NEW YORK STATE CAPITAL DISTRICT CHAPTER OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

The NYS Capital District Chapter and the Military Officers Association of America are non-partisan member organizations that honor, assist, and advocate for all who serve and have served honorably in the uniformed services of the United States of America.



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4-Star Chapter – 2023 5-Star Chapter: 2021, 2020, 2018 & 2017

SPECIAL GUESTS FROM MOAA HQ

& ALBANY TIMES UNION

New Online Payment Portal!

VOLUME 16, ISSUE 1, JAN-FEB 2025 // THIS ISSUE CONTAINS:

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CHAPTER HAPPENINGS

Our next Chapter meeting is **SATURDAY**,

FEBRUARY 8, at NORRINE'S RESTUARANT

405 Hudson River Rd, Waterford, NY 12188

(a.k.a. Routes 4 & 32, in the town of Halfmoon)

PLEASE JOIN US FOR THIS SPECIAL EVENT

This meeting features **TWO** important guest speakers!

Our Chapter is honored to host MOAA's Senior Director for Affiliated Councils and Chapters, **CAPTAIN FRANK J. MICHAEL, USN (RET)**



As Senior Director, Council and Chapter Affairs, Capt. Frank J. Michael, USN (Ret), is responsible for direct support of MOAA's robust nationwide network of more than 400 active and engaged affiliates as they influence legislation, serve their local communities in impactful ways, grow membership at the local and national levels, and increase MOAA brand awareness nationwide. He coordinates with senior headquarters staff, as well as national oversight committee and board leadership, to improve and support the vibrancy and effectiveness of MOAA's affiliate network. Michael also provides in-person support to council and chapter activities and events, and plans and organizes quarterly council and chapter leader in-person workshops and other training opportunities.

CAREER HIGHLIGHTS

- Commanded Helicopter Anti-Submarine Squadron Light 47 (HSL 47). Led Navy helicopter relief efforts following the 2004 Indonesian tsunami and Hurricane Katrina.
- Commanded USS Boxer (LHD 4). Participated in the 2011 Captain Phillips rescue operation in the Indian Ocean.
- Extensive experience in nonprofit program and volunteer member support.

We are also honored to host **MR. TERRY BROWN**, the Military Columnist for the <u>Albany Times Union</u>, who will talk to us about *companion animals for veterans*.

DRESS CODE: Business casual (jackets, ties, & dresses optional, but no jeans, please)

PROGRAM:

1300 hrs: Check-in; Buy your 50/50 tickets; Mix & mingle

1330 hrs: Welcome; Pledge of Allegiance; Prayer for Service Members

1345-1400 hrs: Entrees served

about 1445 hrs: Guest Speaker presentations

Continued on next page

about 1530 hrs: Installation of newly elected Chapter Officers & Board Members for 2025-27

1545-1600 hrs: 50/50 drawing; announcements and farewell

ENTRÉE SELECTIONS (choose one):

STEAK w/potatoes & veggies

CHICKEN PARM over pasta w/garlic bread

SALMON over pasta w/white wine lemon sauce

With the meal: Salad, dessert, coffee, tea, and soft drinks

Also available: Wine, beer, adult beverages are available at the bar. You may pay as you go or ask for an individual tab.

Norrine's Restaurant has a large private space for us with rest rooms close by. You can park on the side lot near the entrance which also has a couple of Handicap Parking spaces, or behind the restaurant. The lots are not paved. The entrance has a wheelchair ramp.

COST: \$40 per person, members and guests.

RESERVATIONS REQUIRED NLT Thursday, January 30: Please email your reservation and entrée selection(s) to AL MEMOLE before the deadline to confirm your attendance, because we owe the restaurant a final count of guests and entrée selections one week in advance. Email Al at pres@cdnymoaa.org or ammmemole@gmail.com. OR, you may call Al at 518-641-8664 and leave a voicemail (because he always leaves his phone on a table somewhere) or else you may mail Al the luncheon reservation form found at the very end of this newsletter along with your payment (check), but he must receive it by the due date above.

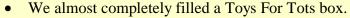
Invite officers you know who are not members of MOAA or not Chapter members to our upcoming luncheon!

If you know former, retired, or still-serving military officers who aren't yet MOAA members or Chapter members, please invite them to join us and hand them a membership application (or send them this link): Joint MOAA-Chapter Membership Application

Our Last Meeting, December 8, at Norrine's Restaurant

We accomplished a lot at our Annual Business Meeting and Christmas Holiday Party:

- Officers and Committee Chairs presented a review of the year's activities and the status of the Chapter's finances and operations.
- We voted to accept changes to Chapter By-Laws regarding annual dues.
- We voted to accept the slate of candidates for Chapter Officers and the Board of Directors for 2025-27.



