



The Bugle

Central Virginia Chapter



Volume 54, Issue 3



March 2026

MOAA, including the Central Virginia Chapter, is a nonprofit nonpartisan veterans' association dedicated to maintaining a strong national defense and to preserving the earned entitlements of members of the uniformed services and their families and survivors. Membership is open to those who hold or have ever held a warrant or commission in any component of the U.S. Army, USMC, USN, USAF, USCG, USPHS, USSF or NOAA and their surviving spouse.

John Down, CVC MOAA Representative to the Joint Leadership Council Provides Overview of "Our Legislative Mission, Federal & State"

A large gathering of CVC MOAA members, friends and guests were treated to a masterful presentation of how our Chapter supports *the principle MOAA mission of protecting the rights of military service members and their families*. Dan Moy and John Down have taken that critical responsibility almost entirely upon themselves as the lone members of the Legislative Affairs Committee.

They divide the myriad responsibilities of direct participation, tracking and communicating activities of the Joint Leadership Council and relationships with the individual and constantly changing State and National Delegates and Senators. They are always looking for volunteers from the membership who are energetic, solid communicators, and interested in learning how MOAA fights every year for our military members.



John Down systematically walks the audience through the Virginia State legislative process. See our priorities below.



JLC Delegate Visit Day to The Hill: Our CVC MOAA JLC Delegate is John Down center-right in back row (he also represents the American Legion, hence the cap!). To his right is Delegate Scott Wyatt, 60th District for Hanover/New Kent. Second row, center is the petit but powerful voice for Virginia VFW, Joanne Smith. Others include representative for Reserve Organization of Virginia, Disabled American Veterans and the Marine Corps League.

	<p>Advocating for Military Community</p> <p>MOAA champions military personnel, veterans, and families by engaging with lawmakers about critical issues affecting their lives.</p>
	<p>Protecting Essential Benefits</p> <p>The organization focuses on safeguarding healthcare, retirement, and survivor programs crucial for the well-being of the military community.</p>
	<p>Grassroots and Policy Engagement</p> <p>Through grassroots campaigns and policy briefings, MOAA ensures military voices influence national legislation and policy decisions.</p>





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The Bugle

2024 Col Marvin J. Harris 5-Star
Communications Award Winner

Editor: Brion C. Smith

Contributors:

John Warnecke – Printing & Distribution



March Luncheon Speaker is Art Beltrone, Military Artifact Historian



Military artifact historian, Art Beltrone and his wife, Lee, moved to Virginia 30 years ago from Long Island, New York, and live on a farm adjacent to Keswick Vineyards. Art graduated from LIU (Post Campus) in 1963 with a B.A. and became a highly popular Long Island public relations man and *Newsday* reporter and committed to preserving the memories of the brave men who fought in World War II and Vietnam. His unique veterans' projects have drawn nationwide coverage in the *Washington Post*, *The New York Times*, CBS and NPR, to name a few, in his efforts to keep their history alive.

Community Calendar

Wednesday, 4 March at 1300 at the Club at Glenmore:
CVC MOAA Board of Directors Meeting (Optional lunch at 12:00 noon)

Thursday, 26 March: CVC MOAA Luncheon at The Club at Glenmore, Social hour starts at 11:00 and seating at 12:00 noon. Lunch will be followed by a presentation by Art Beltrone on the *Vietnam Graffiti Project* (Reservation form on page 9).

Join MOAA's Central Virginia Chapter

To learn more about the nationally recognized
Central Virginia Chapter



contact

contact

Membership Director

Carolyn Still

Email: carolynmassie@hotmail.com

Phone: 540-221-0015



MOAA NATIONAL CORNER:

How can I prepare for the loss of my military spouse?

(The digital version of this document contains active hyperlinks to primary sources)



From the Expert:

As one of MOAA's two finance and benefit counselors, I frequently field questions from members on survivor issues. Members will often ask us: "What will my spouse receive when I pass away?" Even more frequently, we hear from surviving spouses who have no idea what benefits they are entitled to receive. The new MOAA publication [*Preparing for the Loss of a Military Spouse*](#) seeks to address these concerns. The publication serves both to assist military families to get their affairs in order and to help guide survivors through the next steps they need to take after a loved one's death.

Financial Benefits:

The first section of the booklet deals with potential financial and military benefits that survivors might receive. Many veterans are surprised to discover that entitlement to retired pay stops at midnight on the date of the servicemember's death. If a servicemember signed up for the Survivor Benefit Plan (SBP), then upon death, their beneficiary could receive an annuity that provides 55% of a "base amount" of retired pay. The base amount was selected at the time of retirement and cannot be changed. A veteran's disability payments from the VA also stop upon the death of the servicemember. However, if the VA determines a veteran's death is attributable to a disease or injury incurred or aggravated during active service, or if the veteran had a total service-connected disability rating, the surviving spouse might be eligible for Dependency and Indemnity Compensation (DIC).

