



# 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. Although [MOAA](#) and [PACMOAA](#) actively lobby legislatures for all US uniformed services members, we are nonpartisan and do not participate in political activities.

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Learn more at [pacmoaa.org](http://pacmoaa.org)

November 2018



## FROM THE PRESIDENT'S DESK

I hope you all fared well with Tropical Storm Michael and that if you lost power, it wasn't for too long. Thanks to the brave souls that ventured out to our last PACMOAA meeting just before the high winds arrived!! It was especially nice to see 4 new faces at our meeting - Tony and Stephanie Oliphant and Bud Hay and Deb Buetner!

As you all know by now, the Retiree Delta Dental program (TRICARE Retiree Dental Program or TRDP) that many of us have used for some time ends on 31 December 2018. The October speaker, Karen DeJesus (Office Administrator at Midgette Family Dentistry), discussed how to select a new plan and passed out a sheet comparing the 6 different plans she thought were best.

She emphasized several important points including:

Check with your preferred dentist to see what plans they are in network with and what they think your dental needs will be for the upcoming year.

Chose your plan based on your individual needs. If you only get an exam, x-rays and a cleaning twice a year and don't have any dental issues, you may want just a standard plan. Most of them pay 100% of your charge for basic /preventative care. You will pay a higher co-pay for intermediate (e.g., restorative procedures like fillings and extractions) or major (periodontal services like oral surgery) procedures with the standard plan but your premium will be lower. The High plans have a higher premium but the co-pay is lower for intermediate and major procedures.

Each households plan cost is based on: the number in the plan (self only, self + one or self and family), the level of care necessary for you (preventative, intermediate, and/or major), is your dentist in network or out of network, and your zip code.

Each plan has a maximum they cover per year which range from (\$1500 in network & \$750 out



(Continued on page 6) PRESIDENT'S DESK

## Chapter Happenings September

[Click Here for  
DIRECTORY](#)

NATIONAL MILITARY FAMILY & WARRIOR CARE MONTH	10	USMC BIRTHDAY(1775)
04 DAYLIGHT SAVINGS ENDS	11	VETERANS DAY
06 TUESDAY ELECTION DAY	12	VETERANS DAY OBSERVED
08 PACMOAA DINNER AND ANNUAL BUSINESS MEETING	22	THANKSGIVING
	23	BLACK FRIDAY
	26	CYBER MONDAY

### NOVEMBER DINNER

Our November dinner meeting will be held on Thursday the 8th at Hilton Garden Inn Harbour View ([MAP](#).) Social hour begins at 1800 with dinner at 1900. The cost of the meal is \$30.00 including tax and gratuity.

#### DINNER MENU

Iceberg Tossed Salad with Ranch or Italian Dressing  
Pork Tenderloin with Apples  
Jasmine Rice, Green Beans Almandine, Dinner Rolls  
Chef's Choice Dessert  
Coffee and Hot Water Tea Station  
Water and Ice Tea at the table

Please make your reservation **no later than Sunday 4 November** with Sherry by phone at — or by email at — . PLEASE REMEMBER THAT A RESERVATION MADE IS A RESERVATION PAID!

## ADGENDA FOR 2018 ANNUAL BUSINESS MEETING

### REPORTS:

1. President: MAJ Sherry Ferki— 5 Star Level of Excellence for 8th year in a row!! PACMOAA membership is important as 98% membership retention is required to maintain this level!
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.: LCDR Dolly Cherrington
7. Leg. Rep.: CWO3 Karl Wilson
8. Personal Affairs Report: Sherry Ferki
9. Scholarship committee: MAJ Sherry Ferki
10. Newsletter and website: COL Gordon Nelson. PACMOAA Welcomes LCDR Anthony Oliphant Sr. to *The Salute* editorial staff.



**BUSINESS:**

1. **Election Results:** Election committee to report balloting results by COL Hal Hostetler, USA (Ret), Chair of Nominations Committee.
2. **Discuss Efforts to increase membership:**
3. **Discuss Decreasing attendance at dinner program meetings.** Two out of last three meetings only had 23 people signed up including the speaker.
4. **Community Outreach Grant Program** with MOAA paying for chapter involvement in direct services to local military and veterans families. Any interest?
5. **Events PACMOAA members participated in 2018.**
6. **New business.**  
All active members are welcome to attend quarterly board meetings.