- We shared a great meal and wonderful conversations.
- WE HAD FUN JUST BEING TOGETHER AND INTERACTING WITH EACH OTHER!



<u>At right above</u>, Chapter Treasurer Pat Piccirilli delivers the bottom line. <u>At left</u>, newly elected Chapter Officers and Directors: top row from l to r - Vincent Memole, Ernest "Skip" Bebernitz, Lance Richardson, and Edward Balaban; bottom row from l to r: Anthony Ficara, Alfred Memole, Kathy Gates, and Patrick Piccirilli; [missing: Rocco Acquilano, Christopher Costigan, Ralph Folger, and Edmund Scheiber.] (Photos by Ed Balaban)

December meeting attendees represented four military services — Army, Navy, Marine Corps, and Air Force — active and reserve component and NY militia service. <u>From the photo below</u>, can you pick out the former Marine? How about the former Special Forces? Oh yeah? Can you pick out ... the lawyers? The dentist? Nurses? We are an eclectic bunch for sure.



<u>Standing</u> from l to r-Mark O'Rourke, David and Elfi Erickson, Michael Golden, Mary Balaban, Vincent Memole, Julia Holcomb, Skip Bebernitz (always in the thick of the action), Mary Lou Bebernitz (always there with Skip), Elizabeth Stevens, Lance and Christine Richardson, Laurie Gates, Elizabeth Graziade, and Ed Balaban. <u>Seated</u> from l to r-Rocco Acquilano, Anthony Ficara, Alfred Memole, Kathy Gates, Patrick Piccirilli, and Mary Memole; <u>Missing</u> – Mark Thibault. (Photo by Ed Balaban's camera! How did he do that?)

Legislative Affairs Committee Report

(Submitted by Pat Piccirilli, Legislative Affairs Committee)

<u>Pay Raises, Pensions and the BAH.</u> The December 30 edition of the MOAA newsletter published the latest updates regarding pay raises, pensions and the BAH:

Pay Raises: Military service members in the ranks of E-1 through E-4 will receive a 14.5% raise next year. President Joe Biden signed the 2025 pay raises into law Dec. 23rd.Most other service members will get a 4.5% pay bump. Some senior officers, including O-8s with 30 or more years of service, all O-9s and all O-10s, will receive smaller percentages because their pay can't, by law, exceed that of Level 2 of the Executive Schedule, according to an executive order published by the Office of Personnel Management.

The 4.5% raise will take effect at the beginning of 2025, while the extra 10% raise for junior enlisted troops will kick in at the start of April. With the 14.5% raise, junior troops will earn about \$3,000 to \$6,000 more per year, depending on rank. For example, E-1s will make \$27,828 per year, compared

Continued on next page

to \$24,206 now, while E-4s with at least six years of experience will make \$44,107, compared to \$38,368 now.

The pending 4.5% raise doesn't quite match service members' 5.2% increase in 2024 or 4.6% in 2023, but it still tops the 2.7% and 3% raises in 2022 and 2021, respectively. While not as high as a House panel's initial 19.5% proposal for a junior enlisted raise next year, the compromise 14.5% raise marks a major win for younger troops who have struggled for years to afford basic necessities such as food.

Pensions (2025 Veterans Pension Rates): Meanwhile, the Department of Veterans Affairs released its 2025 Veterans Pension income limits. The new limits change veterans' individual rates. The actual amount paid depends on a veteran's income; the pension payment makes up the difference.

Veterans of wartime service who are 65 or older and on a limited income may qualify for a veteran's pension without being disabled. Wartime veterans may also qualify who have a limited income and can no longer work. For example, for a veteran with no dependents, the 2025 VA pension income limit (effective Dec. 1, 2024) is \$16,956. With a spouse or child, it's \$22,216.

Survivors Pension: Additionally, the VA has released its new rates for the Survivors Pension, also known as the "death pension," a tax-free benefit paid to eligible dependents of deceased wartime veterans. For those eligible, the VA pays the difference between your countable income and the yearly income limit that describes your situation.