Military Benefits

When a sponsor dies, surviving spouses (and dependent family members) continue to remain eligible for all benefits for which they were previously authorized.

This includes medical care, commissary, exchange, etc. Other programs, such as access to educational benefits, will depend on specific eligibility criteria.

Non-Military Benefits

A host of non-military benefits and tax breaks might be available to surviving spouses and even, under certain circumstances, surviving divorced spouses. Widows and widowers can typically get up to 100% of the worker's Social Security benefit at full retirement age. Surviving spouses might also be able to take advantage of the step-up in basis rule. This resets the cost basis of an inherited asset from its purchase price to the asset's market value on the date of the owner's death.

Estate Planning

The second part of the publication focuses on getting affairs in order. Everyone, regardless of age or income level, should have an estate plan, and that plan needs to be periodically monitored and updated.

A thorough estate plan goes beyond a simple will and can also include advance care planning, trusts, and a letter of instruction that can help guide the person settling an estate through the process. It's helpful to include a list of assets.

Other Guidance

The booklet comes with a checklist to help guide survivors in the immediate days after their loss. There is also a resource list that includes organizations that focus on supporting surviving military families. It's important to not only create an estate plan but also to include your spouse and loved ones in the conversation. It's a difficult discussion to have, but it will save your family stress in the long run.

Legislative Review...



The Chapter's Legislative Committee
is chaired by
Dan Moy

For up-to-date information about legislative issues that
affect you, go to the MOAA website
<http://www.moaa.org/takeaction>

Greetings fellow members,

The 2026 legislative session is currently in progress, running through mid-March. MOAA and our partners among the commonwealth's Joint Leadership Council (JLC) have been at work advancing our top-ranked veterans initiatives, seeking to gain traction in the House and Senate deliberations. The following is a brief description and status update on our key legislative efforts:

1. JLC 2026-01: Virginia Military Survivors & Dependents Education Program (VMSDEP). Asks the Governor and General Assembly to ensure the program is saved and secured indefinitely; supports a study and report providing recommendations to the General Assembly no later than November 1, 2026. The program is not permanently funded and funding will run out on 30 June this year. Status: Unfortunately, there is no bill for this initiative and VMSDEP funding remains uncertain past 30 June.

2. JLC 2026-02: Stop Unscrupulous Firms ("Claim Sharks") from Exploiting Veterans. Asks the Governor and General Assembly to propose and pass language prohibiting claim sharks from operating in Virginia who prey on veterans seeking to obtain or modify their Veterans Administration entitlements. Status: Delegate Amy Laufer (55th District, Albemarle) filed HB1268 to enact the desired language. Laufer's bill, unfortunately, has been continued to the 2027 Session in the House Rules Committee. Two competing bills, HB398 and SB315, are still in deliberation, but VFW deems these initiatives insufficient because they lack the necessary enforcement "teeth" to address the problem.

3. JLC 2026-03, Veteran Suicide Death Information Access. Aims to ensure suicide data (lifestyle, family relationships, mental and physical health, mental health support, financial status, and employment, and cause of death) can be used to determine and identify veterans most at risk. Thus, appropriate resources can be focused for early identification and prevention by support services for the veteran community. Cost assessed at

\$295,204 per year through FY31. Status: HB529 passed the House, 98-0; referred in Senate to General Laws and Technology Committee, 14-0.

4. JLC 2026-04, Veteran Textbook Support Grant. Aims to establish a grant to provide up to \$1,000 per eligible and qualifying student veterans to help cover out-of-pocket cost of books, course materials, and lab support costs. Applies to Virginia two-and four-year public schools of higher education. Although the VA provides up to \$1,000 per full school year, Virginia schools average \$1,500 per year, and the cost is higher for STEM students. Cost assessed at \$11M per year. Status: With no patron for a bill, Student Veterans of America withdrew the initiative.

5. JLC 2026-05, Exempt Veterans Service Organizations (VSOs) from Limits on Use of Proceeds from Charitable Gaming. Aims to classify 501(c)(19) VSOs as charities in the Virginia tax code, thus freeing VSOs from requirements governing the use of gaming proceeds. Status: HB1407 sought to allow VSOS to use a predetermined percentage of charitable gaming adjusted gross receipts, not to exceed 25 percent and less restrictions on electronic gaming. Cost to Virginia estimated to be \$419,713 per year through FY31. Bill left in General Laws Committee.