**2018 SLATE OF OFFICERS****PRESIDENT:****MAJ Sherry D. Ferki, USA (Ret.)**

Sherry is from Norfolk and graduated from Norview High School. She graduated from an Army Nursing Scholarship program (WRAIN) with a BSN from the University of Maryland and with a MSN from Catholic University of America. Sherry retired after 20 years service as an Army Nurse in a variety of positions, the last 12 as a pediatric nurse. After retirement, she started working for EDMARC Hospice for Children for 12 years. Sherry also started teaching pediatric nursing in 1994 and has taught with the nursing programs at Norfolk State University, Louise Obici School of Nursing, the College of the Albemarle in Elizabeth City, Old Dominion University and Hampton University (the Virginia Beach Campus). She is currently working with ODU nursing students at CHKD. She has been very active in the local Virginia Nurses Assoc serving in a variety of positions over the past 30 years in-

cluding president and treasurer as well as program chair. Sherry joined PACMOAA in 2000, was elected as 1st Vice President a year later and served as PACTROA / PACMOAA President from Jan 2003 to Dec 2006. Since then she served as Immediate Past President and 1st Vice President. When Dave Davis, the previous President, relocated due to a new job in May 2010, she assumed the Presidency and was elected for an additional two terms for a total of over 9 years as President. After one term as Secretary, she was elected President again in Nov 2016. Sherry has also been the chair of the PACMOAA Scholarship committee (co-chair for the past 2 years) and coordinated the annual JROTC MOAA medal / certificate awards for the past 17 years. She is a Lifetime member of MOAA and she and her husband Bruce have lived in Portsmouth for 23 years.

**SECRETARY****COL Harold "Hal" Hostetler, USA (Ret.)**

Hal was born in South Dakota but grew up in Portsmouth. He graduated from Cradock High, Moody Bible Inst. in Chicago, VMI, and holds Master and Doctorate degrees from The Southern Baptist Theological Seminary, Louisville.

Hal's Military background include Active, Guard, and Reserve Army Duty having served with the 82nd Airborne, 4th Infantry in Vietnam, the 101st Airborne at Fort Campbell, and The Army School of the Americas, Panama. He was tactics instructor with the KY Army National Guard OCS for 3 years at Fort Knox, and served Army Reserve tours with SOUTHCOM Panama, and 5th Corps Germany before retiring COL INF in 1998. Hal is a graduate of Army Airborne and Ranger schools, as well as Command and General Staff College, and the Army FAO course. His military life has been interspersed with service to God as a church minister and missionary having served as a lay leader, ordained minister, and Missionary in Latin America and the Caribbean. Currently he is the pastor

at Calvary Baptist Church in Portsmouth. Hal has been with PACMOAA since his return to the US in 2003 and has served as Secretary, Legislative Representative, and President.

#### **BOARD OF DIRECTORS:**

##### **Col Benjamin H. Barnard, USAF (Ret)**

A native of El Dorado, Arkansas, Col Barnard graduated from Louisiana Tech University in 1972 with a degree in Accounting and later received his MBA from the University of Dayton. He is also a graduate of Squadron Officer School and Air Command and Staff College. Immediately after receiving his undergraduate degree, Col Barnard entered Officer Training School at Lackland AFB, TX where he received his commission in Nov 1972. He then entered Undergraduate Pilot Training at Craig AFB, AL, where he received his wings in April of 1974. Col Barnard had three operational flying assignments during his 30 year career, the last being at Griffiss AFB, NY, where he had command of a B-52 squadron and an operational support squadron.

Interspersed with his flying, Col Barnard served on the HQ SAC staff where he worked aircrew training issues, was a contract negotiator in the F-16 System Program Office, was the Commander of the Air Force ROTC Detachment at Miami University in Oxford, OH, was the Air Attache at the US Embassy in Mexico City, and finished his career on the staff at the Defense Intelligence Agency at Bolling AFB, DC.

After retirement, Col Barnard worked for General Dynamics, first at Joint Forces Command and later, on the Joint Staff.