BAH (Basic Allowance for Housing): Another important update for 2025 is the Basic Allowance for Housing, which will increase by 5.4% for the second year in a row. The Defense Department calculates BAH rates based on a uniformed service member's geographic duty location, pay grade and dependency status, along with housing costs in each local market. Each year, the department releases new BAH tables in mid-December for rates effective Jan. 1. There is also a special type of Basic Allowance for Housing known as BAH Transit, BAH Type II, BAH Non-Locality or BAH Reserve, depending on what branch you are in and your status.

<u>NDAA Updates</u>: At more than 1,800 pages, the FY 2025 National Defense Authorization Act (NDAA) will shape the service-earned benefits of those in uniform, and their families, well beyond the fiscal year. The bill, which cleared Congress last week and was signed into law by the President Dec. 23, includes dozens of provisions tracked by MOAA throughout the long lawmaking process with several more proposals that did not make the final cut.

<u>MOAA Advocacy Focus for the New Congress.</u> Here's a more complete breakdown of the legislative highlights, including areas where MOAA hopes to secure *future improvements via advocacy work with the incoming 119th Congress:*

Pay and Allowances

Highlights: MOAA outlined details of the junior enlisted pay hike and the 4.5% raise affecting nearly all other servicemembers, along with increased eligibility for the Basic Needs Allowance (BNA), shortly after the bill passed the Senate on Dec. 18. MOAA will continue its work to restore BAH to 100% of anticipated housing and utilities costs – provisions authorizing funds for such an increase did not make the final legislation.

Health Care

Highlights: The bill includes reforms designed to improve beneficiary access to health care, such as allowing tele-mental health providers to offer services across state lines; a waiver for the referral requirement for some types of care for servicemembers under TRICARE Prime; and the end of co-

pays for TRICARE contraception coverage. MOAA will advocate for a number of improvements left out of the NDAA late in the process, such as:

- A pilot program to treat pregnancy as a qualifying life event under TRICARE.
- Expanding coverage of hearing aids to children of retirees using TRICARE Select (a recent change covered children under TRICARE Prime).
- Creation of a TRICARE dental plan for Selected Reserve members.
- A report on the TRICARE retail pharmacy network, to ensure beneficiaries, especially those in rural areas, can access the care they need.

Spouse and Family Support

Highlights: A full breakdown of MOAA priorities in this bill touches on spouse employment improvements, upgrades to military housing, and improvements to military child care. MOAA sought expanded flexibility for military spouses who work for the federal government and face career challenges brought on by PCS moves – a provision that did not reach the final legislation. Other unfilled priorities included reports and studies on several programs, such as the Exceptional Family Member Program, DoD child care services, and home-based businesses on military installations.

Retirees, Survivors, and Veterans

Highlights: Several sections of the bill provide for the restoration of caisson services at Arlington National Cemetery, which have been suspended since May 2023.

Survivor Support: The NDAA provides an extension for minor dependents to file death gratuity claims. It also opens enrollment in DoD-run elementary and secondary schools to some dependents of fallen servicemembers.

MOAA will continue its work to remove hiring restrictions faced by retired servicemembers seeking some DoD civilian positions – removing the so-called "180-day rule."

<u>How We Can Help</u>: Well the new session has started and every legislative effort must begin again through a process of sponsoring a bill, obtaining co-sponsors, and working through the various committees in both chambers. We need your help to make this happen. Help MOAA continue the fight on these ongoing issues, and ensure the upgrades that were included in the NDAA are carried out as intended by lawmakers, by signing up for our **Legislative Action Center**.

As you know we encourage all our members to use the **Legislative Action Center** when contacting their legislator regarding military related issues. A recent Military Officer magazine article devoted over ¾ of a page to the issue of growing our advocacy base, in addition to a full page explaining why it is so important to increase the number of members participating in advocacy actions. It was made clear that the current membership of 360,000 MOAA members have only yielded 20,000 members who have signed up for the **Legislative Action Center**. The best carriers of the message dealing with military benefits are veterans or those who have served alongside veterans. We are a small chapter but I am confident that we can contribute greatly despite our size.

Note: The **Legislative Action Center** website is: www.moaa.org/takeaction. Or if you prefer you can call MOAA's Capitol Hotline at (866)272-MOAA (6622), a toll-free line to the U.S. Capitol switchboard to connect directly with lawmakers. Ask to speak with the military legislative assistant or legislative director. If neither staff is available, ask to schedule a follow-up call when they are available.

