

MAHONING SHENANGO VALLEYS CHAPTER

an affiliate of

MILITARY OFFICERS ASSOCIATION OF AMERICA

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PRESIDENT'S MESSAGE

Rod Hosler

The COVID vaccine is now available at the VA and being administered to registered veterans, and now spouses and qualified care givers are also able to get the vaccine there as well. I hope all members are taking the opportunity in obtaining the vaccine at the earliest.

The Chapter will hold its annual ROTC/JROTC Cadet Dinner meeting on Friday, 30 April at 6:00 PM at A La Cart Catering in Canfield. We will be recognizing two Second Lieutenants, four soon to be commissioned Cadets and three outstanding Cadets, and their cadre. This is our premier event of the year and your attendance and participation is appreciated. Please consider sponsoring a cadet for this noteworthy event. Dinner cost is \$20.00 per person and I hope to see you then.

Finally, I continue to solicit and encourage all current Chapter members to invite a former/retired officer to attend one of our meetings. The Chapter will purchase that guest officer's lunch or dinner and the sponsoring officer will receive a \$10.00 gift card when the guest joins the chapter.

Our new chapter flag, photo by Mike Wisniewski.



MSVC Connects with USNA Cyber Center

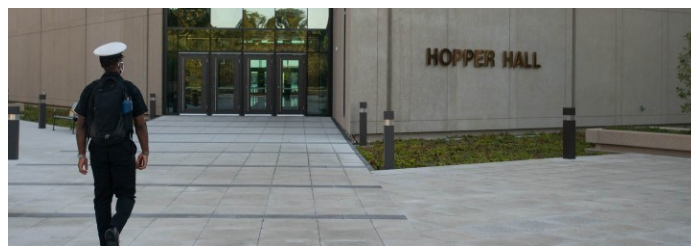
by David J. Di Tallo

Proving there is room in all of us for yet another Zoom call, Mahoning and Shenango Valleys Chapter – Military Officers Association of America held a virtual lunch meeting with members of the United States Naval Academy's (USNA) Center for Cyber Security at its monthly meeting on Friday, March 19.

After the invocation, Pledge of Allegiance, and several announcements, the chapter welcomed retired Army nurse LTC Genevieve Germaniuk, a guest of First Vice President Bruce Bille.

MSVC heard from Navy Commander and Strongsville, Ohio native Phil Starcovic and retired Navy Captain Paul Tortora as they explained the nature of cyberspace, threats posed by malicious actors operating in cyberspace, and the role their Center plays in preparing USNA midshipmen for military careers in Cyber Operations.

In other business, Don Rasile won the 50-50 Drawing, with the remaining thirty-eight dollars going to the chapter's Cadet Fund. MSVC will host its annual Cadet Night Dinner, and members are asked to consider donating to the Cadet Fund ("Buy a Cadet Dinner") to help defray the cost.



The Naval Academy Center for Cyber Security Studies, Hopper Hall, will celebrate its official opening, Thursday, Oct. 15. Named for Rear Adm. Grace Hopper, a pioneer in computer programming, Hopper Hall is the Academy's newest and most state-of-the-art academic building on the Yard. *USNA website*



Center for Cyber
Security Studies

UNITED STATES NAVAL ACADEMY

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Why Join MOAA?

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military servicemembers and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers. MOAA members proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: NEVER STOP SERVING.

To Join MOAA National: use the web site www.moaa.org/join or call 800-234-6622



Florence Hosler, SSL

msvcmoaa@gmail.com

Focusing on Finances After Loss

By: Pat Green

The loss of a spouse has quite an impact. At first, you are busy dealing with grief and helping your family recover from the loss. Eventually, though, you must focus your energy on finances. You have lost your financial partner.