He is a lifetime member of MOAA and joined PACMOAA in the spring of 2017. Col Barnard and his wife, Gayle, have three grown children, seven grandchildren, and a great grandchild on the way.

##### **CWO2 Douglas E. Weller, USCG (Ret)**

Douglas Weller is the City of Portsmouth, Virginia Chief Grants Officer in the Office of the

City Manager. He was appointed to this position on July 1st, 2016. In this capacity he is responsible for overall and comprehensive centralized management and coordination of the city's 20 million dollar grants program. He began his career with the City of Portsmouth (14) years ago with the Portsmouth Police Department where he was the Bureau Director for Strategic Initiatives having responsibilities for the Administrative Services Bureau (Budget, Financial Management, Purchasing & Contracts, Payroll, Personnel, Recruiting, Background Investigations & Polygraphs, Planning & Analysis Division, Strategic Planning, Grants, Special Projects, Technical Services Unit, and Information Technology).

Prior to his municipal government career Mr. Weller spent (27) years in the Federal Government with (3) different agencies. He was the Assistant Federal Security Director (AFSD) for the Transportation Security Administration (TSA) in Alaska; Previous to TSA he was the Federal Facilities & Federal Protective Service (FPS) Manager with the U.S. General Services Administration (GSA) in Juneau, Alaska; and prior to this spent (23) years in the United States Coast Guard (USCG) retiring as a Chief Warrant Officer (CWO). In addition, he completed a three (3) year career enhancement / professional exchange tour of duty with the State Government of Alaska in the Alaska Department of Fish & Game (ADF&G) as Commercial Fisheries Enforcement Division, Southeast Region Administrative Director in Juneau, AK. His primary responsibility was to direct, manage and oversee all aspects of the \$10 million dollar Inter / Multi National Pacific Salmon Commission Treaty Grant (PST grant).

In all of his federal government positions he held dual government certifications as a Federal Contracting Officer (KO) and Chief of the Contracting Office (CoCo) Level I with signing authority up to \$1 million.

He holds degrees from Columbia University; State University of New York – Albany; and

did his graduate course work at the University of Alaska; University of Richmond and Troy State University. He was awarded the professional designation of Certified Public Manager (CPM) in 2008, conferred jointly by the State of Alaska and the University of Alaska.

Professionally, he is a graduate of the University of Virginia, Weldon Cooper Center for Public Service (LEAD) program, the City of Portsmouth Leaders Development (Vann Lefcoe) program and the University of Alaska Leadership Communications Institute and lastly he has earned the FEMA – Emergency Management Institute, Professional Development Series (PDS) Certificate of Achievement.

Mr. Weller is President of the Board of Directors for the Friends of the Portsmouth Juvenile Court (FOPJC), and is also a member of the International Association of Chiefs of Police (IACP), International Association of Law Enforcement Planners (IALEP) and the Virginia Association of Law Enforcement Planners (VALEP) Board Secretary. Other professional organizations he is a member of are, the Portsmouth Area Chapter of the Military Officers Association of America (PACMOAA), United States Coast Guard Chief Warrants Officer Association (CWOA) and the United States Coast Guard Chief Petty Officers Association (CPOA).

## **MEMBERSHIP REMAINS AT A CRITICAL LEVEL**

Membership continues to be a crucial issue for PACMOAA's survival!! As was noted in the 35th Anniversary presentation in April, PACMOAA's missions include: 1. Membership, 2. Legislative Advocacy, and 3. Community Involvement. Without increased members and engagement of the current membership, we will not be able to continue being effective in legislative advocacy and involvement with community!!

PACMOAA currently has **ONLY 70 paid members**, about 84% of the members we had at the end of December 2017. Last year, PACMOAA recruited 11 new members! That was the first time in about 7 years that our membership numbers had increased from the previous year. As of 21 October 2018, we have only 3 new members! Bob Steorts and I will be attending the Joint Recruiting Event at Patriots Colony on 25 October and hope to get new members there. As I mentioned in an earlier newsletter, the PACMOAA Board of Directors voted for PACMOAA to pay for 1/2 of the dinner cost for an eligible member. Please reach out in your community and look for potential new members.

