

The Beacon

July 2025



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UPCOMING EVENTS

9 July, 6:00 PM, Chapter General Meeting/Dinner at McGregors Restaurant in Havre de Grace. Guest Speaker Major General J. Birkhead, Adjutant General of Maryland.

13 September, 12:00 PM, Chapter Picnic at Ruggles Golf Course. See Flyer attached for details

7 November, 7:00 PM, Poster and Essay Contest Recognition, American Legion Post 47501 St. John St., Havre de Grace.

PRESIDENT'S MESSAGE

Since this issue of the Beacon won't hit the streets until after July 4, I hope everyone had a great holiday and enjoyed the long weekend, but didn't overindulge in cookout fare. I'm looking forward to our next general meeting at MacGregor's in Havre de Grace on July 9 when our guest speaker will be the Maryland Adjutant General, MG Janeen Birkhead. The Chapter picnic will be on September 13 at Ruggles Golf Course Club House. We won't have a speaker, just fun, fellowship and food. Look for the flyer that will have details.

We had a successful fundraising event at Pat's Pizzeria in Bel Air last month. We ate a lot of pizza and raised over \$200 to support the Chapter's efforts with our annual Veteran's Day Poster and Essay contest. We hope to conduct another fundraiser event sometime in October.

National MOAA has updated its Legislative Action Center to make it easier to communicate with Representatives and Senators concerning Federal legislation that affects those currently serving, retirees and veterans. It provides pre-written letters expressing MOAA's position on various relevant issues. The more communications Congress receives, the more they are likely to listen.

We've developed a short survey to get a sense of the membership's thinking on meetings (frequency, timing, speakers, topics), communications (newsletter, website) and new initiatives. It's your chapter. The Board needs your input to be a better chapter.

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Never Stop Serving,

Bob Beahm
BG, USA (Ret)
Chapter President

LEGISLATIVE AFFAIRS

Updates to the latest legislative affairs can be found on the national website noted above or at the Maryland Council of chapters web page at <https://www.mdmoaa.org/>

MEMBER RECOGNITION

Aberdeen Proving Ground Garrison recently recognized Susquehanna Chapter member and Surviving Spouse Liaison Connie Richardson for her unselfish volunteer hours at the Post chapel and for the Spouses Club. Connie certainly emulates the MOAA motto, "Never Stop Serving."

CHAPTER INVOLVEMENT

Cathy Hampton and Ted Newing represented the chapter at the recent Harford County Veterans Commission Claims and Benefits Clinic conducted 2July at Jarrettsville, MD. See pictures below



Ted Newing manning table



Cathy Hampton visiting others

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MEMBERSHIP RENEWAL

WE NEED YOU!

Did you know that your current Regular Annual Member status with The Susquehanna Chapter of the Military Officers Association of America is about to expire? Your support over the past year has been appreciated and we would hate to lose you. Over the past years the Chapter has been instrumental in fighting for your benefits as a service member in Maryland at the legislative, legal, and community levels and indirectly at the national level through MOAA. Susquehanna Chapter of MOAA Membership annual dues (except the first year) are needed to be received by the end of each calendar year. If you have not renewed for 2025, please do so now. Chapter dues for 2026 need to be received by 1 January 2026.

Please visit our website to renew your membership today before it expires. To renew, follow these easy steps: 1. First login using the Member Login button at the top of the page. www.moaasusquehanna.org 2. Once logged in, renew your membership by clicking the Membership or Join button at the top third of the page in the blue bar.

- For those who have forgotten their username and/or password, there is a "Forgot Login?" link on the Login page. *Note: If this is your first login, click "Request Login Information" to get your temporary password.*

Should you not want to renew online you can go to this link and download the membership renewal. Fill out the form, enclose a check for \$20.00 and mail to the address on the form.

National MOAA and local affiliate membership are two distinct memberships. You do not have to be an MOAA member to join the Susquehanna Chapter although membership in both the local and National organizations is encouraged. Submitting your dues payment through this online application is for Susquehanna chapter dues (joins/renewals) only. If you are attempting to join/renew for National MOAA, please go to www.moa.org/join.

If you need any assistance in accessing your account, please email us at info@moaasusquehanna.org

Thank you very much for your continued support of the Susquehanna Chapter of The Military Officers Association of America.

NATIONAL NEWS

What's in the House Version of the VA Budget Bill

By René Campos and Jeff Goldberg

The House version of the FY 2026 VA appropriations bill reflects a \$67 billion increase over FY 2025 and includes critical investments across health care, benefits, infrastructure, and toxic exposure programs — many

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of which align directly with MOAA's veteran priorities. The legislation, which passed the chamber June 25 by a 218-206 margin, also includes advance appropriations for the VA's health and benefits programs. These funds are authorized by Congress a year ahead of time, ensuring veterans continue to receive uninterrupted medical care and benefits even during delays in the federal budget process. This approach ensures consistent funding and enhances the VA's ability to plan and deliver essential services such as health care, compensation, and pensions with greater reliability.

