of to 'clean up' the bird's vocabulary.

Fed up, John finally yelled at the parrot and the parrot yelled back. In desperation, John threw up his hand, grabbed the bird and threw him in the freezer.

The parrot squawked and screamed for a few minutes then suddenly there was absolute silence. Fearing the worst, John opened the freezer door and the parrot calmly stepped out onto John's outstretched arm and said "I believe I may have offended you with my rude language and actions. I'm sincerely remorseful and fully intend to correct my rude behavior."

A stunned John, was about to ask the parrot why such a dramatic change in behavior. When the bird spoke-up, very softly,

"May I ask what the turkey did?"

THAT'S A WRAP FOR NOVEMBER