Continued on next page

One other resource for keeping up to date with legislation and happenings on Capitol Hill is **www.moaa.org/advocacy-news.**

The more these lawmakers hear from their constituents, in addition to MOAA's advocacy team, the greater the chance they will push for inclusion of our key priorities in their official NDAA request. Find details on each of these advocacy campaigns via MOAA's Legislative Action Center.

MOAA is <u>NOT</u> an organization of officers concerned *only* about officers. We are an organization of officers dedicated to protecting the earned benefits and welfare of ALL RANKS in all of the uniformed services.

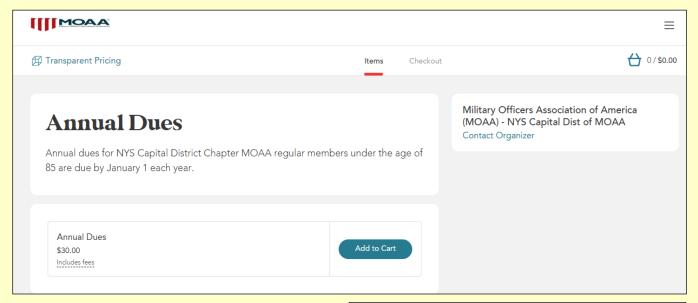
Chapter Due\$ - Cheddar Up

Dues for 2025 became due on <u>January 1</u>, per Chapter by-laws. Annual dues are \$30. All *regular* Chapter members *under the age of 85* are required to pay in order to remain a member in good standing. Surviving spouses of regular members do *not* pay dues. We will notify any members of their delinquency who haven't paid their dues by the 90th day after January 1st (i.e., March 31st).

We have *three* options for paying dues: Paying by cash or check at a Chapter meeting, mailing a check to the Chapter PO Box, or paying online. MOAA has contracted with a provider to offer Chapters a *new* online portal through which Chapter members may pay dues: Cheddar Up. Unlike the previous online payment mechanism that MOAA maintained on its website, Cheddar Up resides on the provider's site and Chapters have our own pages and accounts. MOAA is handling all fees, but we have permissions to create and manage our own money collection "mechanisms" and page displays. Chapters invite their members via a link or QRC to access one or more collections specific to the chapter – you *don't* have to go through the MOAA website.

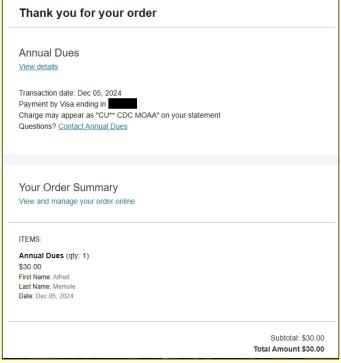
Our Chapter set up our dues payment function in December and tried it out to learn first-hand how it works. We've collected three payments successfully since then and confirmed that it's ready for you to use. You can access our link to Cheddar Up through our Chapter website's Homepage (shown below), or directly from this newsletter by clicking on this link: Dues - CDNYMOAA. Then click on the link under the first option (Online), which will open our Cheddar Up dues collection page, as shown on the following page.





You pay dues the same way you shop online: You add it to your cart and then process the payment at checkout. The only difference is that the process requires you to enter your first and last names and current date. We added that requirement as an extra identifier, because Cheddar Up sends a notice to our Treasurer (Pat Piccirilli) and we want to be sure we know precisely who made the payment, not just the payer's email address. Also, we recommend that you pay only for the current year that's due. It makes it easier for us to keep track of who is paid up for the current year. After submitting your payment, Cheddar Up will send you an email confirming your payment (example at right).

We also created a collection for donations. We want to try that one out and experiment with a couple of options before it's ready for prime time. We might make tweaks to the dues collection as time goes on and learn more about the system.



Please direct any questions or concerns to either President Al Memole or Treasurer Pat Piccirilli,

Wreaths Across America TM **Update**

(Reported by Skip Bebernitz)

Our New York State Capital District Chapter received **212** wreath sponsorships! This was a major milestone! The Chapter will receive \$1,060 from the Wreaths Across America Corporation which will enable us to support deserving veterans and military non-profit operations in our local area. Just a few years ago we barely surpassed 100 wreaths donated. THANK YOU ALL FOR YOUR EFFORTS!

One of those local military operations that we've supported for years is the Friends of the NYS Military Museum. The Friends provide direct support to this unique facility which is dedicated to preserving our

State's military history and educating the public about New York's contributions to the security of our nation. Currently, two of our Chapter members, Mark O'Rourke and Pat Piccirilli are on the Board of the Friends, cementing our Chapter's relationship with them.