6. JLC 2026-06, Inclusion of USPHS and NOAA in Income Tax Subtraction. Seeks to expand eligibility to Virginia retirees of the US Public Health Service (USPHS) and the National Oceanic and Atmospheric Administration (NOAA) to receive the same state income tax exclusion up to \$40K of retirement income as retirees of the other six uniformed services. Requires a change in Virginia code to amend "Armed Forces" to "Uniformed Services." Affects roughly 360 retirees annually. Status: HB47, sponsored by Delegate David Reid (28th District, Loudon) left in House Finance; SB148, sponsored by Senator Jeremy McPike (29th District, Quantico-Nokesville) is continued to 2027 in the Senate Finance and Appropriations Committee. John Down plans to meet with Delegate Reid in April/May on a strategy for reintroducing this initiative in 2027.

Stay tuned for further updates, and as always, please feel free to reach out to me at any time for questions concerning MOAA's engagement efforts. You can contact me at danmoy@mac.com.

Best, Dan

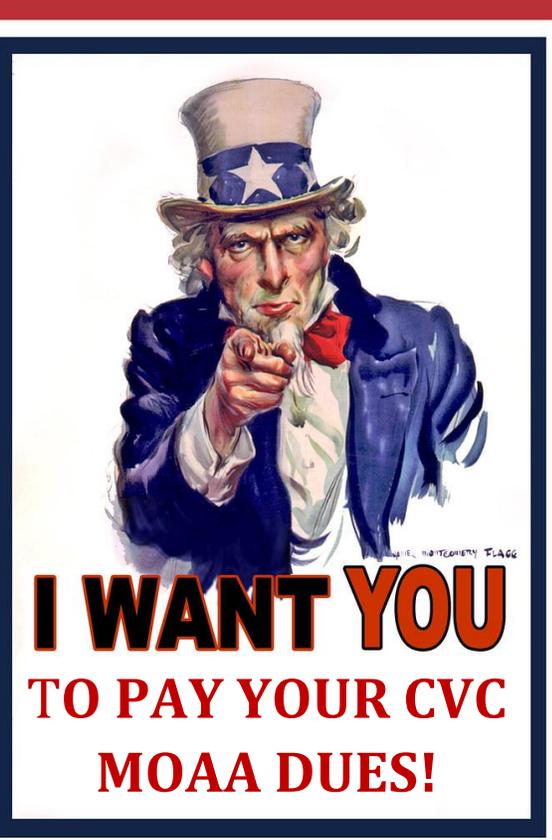
January 2026 snow storm blankets familiar places...



Letter to the Editor;

I received a letter from our membership expressing concern over an article that appeared in the MOAA National Corner of the February 2026 issue of the Bugle on page 3 and titled *“TRICARE Adds Coverage for Test That Detects Dozens of Cancers”* By: Karen Ruedisueli. This article first appeared in the MOAA TriCare Guide 2025-2026 and I believed it would be of interest to the readership. However, the concerns registered by our member are quite credible and I wanted those comments to be available to the whole readership as well. Please see below:

“Neither the Galleri test, nor any of the other commercial tests advertising a single blood test that detects large numbers of varieties of cancer, are FDA approved. Private insurance and Medicare do not pay for such tests. In a large research study, the Galleri test showed a positive test in 51% of cancers. For those testing positive, the test identified the correct type of cancer 99% of the time. At this point, a negative test does not assure the absence of cancer. A positive test indicates a high likelihood of cancer and helps point the way to which type of cancer is present. The technology is promising and more research is underway. None of these tests have been proven to decrease the number of deaths from cancer. Please seek advice from your family physician or other trusted medical professional before pursuing any elective testing so that the limitations of the test and interpretation of the results are fully understood. For those interested in the science surrounding this type of testing, International Journal of Clinical Oncology, Volume 30, Pages 180-193, (2025) offers an excellent review.”



2026 Membership Dues

Our Annual Chapter Dues did not increase this year and remains \$40 for regular members and \$25 for Surviving Spouses.

Checks can be mailed to:
CVC MOAA, PO Box 6455,
Charlottesville, VA 22906-6455.

Or, you can attend the 26 March 2026 luncheon at The Club at Glenmore and bring a check then!



February Luncheon Attendees - Left to right: Jean Mitchell, Eleanor Adams, Bill Adams, Pat Kelly, Larry Bouterie, Bill Mitchell, Maury Roesch and Paul McKee

Do You Know Who Your Representatives are?

Follow the link below and type in your home address.