Some time ago, MOAA stated that chapters with less than 75 members are dying! Most of our current losses are due to health issues or members moving in addition to two deaths last year. Some members feel that, if they cannot participate, they should not be members. Please remember and remind potential new members that chapter membership numbers do have an impact when dealing with state legislators! Please let Dolly Cherrington or any Leadership Team member know, if you have any suggestions on how to increase membership.

Thank you for your continued membership and support. It is greatly appreciated.

Submitted by Sherry Ferki

## **WELCOME ABOARD**

*The Salute* extends a hardy welcome to LCDR Anthony Oliphant Sr., USN (Ret.) and his lovely wife Stephanie who live in Suffolk. The Oliphants attended our October dinner when it was announced that Tony would be joining *The Salute* editorial staff.



(Continued from page 1) *PRESIDENT'S DESK*

of network) to \$35,000 for in and out of network dentists. The plans that have the higher maximum per year are the High Option plans rather than the Standard.

The only waiting period is for orthodontic care (usually braces).

Some plans have a deductible but that is usually only if your dentist is out of network.

Be sure to review the section in the plan brochure (available as pdf on the [BENEFEDS](http://BENEFEDS) website where plans are compared or can be mailed to you) for exclusions to coverage. For example in the United Concordia Dental Plan brochure, "Services and treatment performed prior to your effective coverage date including orthodontic treatment".

The [TRICARE BENEFEDS](http://TRICARE BENEFEDS) website has lots of valuable information. Go to the website and click on Retirees. You can see all the plans available in your zip code and compare 3 at a time for dental and/or vision. Both Karen DeJesus and the MOAA webinar speakers noted that they felt the plan most comparable to our current TRDP is the Delta Dental PPO (the High option plan). TRICARE BENEFEDS also have webinars archived about all the changes occurring. You can also sign up for updates via email.

MOAA produced an excellent webinar on "How to shop for your FEDVIP Dental and Vision Plan". It can be accessed on the MOAA website by typing the title in the search box and it comes up. The webinar lasts about an hour and I found it more helpful than the 3 October TRICARE BENEFEDS Webinar.

#### **IMPORTANT DATES:**

TRDP ends on **31 Dec 2018**. You will NOT be automatically enrolled in the new dental insurance program for eligible beneficiaries.

In order to have dental insurance coverage on January 1, 2019, you MUST select a new dental insurance plan during the Federal Benefits

Open Season which runs from **November 12, 2018 through December 10, 2018**. This can be accomplished by telephone at 1-877-888-3337 or hearing impaired at 1-877-5680, both may take some time. You may also enroll online at [tricare.benefeds.com](http://tricare.benefeds.com). Once you are enroll, you will not have to re-enroll each year unless you need to make changes. Your first opportunity to make changes will ONLY be during the open season next year. Federal Employees Dental and Vision Insurance Program coverage becomes effective **January 1, 2019**.

This is a big change for most of us as we have not had options in the past and we have many now. **BE** sure to do your research before you sign up and it was recommend by both Karen DeJesus and Scott Dickinson (he's used FEDVIP for sometime) to wait until closer to the end of the Open Season to sign up as there are so many people signing up for the first time this year. Karen is available via phone at Midgette Family Dentistry (757-483-4700 and email at:

[karen.dejesus@lightwavedental.com](mailto:karen.dejesus@lightwavedental.com)

Scott also volunteered to help anyone that is having difficulty. Scott's phone is 757-383-5447 and email is:

[scott.p.dickinson@outlook.com](mailto:scott.p.dickinson@outlook.com).

I mentioned several MOAA publications related to Personal Affairs in the last newsletter and have received some which will be available at the November meeting.

Please review the tentative agenda in this newsletter and let me know if you would like to add anything. We need to discuss decreasing membership and meeting attendance. Do not forget to vote by mail, at the meeting or online. I hope to see you at our annual business meeting on the 8th. Do not forget the Calvary Baptist Church Bell Ringers will be performing for us again this year.