THE FRIENDS OF THE NEW YORK STATE MILITARY MUSEUM

61 Lake Avenue, Saratoga Springs, New York 12866 • 518.226.0490

New York State Capital District Chapter, Inc. Military Officers Association of America P.O. Box 373 Waterford, NY 12188-0373 Patrick Piccirilli, Treasurer

December 21, 2024

Dear Mr. Piccirilli:

The Friends of The New York State Military Museum gratefully acknowledge your very generous donation of \$100.00 on December 18, 2024 Support from donors like you is vital in helping the museum pursue its mission.

As the designated nonprofit organization to assist the museum, The Friends group is partner in promoting New York State's rich military history.

Donations received and funds raised by The Friends help to continue:

- New exhibit development and installation
- Maintenance of the collections
- Accession of artifacts and archival materials
- The Veterans Research Center and Library
- Historic flag conservation
- Public educational programs

Your continued support for The NYS Military Museum is greatly appreciated.

With sincere thanks,

Mark O'Rourke President The Friends of the NYS Military Museum

The Friends of the New York State Military Museum is a nonprofit organization as defined by IRS code 501 (c) (3). Contributions are tax deductible as the law allows. Please retain this letter as your receipt.

PRESERVING OUR MILITARY HERITAGE

www.friendsofthenysmilitarymuseum.com

Toys For Tots Update

Besides collecting a box full of toys at our December meeting, a couple Chapter members also volunteered to help sort toys for distribution out at the Toys For Tots warehouse in December. (Right: Skip Bebernitz and Pat Piccirilli. Photo courtesy of Pat Piccirilli.)



Chapter Meetings For 2025

For 2025, we have moved our <i>luncheon</i> meeting dates to SATURDAY			
MEETING LOCATION, NOTES			
Norrine's Restaurant, Waterford			
(Proposed – NYS Military Museum, Saratoga Springs beginning at 10 am)			
TBD			
TBD			
(Proposed – Scheiber's House, Bolton Landing, beginning at 10:30 am)			
TBD			
(Proposed – NYS Military Museum, Saratoga Springs beginning at 10 am)			
TBD			

HIGHLIGHTED CHARITY for this issue → STRIDE'S ANNUAL WOUNDED WARRIOR SNOWFEST

STRIDE Adaptive Sports was set up to help children with disabilities to gain confidence and learn to overcome limitations through participation in sports and other physical and outdoor activities. The program soon began to include post 09/11 veterans recovering from war wounds, PTSD, or debilitating line-of-duty injuries in deployment. STRIDE seeks to speed the rehabilitation of these veterans through integrated adaptive sports and recreation activities. The main introductory or "gateway" event is the annual Wounded Warrior Snowfest, which STRIDE has been doing for two decades. STRIDE hosts up to 15 disabled veterans for a weekend of "skiing, riding and adaptive activities" with their families at Jiminy Peak Mountain Resort. The event kicks off with a dinner for the veterans and their families with STRIDE alumni veterans on Friday night before they head to Jiminy Peak for the weekend. Ultimately the STRIDE program strives to involve the disabled veterans in adaptive sports and recruit them into STRIDE's Warrior community where the veterans serve in sports/outdoor programs for children with similar disabilities throughout the year or become mentors to them: healing through giving.

Our Chapter has supported the Wounded Warrior Snowfest, and continues to support it monetarily. [Please see the letter of thanks that the Chapter received, below.]

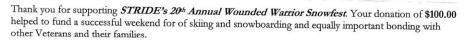


4482 NY Highway 150, West Sand Lake, NY 12196 518-598-1279 ♦ www.stride.org

December 23, 2024

NYS Capital District Chapter MOAA PO Box 373 Waterford, NY 12188

Dear STRIDE Wounded Warrior Supporter,



STRIDE's approach to helping veterans heal has been successful because it recognizes they have long-term needs that *cannot* be met with one-time events. They need our year-round support, and we need yours to continue providing it to them.

In the summer, veterans spend the weekend at our SCORE camp in Chatham, NY, mentoring and teaching valuable outdoor skills to children with similar disabilities. Past experience has shown this is truly a life-changing experience for both the Warriors and the children.

Thank you for your assistance in helping STRIDE honor those who have given so much to our Country.

With gratitude,

Development Director cgoldcn@stride.org

Christine Golden

NY COUNCIL OF CHAPTERS ANNUAL CONVENTION 2025

The 53rd Annual Convention of the New York State Council of MOAA Chapters will be held in Saratoga Springs 28 Sep-1 Oct. The last time Council held its annual convention in the Capital District Chapter's area was 2017 at Lake George. This year's convention coincides with the 250th anniversary of the start of the Revolutionary War.