<https://whosmy.viriniageneralassembly.gov/>



John Down spoke to a large gathering of interested members and guests. See the current bills of greatest priority to CVC MOAA on page 4.



Faces at the Club at Glenmore:

Left: Dan Moy, Chair of the Legislative Affairs Committee renews his oath to be on the Board of Directors yet again after many previous years of service to the Chapter, UVA, the USAF and the State of Virginia.

Center: Chapter President John Warnecke with new member, Ted Ferriter

Right: George Moore and Bob DeMauri enjoy the social hour before lunch is served



Surviving Spouse Corner:

Surviving Spouse Corner: Getting to Know TAPS

By: Cheryl Toland

(This digital version of this document contains active hyperlinks to primary sources)



The [Tragedy Assistance Program for Survivors \(TAPS\)](#) directly supports all grieving the death of an active duty servicemember or veteran, regardless of the survivor's phase in their grief journey.

TAPS' team of experts, staff, compassionate volunteers, and peer-support network stand ready 24/7 to embrace bereaved families, friends, and battle buddies and connect them with immediate and lifelong tangible resources and emotional care. This includes casework and education assistance, community-based connections, in-person events, a thriving online community, and the [National Military Survivor Helpline](#), (800) 959-TAPS (8277), which is answered by a knowledgeable, caring survivor care team member anytime, day or night.

TAPS was founded in the wake of a military tragedy following a 1992 C-12 crash in Alaska that took the lives of eight soldiers. Among the grieving family members was Bonnie Carroll, the widow of Brig. Gen. Tom Carroll, USA. After realizing that no support network was in place for the families of the fallen, Bonnie spent two years researching best practices while navigating her own grief alongside fellow survivors.

In 1994, TAPS officially opened its doors to military and veteran survivors. Today, Bonnie and the TAPS team have supported over 100,000 military and veteran survivors as they grieve, heal, and honor the life of their loved one.

Each day, an average of 26 new survivors connect with TAPS in search of support, resources, and community, such as:

Programs. TAPS offers a wide variety of programming, seminars, online groups, and workshops. Learn more at [TAPS.org/programs](https://www.taps.org/programs).

Advocacy. Efforts are dedicated to empowering survivors to use their voices to spark change while working closely with government leaders and lawmakers to advance policy and legislation that impacts life after unspeakable tragedy. Visit [TAPS.org/advocacy](https://www.taps.org/advocacy).

TAPS Magazine: This quarterly publication, mailed to members/survivors, is a comprehensive resources for grieving families. Visit [TAPS.org/magazine](https://www.taps.org/magazine).

Facebook group. In this group, a survivor can share and receive support from other survivors, staff, and professionals. Learn more at [Facebook.com/tapsorg](https://www.facebook.com/tapsorg).

[MORE MOAA RESOURCES: [Surviving Spouses](#)]

Did you know DFAS publishes a Surviving Spouse Newsletter?

Check it out! <https://www.dfas.mil/RetiredMilitary/newsevents/news/Survivor-SBP-Newsletter/>

LUNCHEON MEETING RESERVATION FORM
Thursday, 26 March 2026

11:00 a.m. Social Hour, 12:00 Noon Lunch
The Club at Glenmore

Guest Speaker: Art Beltrone,
Military Artifact Historian

Directions from Charlottesville: Route 250 East. One mile past Shadwell turn right into Glenmore. Turn right on Piper Way. If you are not a resident, please tell the gate guard that you are attending the MOAA luncheon. Proceed on Piper Way. The Club is on the right just past the tennis courts. Attire for men is suit/sport coat and tie or military uniform.



Menu Selections

Citrus Arugula Salad

Choice of entrée:

A. Pan Roasted Salmon Cakes

or

B. Slow Cooked Meatloaf

or

C. Wild Mushroom Cakes

Mashed Potatoes

Buttered Broccoli

Red Velvet Cake



Please Circle Entrée Selection

Member Name: _____ **A B C**

Guest Name(s): _____ **A B C**

_____ **A B C**

_____ **A B C**

Please make reservations for ____ @ \$35.00 each.

My current email address (if changed) is: _____

Please remit with check payable to CVC MOAA. Reservations must be received
NO LATER THAN Friday, 20 March 2026.

CVC MOAA
P.O. Box 6455
Charlottesville, VA 22906-6455

Due to mail uncertainties and a need to ensure a timely head count, please confirm your attendance numbers and meal selection with John Warnecke by 20 March 2026 via email (warnecke@comcast.net) or phone (434) 981-8554.



**Central Virginia Chapter of
MOAA**

State: VA

City: Charlottesville