Your goal should be to live comfortably with as little financial stress as possible. Losing a spouse often means a reduction in family income. This requires some changes and hard decisions as you consider:

- **Where should I live?** Many factors are involved in this decision. Work, commute time, children, their friends, activities, and school proximity, health, safety, and other family responsibilities are all important.
- **What can I afford?** This is probably the most important consideration. If you and your spouse were conservative in spending, your living expenses and debt might be manageable. Do a budget analysis based on your current income and spending. Be aware of adjustments. Income might be down, but taxes might be up if your new IRS tax status is "single" (higher rates). Include new insurance costs for yourself to protect any dependents. Don't forget to add in the expense of services your spouse provided, such as lawn mowing, painting, or handy jobs. Do the calculations. If you can stay put for a while, great!

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Another view of Hoper Hall

Courtesy of USNA



First Vice-President Bruce Bille with guest, retired Army nurse LTC Gen-eieve Germaniuk. Photo by Mike Wisniewski

BECOME A MOAA NATIONAL PREMIUM (ANNUAL) OR LIFE MEMBER:

The Chapter currently has 108 members: 44 Life members, 24 Premium (Annual) Members, and 40 Basic members. Premium (Annual) and Life level of membership allows members full access to all MOAA benefits, travel service, free information publications, and discounts at many MOAA supported businesses. Basic member are MOAA National members, but pay no National MOAA dues and only have access to the MOAA website receiving just the electronic newsletter. Paying Premium or Life member dues also funds the programs sponsored by MOAA, and more important MOAA's lobbying efforts with Congress. Get full MOAA National benefits by becoming a Premium or Life member. Use the MOAA web site www.moaa.org/join or call 1-800-234-6622

KEEP MOAA NATIONAL INFORMED

Personal information listed on the MOAA National membership roster can only be changed by you, the individual member. Correct your information via your login at www.moaa.org, "My Profile" Information or call 1-800-234-6622. Changes include:

- address
- email
- telephone number
- rank or military status

MSVC Partners to Support YARS

by David J. Di Tallo

Despite restricted access to the Youngstown Air Reserve Station (YARS), Vienna, OH, Mahoning and She-nango Valleys Chapter – Military Officers Association of America (MSVC-MOAA) continues to support the base, airman, and civilian employees during the current flu pandemic through continued membership in the Base Community Council (YARBCC).

MSVC has been a Council member for the last two years and is represented by Board Member at Large Ralph DeLucia, but the group also has individual members, such as long time chapter member Dennis Gartland.

The Council recently met March 11 at Candywood Wine Cellar (also in Vienna, OH) with DeLucia, Gartland, and chapter member and 910th Airlift Wing Public Affairs Officer Major Scott Allen on hand to hear an update from Wing Commander Colonel Joseph Janik.

According to DeLucia, through various fund raising efforts, including a Virtual Christmas 5K Run, YARBCC was able to donate \$7000 to 910th Airlift Wing Airmen's Fund in 2020 and a further \$3800 so far this year. The Council is planning to renew such annual events as an airshow, Armed Forces Day Dinner, and a Christmas Party, all of which MSVC has directly supported in the past, provided base access restrictions can be lifted.

According to its website, the council was formed thirty-five years ago to provide a forum for addressing issues common to the community and the military, as a vehicle for action in resolving issues, undertaking projects of significance to the community and the military, and to help enhance public understanding of the role and mission of the Air Force Reserves and its presence among our communities. *(Editor's note: see their website at <https://yarbcc.org/> for more information)*

MSVC members Scott Allen and Ralph DeLucia join YARBCC Vice President Dave Christner at the Council's March 11 meeting at Candywood Wine Cellar in Vienna, OH.



LEGISLATIVE ISSUES

Rod Hosler

There are three featured legislative alerts on the MOAA website. These important issues require your immediate attention. Send your elected officials a MOAA-suggested message today. Click on the highlighted links.

