

# MAHONING SHENANGO VALLEYS CHAPTER

an affiliate of

## MILITARY OFFICERS ASSOCIATION OF AMERICA

November 2025



### PRESIDENT'S MESSAGE

Roderick Hosler

#### EDITORIAL COMMENTARY:

The end of the year is upon us, less than sixty days and two monthly meetings away. November is an important month for Americans. First, we get a chance to vote and let our voices be heard as we elect representatives and leaders that will serve us. We celebrate Thanksgiving Day to remember and give thanks for many opportunities afforded us as Americans in a land of freedom and opportunity; and finally Veterans Day in which we recognize and honor the duty, service and sacrifice of our fellow citizens and went to war to protect our way of life.

The chapter has done well this year. Our numbers have increased and we continue to be active in our community. I believe the chapter is a healthy one. But with all the great things we're doing, we do have one major short fall. Attending meetings is important, but our members are not involved beyond attending our meetings. Meeting attendance is important, not a cure-all for what ails any organization. Without active participation in the leadership of an organization, any organization will wither and die. Our chapter has been blessed with a cadre of truly dedicated and conscious officers and board members. But these leaders have been board members for almost ten years, and thank you all. Without an infusion of new blood within our chapter leadership, the chapter will slowly bleed to death, as happened in other Ohio MOAA chapters. Our award-winning newsletter and web page need new editors, other chapter duties (legislative, ROTC, community involvement, etc.) will come to an end; even our dinner and lunch meeting will end. If something happens to one of our leaders and board members, the duty they performed will end unless some member picks up the slack.

I believe that being a member of MOAA and our chapter is more than just being entertained at a dinner or lunch meeting or time away for other endeavors. I hope that the commitment you made and displayed as officers will inspire you to continue that commitment to MOAA and our chapter. Your

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### FRIDAY, 17 OCTOBER 2025 LUNCHEON MEETING ROLLUP:

MOAA-MSVC hosted its monthly luncheon meeting on Friday, 17 October 2025 at A La Cart Catering in Canfield. This is the beginning of our winter luncheon meeting schedule. The chapter conducted a short business meeting and election of chapter officers. The program was Bluecoats of Youngstown, an organization that provides coats, sleeping bags, blankets, boots, hats, gloves, and socks, etc. to homeless veterans and those in need. The Bluecoats volunteer staff presented a slide show program about the Bluecoats. Very interesting. Additionally, the chapter presented Bluecoats with a check for \$2,500 from a MOAA National Community Grant. There were 26 members in attendance.



Patty Summers . President of Blue Coats of Youngstown



Rod Hosler MSVC Pres., Patty Summers, Roseann Panning, B C Vice-Pres, and Joe Mersol, Board Member

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Poland, OH 44514

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msvcmoaa@gmail.com  
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## LEGISLATIVE CONTACTS:

MOAA Legislative Update [moaa.org/takeaction](http://moaa.org/takeaction)  
or 1-800-234-6622 ext. 215

### **President Donald J. Trump (R)**

The White House  
1600 Pennsylvania Ave. Washington DC 20500  
Switchboard: 202-456-1414 [www.whitehouse.gov](http://www.whitehouse.gov)

### **OHIO**

Senator Bernie Moreno (R) U.S. Senate  
B33 Russell Senate Office Building  
Washington DC 20510  
(202) 224-2315  
[www.moreno.senate.gov](http://www.moreno.senate.gov)

Senator Jon Husted (R) U.S. Senate  
SR-198 Russell Senate Office Building  
Washington, DC 20510  
P# 202-224-3353  
[www.husted.senate.gov](http://www.husted.senate.gov)

Representative Michael A. Rulli (R)  
U.S. Congressional OH District 6  
2082 Rayburn House Office  
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### **PENNSYLVANIA**

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SD-B40C Dirksen Senate Office Building  
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Phone 202-228-5306  
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Senator John Fetterman (D)  
B40B Dirksen Senate Office Building  
Washington, D.C. 20510  
(202) 224-4254 [www.fetterman.senate.gov/](http://www.fetterman.senate.gov/)

Representative Mike Kelly (R)  
U.S. Congressional PA District 16  
1707 Longworth House Office Building  
Washington, DC  
(202) 225-5406  
[www.kelly.house.gov](http://www.kelly.house.gov)