Dinners and meetings will be held at the <u>Inn at Saratoga</u>, which is providing lodging for attendees. That includes any of us who wish to stay on site (and avoid a commute). Our Annual Memorial Service will be held in the Gerald B. H. Solomon National Cemetery. We will receive a guided tour of the site of the two battles of Saratoga and significant sites in the Village of Stillwater. (Attendees will drive their own vehicles or car pool between each of the points of the tour.)

An extremely important part of the business meeting will be the *election of Council Officers* to take us <u>forward</u>. Council Officers, just like Chapter officers, are elected to two-year terms. Members in good standing of any New York MOAA Chapter are eligible for Council positions. Future issues of this newsletter will inform you of any projected vacancies.

At this point, we do not need any help from our Chapter members. But we will need a few volunteers to assist the Council Officers with some tasks at the Convention. We may need a few Chapter members or spouses to help at the welcome desk on Sunday Sep 28 when guests arrive to check in, or to provide information to attendees from other chapters about things to see and do in the area. We could use an extra hand or two with the gift basket and 50/50 raffles. If you would like to contribute a gift basket for the raffle, please contact Chapter President Al Memole.

Council President Skip Bebernitz, with help from Council VP Norma Weissend and Christine Richardson from our Chapter have pretty much made all of the arrangements for the Convention. Thanks to their hard work we have plenty of advance notice to plan and save for this annual event. Information about attendance options, pricing, and activities, along with the reservation form, will be posted on our Chapter website. Reservations and down payment (50%) will be due on June 26; final payment is due by August 11. Let's have a great turnout from our Chapter!

OTHER NEWS & EVENTS OF INTEREST

- The **Vietnam Veterans' Wall That Heals**, a transportable replica of the Vietnam War Memorial Wall, will be in Troy, June 5-8, 2025.
- The Prescott Foundation will host the 5th Annual **Night on the Tarmac** <u>June 12th, 2025</u> at The Hangar at 743, 743 Albany Shaker Rd, Latham, NY 12110, 6:00-10:00 pm. It is billed as "an unforgettable evening of live and silent auctions, exquisite food and drinks, cigars, and live music."

March 12th is the deadline for submitting **news articles**, **photos**, **bio's**, **stories**, **or reviews** of **books/movies/food/wine** for the *next* issue! Please e-mail your input to newsletter editor Al Memole at ammmemole@gmail.com.

CHAPTER OFFICERS FOR 2025-2027

CHAPTER OFFICE	INCUMBENT
President	Alfred M. Memole, LTC USA, RET
1 st Vice President	Kathy E. Gates, COL USA, RET
2 nd Vice President	No candidate
Secretary	Ralph Folger, LCDR USNR, RET
Treasurer	Patrick J. Piccirilli, LTC USAR RET

BOARD OF DIRECTORS FOR 2025-2027

Rocco D. Acquilano, CDR USNR RET	Ernest "Skip" Bebernitz**, MAJ USA RET
Christopher J. Costigan*, CDR USN RET	Anthony J. Ficara**, COL USA RET
Vincent A. Memole, Jr., LTC USAR RET	Edmund M. Scheiber, Jr.**, Lt Col USAF RET
Edward E. Balaban, LT USNR RET	Lance Richardson, MAJ USA RET

^{*} Immediate Past-President

LUNCHEON RESERVATION INFORMATION

Date: **FEBRUARY 8**, 2025

Location: NORRINE'S RESTAURANT, Waterford, NY

Time: 1:00 PM - Check-in; Social Mixer // 1:45 - 4:00 PM - Luncheon

Price: \$40 per person (Please make checks payable to: NYS CDC MOAA.)

You may pay Chapter dues for **2025** by adding \$30 to your total.

Please make your reservation **Not Later Than Thursday**, **January 30**

E-mail **Al Memole** at <u>pres@cdnymoaa.org</u>, or <u>ammmemole@gmail.com</u>, <u>OR</u> call him at: 518-641-8664, <u>OR</u> send reservation form and check to: Al Memole 8 Rose Lane, Rensselaer, NY 12144

×

Mail-In Luncheon Reservation Form

Your name:	
Number of persons attending:	
Entrée selection(s) [indicate how many of each]: STEAK	
CHICKEN PARM	
SALMON	

^{**} Former President