**NEVER STOP SERVING**  
MAJ Sherry Ferki, USA (Ret), President

## NEWS FROM MOAA

### [MOAA has several recommendations for Future of Arlington Cemetery:](#)

- Avoid restricting eligibility for the military retiree population, other than reserving a set number of plots for specific honorees, such as those killed in action or those who receive a Medal of Honor;
- Urge Congress to appropriate funds for acquisition and development of adjacent land, including completion of the Southern Expansion project currently underway; and
- Seek funds for the study and eventual acquisition of noncontiguous land to be used as an Arlington annex.

### [Court Unchains Obama Loan Protection](#)

Hundreds, perhaps thousands, of student veterans, despite having robust GI Bill education benefits, contend they were deceived into racking up federal loan debt through abusive practices of certain for-profit colleges.

On Tuesday, these students, along with thousands of non-veterans, gained an easier path to loan forgiveness from a federal court ruling in Washington, D.C.

U.S. District Judge Randolph D. Moss dismissed legal arguments from an association of for-profit colleges, which succeeded for more than a year to block Obama administration rules to bring financial relief to defrauded student borrowers and to strengthen federal protections against deceptive school practices.

### [The Differences Between Mutual Funds, ETFs, and Closed-End Funds](#)

Mutual funds, exchange-traded funds (ETFs) and closed-end funds (CEFs) - the purchase of any one represents the purchase of a ready-made portfolio of investments.

Mutual funds are "open," meaning when you purchase the fund, more shares are created and selling reduces the number of available

shares. There is no limit to the number of shares that can be offered for purchase. On the flip side, investor withdrawals can require assets within the portfolio be sold to pay investors.....

.....The price per share of a mutual fund is directly related to the value of investments within the fund's portfolio. The value of the fund (its net asset value, or NAV) is determined after the close of the markets, when the portfolio's assets are appraised. The fund is bought or sold only after the close of the trading day when the fund's value is determined.

Purchasers buy into the fund through the mutual fund company. The fund company can establish a minimum purchase amount.

The portfolio can be passive (a fixed index) or managed where a fund manager buys and sells assets within the fund to implement a strategy.

Any taxable events within the fund like capital gains, dividends, or interest are passed on to investors. It is probable you will have to declare taxable income (unless the fund is purchased in a retirement account) even if the fund's share price decreases or you do not sell your shares.

ETFs are sold on the open market and not through a fund company; more similar to an individual stock on the market. The investor can buy and sell full shares anytime during the trading day. You buy as much or little as you want at the going market price, without a fund company requiring a minimum purchase amount.

The fund company has flexibility to increase or decrease the number of shares available to maintain a share price similar to the value of the fund's investments.

Most ETFs are fixed-index-style or passive (non-managed) portfolios. Passive portfolios tend to be very inexpensive because little management is involved since the fund just mimics an index like the S&P 500 index.

ETFs also tend to be tax-efficient because very little trading is going on within the fund. This is partially because passively managed funds do not require much trading of fund assets and partially due to the way ETFs are allowed to increase and decrease assets within the fund without having to buy or sell to meet investor demands. The result is a reduction in the amount of capital gains or trading costs passed on to investors.

CEFs are managed portfolios established by investment firms to meet an objective. CEFs are typically bought for the income they generate. The funds are bought and sold on the open market like an ETF.

### [VA Pulls Talent from DoD Health System](#)

Within the span of a couple of days, two flagship VA medical facilities have announced that two new leaders - both recently retired servicemembers - will run the Washington DC VA Medical Center and the northern Chicago Captain James A. Lovell Federal Health Care Center (FHCC).

This is great news, and it should comfort military and veteran beneficiaries to know the chief directors of these medical facilities personally understand their service and sacrifice.

### [Carolina Chapter Honors Veterans in Hospice Care](#)

In the spring of 2014, the Western North Carolina Chapter was seeking ways to expand its veteran support. After reading that another North Carolina chapter was participating in the We Honor Veterans (WHV) program, the board of the Western North Carolina Chapter contacted its local hospice organization, Four Seasons Compassion for Life. Unbeknownst to the chapter, Four Seasons leadership recently had become aware of the same program and was looking for help in implementing it in western North Carolina.