## STATE LEGISLATIVE NEWS

**Ohio** [Ohio Legislature](#)

**Pennsylvania** [Pa Legis Notifications](#)

## MSVC Board Members:

**President:** Rod Hosler, LTC, USA, (Ret)  
[hosler1@zoominternet.net](mailto:hosler1@zoominternet.net) 330-788-3270

**1st Vice President:** Dave Di Tallo, CDR, USN, (Ret)  
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**2nd Vice President:** Florence M. Hosler, LT, USNR,  
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**Treasurer:** Bruce Bille, LT, USN, (Fmr)  
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[jmersol@gmail.com](mailto:jmersol@gmail.com) , 330 565-3328

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**MSVC-MOAA November Legislative Update**  
**By Joe Mersol, Legislative Liaison**

**Mission Brief**

November reminds us why our uniforms fit a little tighter and our hearts a little fuller. Between Veterans Day and Thanksgiving, we pause to reflect, refuel, and re-engage in the mission to protect the benefits we earned.

**1. Mission: End the Longest Government Shutdown**

Even when Congress grinds to a halt, MOAA never stands down. The article “*Service Organizations Rally to End the Nation’s Longest Government Shutdown*” shows that when D.C. goes dark, it’s our service organizations that keep the mission alive.

MOAA continues to lead the charge on Capitol Hill for fair pay, full TRICARE funding, and protection of survivor benefits. We fight not for favors—but for promises earned through service and sacrifice.

**2. Veterans Day – Honor, Humor, and Perspective**

On Veterans Day, we salute every one of you who served, stood watch, and still stands tall. Whether your battles were in the jungles, the desert, or with the VA phone tree, your perseverance keeps the flag flying high.

Reach out to a fellow veteran, share a laugh, or join your local chapter event. Camaraderie is still the best morale booster this side of an MRE brownie.

**3. Thanksgiving Orders of the Day**

This Thanksgiving, may your turkey be hot, your gravy smooth, and your football team not embarrass you in front of the family. Remember those deployed, the spouses holding the line at home, and the widows and survivors who carry the torch for those we’ve lost. If political debates erupt at the dinner table, execute a tactical withdrawal to the dessert table and regroup by the pumpkin pie.

**4. Call to Action: Sound Off!**

You can report for duty in just 60 seconds—by contacting your representatives.

Visit the [MOAA Take Action Center](#)

There, you can personalize pre-drafted letters to Congress supporting national defense, servicemembers, and their families. Every voice counts, and yours carries the weight of experience.

**MOAA Vision**

*A strong national defense and a nation that honors its commitments to all who serve and have served.*

**MOAA Mission**

*To advocate for our military community and foster leadership, service, and camaraderie among officers, veterans, and their families.*

**Stay engaged. Stay informed. Stay mission-ready.**  
*Together, we Never Stop Serving.*

**Respectfully,**

**Joe Mersol**

**go to QR Code**

**Surviving Spouse Corner:**

**Florence Hosler, Surviving Spouse Liaison**

**Should You Switch to a Medicare Advantage Plan?**

**By: Paul Frost**

*This article is part of [MOAA’s 2025-26 TRICARE Guide](#), brought to you by [MOAA Insurance Plans](#), administered by Association Member Benefits Advisors (AMBA). A version of the guide appeared in the November 2025 issue of [Military Officer magazine](#).*

What is a Medicare Advantage plan (MAP), and should you consider one?

**What MAPs are:** They are Medicare Part C (Advantage plans), an alternative to the federal government’s Original Medicare (OM), and are offered by private companies. MAPs must include OM’s Part A for hospitalization and Part B for medical insurance. Skip those with Part D for pharmacy because TRICARE For Life (TFL) is your pharmacy plan.

**How MAPs compare to OM:** Like OM, MAPs cannot deny coverage or charge higher premiums for preexisting health conditions. Unlike OM (in most cases), MAPs can require prior authorization for certain services/supplies.

Like OM, MAP enrollment can be changed during the eligible open season. If no changes are requested, coverage is automatically rolled over for the next year. Premiums for OM Part A are typically \$0, and Part B are \$185 a month (or higher depending on your income); premiums for MAPs are determined by the company offering the plan; some plans do not charge premiums.

**How MAPs work with TFL:** TFL will cover MAP deductibles and copays. But when first enrolled in a MAP, initial claims might need to be filed manually until the MAP adjusts to automatically bill TFL.