1. [The Toxic Exposure in the American Military \(TEAM\) Act](#), introduced by Sens. Thom Tillis (R-N.C.) and Maggie Hassan (D-N.H.) and Rep. Mike Bost (R-Ill.) would create comprehensive toxic exposure reform to expand health care, improve the presumptive process, and ensure veteran input in the process about the critical conditions affecting the health and well-being of servicemembers, veterans, families, survivors, and caregivers as a result of exposures while in service.
2. Act now to urge your senators to support the [TRICARE Select Restoration Act](#), which is an important first step to repeal the enrollment fee for grandfathered retirees.
3. Contact your representative and senators and urge them to support [The Major Richard Star Act](#), which would provide concurrent receipt for servicemembers unable to complete 20 years of service due to combat-related injuries. Help ensure these men and women get their full service-earned retirement, as well as their disability compensation from the VA .

Please take a few moments to visit the [MOAA web site](#) and link to ADVOCACY section, scroll down to Legislative Action Center. This identifies all of the legislative issues and bills that MOAA supports which require your active involvement . Remember to contact your Congressional representatives (Senate and House) to express your concerns. There are also many state legislative issues that require your support as well. MOAA National is actively monitoring the legislative efforts of Congress and will continue keep all members apprised of on-going actions of major concern.

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MSVC Board Members Ralph DeLucia and Dennis Gartland at the Council's March 11 meeting at Candywood Wine Cellar in Vienna, OH.



Photos courtesy of YARBCC

MSVC Plans 2021 Cadet Night Dinner

by David J. Di Tallo

The MSVC-MOAA Cadet Night Dinner will be held Friday, April 30 at A La Cart Catering (429 Lisbon Street) in Canfield, Ohio, where we have been meeting regularly since last fall and we have found a large, welcoming, and well-appointed venue. And the food and service have been great too!

The evening begins at 6pm with appetizers (member may bring their own beer and wine), dinner at 6:30pm, and our cadet awards and recognition program at 7:15pm.

The cost is \$20 per person, and reservations are due to Treasurer Florence Hosler by Monday, April 26 by email to msvcmoaa@gmail.com or hoslerfm@zoominternet.net or by phone at 330-788-3270. Attire is business formal.

We expect to host several graduating/commissioning cadets from Youngstown State University Army ROTC, as well as a junior class nominee for the MOAA ROTC Medal. At this time, we are waiting to learn if any of the area high school Junior ROTC programs will participate (school policies on extracurricular activities vary).

Thanks to the ongoing generosity of our members, we have collected money in our Cadet Fund to help defray the cost of the dinner for our cadets, but we welcome any and all contributions in any amount. You can contribute when you check-in for our March 19 Lunch Meeting or the Cadet Night Dinner itself. Feel free to "Buy a Cadet Dinner"!

The chapter also gratefully acknowledges the generous contributions from United Services Automobile Association, which helps pay for the awards themselves, as well as the dinner.

Please mark your calendars and plan on attending our chapter's flagship event.



LEGISLATIVE ISSUES

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Ohio

****[H. B. No. 29 2021-2022](#) A B I L L** To amend sections 317.24 and 317.241 of the Revised Code to allow a person who was discharged from the United States Public Health Service or the National Oceanic and Atmospheric Administration to obtain an Ohio veterans identification card. **As passed by the House.**

Pennsylvania

There are several bills before the [General Assembly](#) pertaining to veterans housing, homelessness and Veteran's Affairs funding.

These bills of interest will be tracked and reported on here, if you know of others of interest contact the newsletter editor at: msvcmoaa@gmail.com

This month's Military Officer magazine contains 4 tear out letters for members to sign and mail to Senate and House leaders. Included are arguments for Comprehensive Toxic Exposure Reform, Tricare Young Adult Parity and Basic Needs Allowance.

The last touches on the often hidden fact that some service members and their families suffer from food insecurity, they do not always qualify for SNAP as their BAH is considered income and puts them over the federal income limit.

What is most disturbing is that some serving members' household gross income falls below the federal poverty limit. This is unacceptable in a country whose per capita income is in the top 10th world wide.

Please send in your letters as soon as possible.

[VA OFFERS COVID-19 VACCINATIONS](#)

As of March 24th spouses and caregivers are eligible to get Covid shots at the VA. Click on link above.