### [New Ms. Veteran America Continues Advocacy for Homeless Women Veterans](#)

The first time *Desiree Pabon* was homeless,

she was 17. She slept on a friend's bedroom floor.

The next time, she was 19. Then seven months pregnant, she crashed in an aunt's living room.

Army Sgt. 1st Class Desiree Pabon will never forget either of the times she's been homeless. And she wants to make sure other veterans - especially women - don't have to experience what she did.

## CHAPLAIN'S CORNER

### THE ALTAR BOY

We had made a rapid advance across Northern France from the Normandy beachhead. (Historians say it was the fastest opposed advance in the history of modern warfare.) Now, our 105-millimeter howitzer battalion was bivouacked in an abandoned castle on the outskirts of a small Belgian town. The exact locations of occupied and unoccupied territory were not well known, and due to an error in map reading, we learned at daybreak that we were close to a German infantry unit. Watching our artillery battalion attempting to act as infantry close range was laughable, but we had no choice. Using our pieces at close range with time bursts, we caused the enemy to retreat.

Later that morning, I ventured away from the castle and observed local townspeople walking to the center of the village to the sound of church bells. I realized that it was Sunday and people were on their way to a Catholic mass. I followed them.

Inside the church, the priest appeared from the sacristy, I saw he was without an altar boy. I was only nineteen years old, not too far away from my own altar boy days in Philadelphia. So almost by rote, I went into the sanctuary, knelt down next to the priest and, still in my uniform, started to perform the normal functions of an acolyte:



"*Ad deum qui laetificat juventutem meam*" (To God, the joy of my youth);

"*Qua to es Deus fortitudo mea*" (For Thou, O God, art my strength);

"*Confiteor Deo omnipotenti*" (I confess to Almighty God).

The priest and I went through the whole mass as if we had done it together many times before: water and wine; *lavabo* (the ritual of washing hands after the offertory); changing the book; *suscipiat* ( a five-line prayer of acceptance); and the final blessing.

As prescribed , I preceded the priest into the sacristy and, as is the custom, stood apart from him with my hands in the prayer position while he divested. He removed the chasuble, then the cincture. When his arms lifted the alb, I saw that he was wearing a German uniform. My heart stopped: the priest was a German officer!

The man was a German chaplain and though he had realized immediately that he had an American sergeant as an altar boy, during the entire twenty minutes of the mass, he had given no outward sign of recognition. My German was rather rudimentary, and the only thing I could put together was, "*Gut Morgen, Vater*" ("Good morning, Father"). Evidently, his English was nonexistent, for somewhat flustered, he only smiled at me. Then we shook hands , and I left.

I walked back to the castle strangely exhilarated. Two strangers, enemies at war, had met by chance and for twenty minutes, without any direct communication, had found complete unanimity in an age-old ritual of Christian worship.

The memory of this incident has remained with me for over fifty years. It still brings elation, for I know firsthand, that even in war, our common humanity - under the same God - can triumph over hatred and division.

***From: Chicken Soup for the Veteran's Soul***

This young soldier had grown up in the church and did what needed to be done. Would be that we all could remember our upbringing and do likewise.

God Bless America.

Bob Steorts, Chaplain

## ODE TO THANKSGIVING

May your stuffing be tasty  
 May your turkey be plump,  
 May your potatoes and gravy  
 Have nary a lump.  
 May your yams be delicious  
 And your pies take the prize,  
 And your Thanksgiving dinner  
 Stay off of your thighs!

## LCDR OLIPHANT'S INTRODUCTION TO EDITING

The Taylor's were proud of their family tradition. Their ancestors had travelled to America with the Pilgrim Fathers on the Mayflower. They had included Congressmen, successful entrepreneurs, famous sports people and television stars.

They decided to research and write a family history, something for their children and grandchildren. They found a specialist genealogist and writer to help them. Only one problem arose - how to handle Great Uncle Jefferson Taylor who had been executed in a prison electric chair.

The writer said he could handle the story tactfully. When the book appeared, the section about Jefferson read:

"Great Uncle Jefferson Taylor occupied a chair of applied electronics at an important government institution. He was attached to his position by the strongest of ties. His death came as a great shock."

**THAT'S A WRAP FOR NOVEMBER**