**Should I switch to a MAP?** Ask yourself: Do my current providers accept certain MAPs? Will I have to change providers? How close am I to network providers? Do the “additional incentives” come with added costs?

**Frost** co-leads MOAA’s Financial and Benefits Education program and is also an accredited Veteran Service Officer (VSO), providing VA disability compensation claim and appeal information and advice to the military community.

**Scan the QR code below to deploy your message directly to Capitol Hill.**



**Pres. Msg cont.**

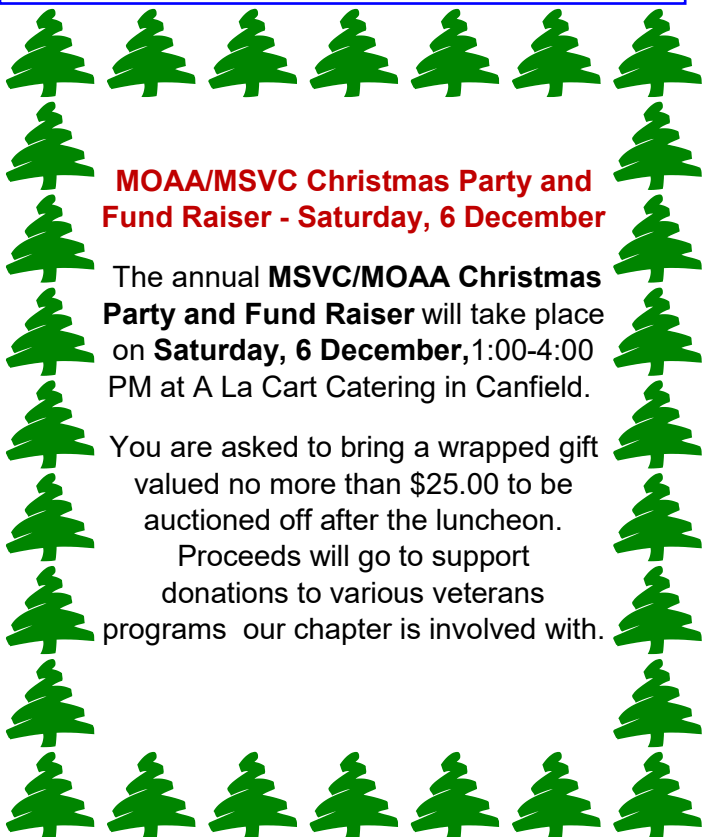
assistance is vitally needed. Please consider stepping up to the challenge.

On a political note, America seems to be at a crisis on the home front. Rounding up and deporting illegal immigrants and the assaults physical and verbal thrust upon Federal law enforcement officers as they perform their constitutional duties to enforce Federal law by leftist anarchists and politicians. Shutting down the government depriving U.S. citizens of the safety and security afforded by the Federal government. Funding the government has become a political hot potato with "the citizens of the nation being held hostage" by the political whims of politicians. This is totally inexcusable that shows the contempt our elected representatives show for the citizens of this country and their constituents. The government has now been shut down for over forty days. Shame on Congress. To them it is about power over the people, placing the needs of a few over the needs of the many. We all have to live by a budget, but not congress and the government.

Fortunately the shutdown ended, members of congress saw the light and listened to their constituents at last.

Still we have much to be thankful for. We are still a free people with rights and prosperity that are the envy of the world. Our military and veterans have assured this with their service and sacrifice. When we sit down for a Thanksgiving dinner, remember the veterans that made it possible.

**"It's important that people know what you stand for, and what you won't."**



**MOAA/MSVC Christmas Party and Fund Raiser - Saturday, 6 December**

The annual **MSVC/MOAA Christmas Party and Fund Raiser** will take place on **Saturday, 6 December**, 1:00-4:00 PM at A La Cart Catering in Canfield.

You are asked to bring a wrapped gift valued no more than \$25.00 to be auctioned off after the luncheon.

Proceeds will go to support donations to various veterans programs our chapter is involved with.

**UPCOMING MSVC CALENDAR OF EVENTS FOR 2025**

**MARK YOUR CALENDARS, SO YOU DON'T MISS AN EVENT OR MEETING**

Note: Unless otherwise noted, all chapter meetings are held at A La Cart Catering, 249 Lisbon Street, Canfield.