The VA is offering COVID19 Vaccinations at the Carl Nunziato VA Clinic in Youngstown and Warren as well as locations in western Pennsylvania. Currently the two dose Pfizer and Moderna vaccines are available but the single dose Johnson & Johnson's Janssen COVID-19 Vaccine is not. Veterans registered with the VA are eligible to receive the vaccine. Call 330-740-9200 in Youngstown or in Warren, OH at 1460 Tod Ave NW, (330) 392-0311. If you are not registered with the VA, do as soon as possible. DD Form 214 is required.

This Newsletter is published by the Mahoning-Shenango Valleys Chapter (MSVC), which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are non-partisan. Any advertisements that appear in this publication/website also do not reflect an endorsement by MOAA or this affiliate. Articles 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, unless so indicated [Copyright 2016, Military Officers Association of America All rights reserved.] Questions or comments should be directed to: LTC Roderick A. Hosler, USA, Ret.; P.O. Box 5342; Poland, OH 44514; E-mail: msvcmoaa@gmail.com.

Legislative Contacts:

MOAA Legislative Update moaa.org/takeaction
or 1-800-234-6622 ext. 215

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Senator Rob Portman (R) United States Senate
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Phone (330) 337-6951 <http://billjohnson.house.gov>

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Senator Patrick Toomey (R)
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Representative Mike Kelly (R) District 16
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## Surviving Spouse

Cont. from pg. 2

- **How can I make changes to my current home?** It's home, and you love it. You can freshen things up with some inexpensive changes like rearranging furniture, adding some fresh paint, buying a new bed or bedspread, and relocating photos and wall art.
- **What if a change of address is necessary?** Downsizing or moving might be the best option for your new financial circumstances or emotional state. Make a pro/con list of emotional factors and expenses. Be thoughtful about real estate commissions, state income tax, moving, and redecorating expenses as well as all those emotional pluses and minuses. Investigate whether spousal disability exemptions and entitlements are available at a new home or new location. Changing states can generate issues. Do your homework. Be diligent!

This is a lot to do and a lot to consider, but help and resources are available. There are excellent calculators and programs online to assist with mortgages, investments, budget analysis, and insurance decisions, including on MOAA.org. Find them at [MOAA.org/Finance](http://MOAA.org/Finance).

*Pat Green is a member of MOAA's Surviving Spouse Advisory Council. She has been active and engaged member of MOAA for 15 years, serving in many leadership roles.*

### SAVE THE DATE

#### YSU ROTC ALUMNI PICNIC REUNION

**SATURDAY, JULY 31, 2021**

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at every stage.

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## MSVC MEMBERSHIP RENEWAL - 2021

Since January, we have been soliciting our 2021 Chapter Memberships dues at \$20.00 per person to offset the administrative costs incurred in the operations of the Chapter. Your quick response is appreciated. Renewal checks can be mailed to:

MSVC-MOAA,  
P.O. Box 5342,  
Poland, OH 44514



### UPCOMING MSVC CALENDAR OF EVENTS FOR 2021

01 APR – MSVC Board Meeting, VRC, YSU.

30 APR – Cadet Night Dinner, at A La Cart Catering, Canfield. 5pm

06 MAY – MSVC Board Meeting, VSC

21 MAY – Luncheon Meeting, at A La Cart Catering, Canfield; Topic: TBD.

03 JUN – MSVC Board Meeting, VSC

18 JUN – Dinner Meeting, at Golden Corral, Hermitage, PA; Speaker: TBD.

16 JUL – Dinner Meeting, Gun Shoot and Picnic, Vienna Rod and Gun Club, Vienna. Catered by Mission BBQ.



### MEMBERSHIP RENEWAL for MAHONING SHENANGO VALLEYS CHAPTER MOAA

Name: \_\_\_\_\_ Military Status \_\_\_\_\_ Spouse Name \_\_\_\_\_  
Branch \_\_\_\_\_ Rank \_\_\_\_\_ Years Active/Reserve \_\_\_\_\_ / \_\_\_\_\_  
Regular Member (Retired, Former, Active\* Officer of the seven uniformed US Services (Membership \$20/year)  
\*FREE