Dinner Meetings (April – September): Gather at 5:30 PM, Dinner at 6:00 PM.

**Lunch Meetings (October – March):** Gather at 11:30 AM, Lunch at 12:00 Noon.

NOV 14 – Lunch Meeting, program: VA Death and Burial Benefits, Nate Walker

DEC 06 – MOAA Christmas Party and Fund Raiser, (12:00-4:00 PM) A La Cart Catering.

**HISTORICAL EVENTS IN NOVEMBER:**

**HISTORICAL EVENTS IN NOVEMBER:**

NOV 4, 1791: U.S. Army suffers largest defeat against Indians at the Battle of the Wabash, IN.

NOV 4, 1979: Iranians stormed the U.S. Embassy in Teheran, 52 Americans held captive for 444 days.

NOV 7, 1811: Gen. William H. Harrison forces defeats Shawnee Indians at the Battle of Tippecanoe in Indiana.

NOV 8, 1942: Operation Torch, Americans land at Morocco and Algeria in North Africa.

NOV 10, 1775: Marine Corps Birthday. Happy Birthday.

NOV 11, 1918: Armistice ending World War I

NOV 11, 1918: American victory over Bolshevik forces at the Battle of Tulgas in north Russia.

NOV 15, 1777: The Articles of Confederation were adopted by Continental Congress.

NOV 19, 1863: President Abraham Lincoln delivered the Gettysburg Address.

NOV 20, 1943: The Battle of Tarawa began in the Pacific War.

NOV 22, 1963: Assassination of President John F. Kennedy in Dallas, TX

NOV 27, 1621: Thanksgiving Day



## Mahoning-Shenango Valleys Chapter

### Membership Requirements

The membership in MSVC shall be composed of: men and women who are or have been commissioned or warrant officers of the seven United States uniformed services (Army, Navy, Air Force, Marine Corps, Coast Guard, National Oceanic and Atmospheric Administration, and Public Health Service). Surviving spouses of deceased individuals who, if living, would be eligible for membership. MSVC memberships are open to all eligible people.

Contact : [msvc-moaa@gmail.com](mailto:msvc-moaa@gmail.com) for more information or download the membership form here: <http://msvc-moaa.org/wp-content/uploads/docs/2021-MSVC-Member-Application.pdf>



### BECOME A MOAA NATIONAL PREMIUM OR LIFE MEMBER:

MOAA National and Chapter membership is open to all Retired, Former, and Active Officers of the seven uniformed services and spouses can become Chapter members. Officers on active service (active or reserve duty) are exempt from paying chapter member dues.

#### LIFE MEMBERSHIP

MOAA LIFE Membership is the most elite membership category. As a MOAA LIFE Member, you'll receive all of MOAA's PREMIUM benefits - plus more - for life. Additional benefits include spouse protection and direct access to MOAA staff experts on the dedicated MOAA LIFE Member Hotline.

#### PREMIUM MEMBERSHIP

MOAA PREMIUM Membership gives you total access to everything MOAA has to offer, including our full spectrum of career and financial resources, MOAA-exclusive publications, college scholarships for dependents, and countless discounts on products and travel.

## MEMBERSHIP CORNER

By Florence M. Hosler

Mahoning and Shenango Valleys Chapter has opened its 2026 season in accordance with our Chapter Constitution and Bylaws. Dues remain at \$20

You may submit your dues by paying at a meeting or through our website <https://msvc-moaa.org/membership> or by sending a check to MSVC MOAA, PO Box 5342. Poland OH 44514

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**DIRECTIONS:**  
Find and circle the turkey recipes in the grid. Look for them in all directions including backwards and diagonally.

## LEFTOVER TURKEY

### Word Search

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A La King

Burritos

Casserole

Chili

Chowder

Crepes

Croquettes

Curry



Empanadas

Quiche

Enchiladas

Salad

Hash

Sandwich

Manicotti

Shepherd's Pie

Nachos

Soup

Panini

Stroganoff

Pizza

Tacos

Pot Pie

Tetrazzini

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Just a bit of fun and games!

## 2026 CALENDAR OF ACTIVITIES AND EVENTS MARK YOUR CALENDARS

**Note:** Unless otherwise noted, all chapter meetings are held at A La Cart Catering, 249 Lisbon Street, Canfield.

**Lunch Meetings** (3rd Friday each month, OCT–MAR): Gather; 11:30 am, Lunch at 2:00/Noon.

**Dinner Meetings** (3rd Thursday each month, APR–SEPT): Gather; 5:30 pm, Dinner at 6:00 pm.

JAN 16 – Meeting, Topic: Teaching Corporate Finance in Hanoi, Speaker: Dave Long.

FEB 20 – Meeting, Topic: Ohio DOT Transportation Projects in the Valley, Speaker: TBD

MAR 20 – Lunch Meeting, Topic: U.S. Border Patrol Operations in Ohio.

APR 16 – Cadet Night Recognition Dinner.

MAY 21 – Dinner Meeting, Topic and Speaker: TBD.

JUN 18 – Dinner Meeting at Golden Corral Buffet, Hermitage, PA Topic and Speaker: TBD.

JUL 16 – BBQ Picnic at the Fish and Game Club of Vienna.

AUG 20 – Meeting, Topic and Speaker: TBD.

SEPT 17 – Dinner Meeting, Topic and Speaker: TBD.

OCT 16 – Lunch Meeting, Topic and Speaker: TBD.

NOV 20 – Lunch Meeting, Topic and Speaker: TBD.

DEC 05 – Christmas Luncheon and Chapter Fund-raiser (1:00 pm to 4:00 pm)

### **MARK YOUR CALENDAR**

### **MAHONING COUNTY VETERANS SERVICE COMMISSION**

The Mahoning County Veterans Service Commission (VSC) provides support services; Veterans Administration (VA) Claims processing, benefits filing assistance; financial aid; burial benefits and transportation to the VA Medical Center in Cleveland and more for all military veterans and their widows. Offices are located at 345 Oak Hill Avenue, Entrance A, Suite #100, Youngstown, OH 44502. Office open to the public at 8:00 am. All services are conducted via appointment by calling the VSC office at (330) 740-2450. **The VSC will be moving to a new facility at 1915 Belmont Avenue (next to the VA Clinic), Youngstown, in January 2026.** Visit their website for more information regarding their many services.

There are other Veteran Service Commissions in the area:

**Trumbull County, OH:** 253 E Market St, Warren, OH 44481, Ph. (330) 675-2585.

**Columbiana County, OH:** 7989 Dickey Dr Suite 1, Lisbon, OH 44432, Ph. (330) 424-7214.

**Mercer County, PA:** 125 S. Diamond Street, Suite 114. Mercer, PA 16137, Ph: (724) 662-7511.

**Lawrence County, PA:** 430 Court St, New Castle, PA 16101, Ph. (724) 656-2180.

## **MSVC – LUNCHEON MEETING – FRIDAY, 21 NOVEMBER 2025**

MSVC-MOAA will host its monthly meeting on **Friday, 14 November 2025** at A La Cart Catering in Canfield. This is a luncheon meeting. The program is VA Benefits and Burial presented by chapter member, Nate Walker who is a Service Officer with the Mahoning County Veterans Service Commission. Check-in starts at 11:30 AM, with lunch at 12:00/Noon. Dinner/luncheon cost is \$20.00 and you may pay for your meal at the door. Please **RSVPs** no later than **Monday, 17 November**, at [msvcmoaa@gmail.com](mailto:msvcmoaa@gmail.com) and please let us know if you are bringing a guest. **MARK YOUR CALENDAR NOW** and see you on Friday the 14th.



### **TRICARE to Increase Pharmacy Copayments, Add New Benefits in 2026**

Tricare health beneficiaries who fill prescriptions outside a military health facility will pay more for medications next year, but they will also have expanded access to new treatments for conditions like lung cancer and chronic back pain, under an announcement made by the federal government Tuesday.

According to a notice in the Federal Register, most Tricare prescription copayments for medications purchased at retail pharmacies and through the Tricare mail-order pharmacy will increase beginning Jan. 1.

*Click on the link above for more information.*

Bureaucracy defends the status  
quo long past the time when the  
quo has lost its status.

**Laurence J. Peter**

*Editorials in this newsletter, are the opinions solely of the individual authors and do not necessarily express the policy or opinions of the newsletter's editor or publisher, nor do they reflect an endorsement by the Mahoning-Shenango Valleys Chapter or the national organization of the Military Officers Association of America.*