The \$435 billion funding level rivals the combined annual budgets of the Army, Marine Corps, and Air Force for FY 2025, underscoring the growing demand among veterans for VA health and benefits programs.

While the full president's budget justification is still pending, Congress acted on the bill to ensure funding stability heading into the next fiscal year. Here's a breakdown:

VA Health Care

Funding Totals: About \$154 billion for FY 2026, plus \$122 billion in advance appropriations for FY 2027.

Purpose: Covers a full continuum of medical services, including primary, specialty, and inpatient care; mental health and substance use treatment; women veterans' care; community care; infrastructure; and medical and prosthetic research.

Key Provisions:

- **Toxic Exposure Care and Research:** Supports ongoing research and improved treatment protocols for veterans affected by military environmental exposures.
- **Mental Health and Suicide Prevention:** Expands access to mental health treatment options, including research into psychedelic-assisted therapies and support for veterans participating in state-approved medical marijuana programs. Strengthens suicide prevention initiatives, post-traumatic stress disorder and substance use treatment, and the Veterans Crisis Line.
- **Cancer and Rare Diseases:** Enhances VA's ability to screen for and treat complex conditions.
- **Homeless Veterans Programs:** Provides increased funding for housing and health care support for at-risk veterans.
- **Support for Survivors of Sexual Assault and Intimate Partner Violence:** Expands programs to identify, prevent, and treat sexual assault and intimate partner violence among veterans, including dedicated services for survivors and enhanced staff training across VA medical facilities.
- **Family Caregiver Support:** Directs VA to evaluate the feasibility of expanding the Program of Comprehensive Assistance for Family Caregivers (PCAFC) and the Program of General Caregiver Support Services (PGCSS) to include veterans with lower disability ratings and care needs.

VA Benefits

Funding Totals: About \$227 billion in FY 2026 funding, plus about \$242 billion in advance appropriations for FY 2027.

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Purpose: Covers a full spectrum of benefits services to include improved customer experience, increased Veterans Benefits Administration (VBA) access for veterans, GI bill benefits, and transition coordination.

Key Provisions:

- **Customer Experience:** Supports the implementation of proper customer experience standards. Also supports the identification of target customers, establishment of effective experience standards, and tracking internal performance against those standards.
- **VBA Access for Veterans:** Directs the VA to report VBA offices at risk of closure 180 days prior to VBA realignment, including analysis used as justification of closure, necessary resources needed to prevent closure, and the projected realignment of VBA staffers to nearby facilities to impacted congressional districts, as well as VA's corresponding efforts to ensure continued services for impacted veterans in the area.
- **Veteran Readiness and Employment Program (VR&E):** Requests additional information and briefing from the VA on the 15 regional offices with the longest VR&E wait times, outlining steps that have been taken to date to reduce wait times and providing policy recommendations to address the problem.
- **GI Bill:** Provides funding for the online GI Bill Comparison Tool so veterans have all of the necessary information to make informed decisions when selecting institutions of higher education.
- **Transition Assistance:** Supports ongoing efforts to ensure a successful transition to civilian life. Encourages VA collaboration with DoD and the Labor Department, including the sharing of resources and information.

What's Next

The Senate must now act on its version of the bill. Additional hearings and negotiations between chambers will shape a final compromise package before the measure is sent to the president.

MOAA is pleased to see the House address several of our priorities with its version of the appropriations legislation, and we will monitor progress on the bill through the Senate. We urge swift passage of VA funding to avoid any delay in critical VA programs and services.

René Campos is MOAA's senior director of Government Relations. Jeff Goldberg is MOAA's director of Government Relations for Veteran and Retired Affairs.

MOAA Leaders Meet With House Armed Services Chair as NDAA Takes Shape

By MOAA Staff

MOAA advocacy leaders met with a key House member June 26 on Capitol Hill as part of ongoing engagement on a number of legislative priorities leading up to the annual defense authorization process.

MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), joined Maj. Gen. April Vogel, USAF (Ret), MOAA's vice president of Government Relations, to discuss these priorities with Rep. Mike Rogers (R-Ala.), chairman of the House Armed Services Committee (HASC). His committee is expected to begin the markup session for the FY 2026 National Defense Authorization Act (NDAA) in July, to address the many needs of the all-volunteer force, along with retirees, military families, and other stakeholders.

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Rogers has chaired the committee since 2023. That year, he established its quality of life panel, which fielded input from MOAA and other stakeholders in crafting the initial FY 2025 NDAA. That legislation would address several key MOAA priorities, such as a generational pay raise for junior enlisted members, improvements to health care and child care services, and more.

For this work and other efforts on behalf of those in uniform and their families, Rogers was one of four recipients of MOAA's 2024 Arthur T. Marix Congressional Leadership Award.

Kelly stressed MOAA's support for ongoing efficiency efforts, along with the need to ensure any cuts aren't made at the expense of those in uniform, or their families, he thanked Rogers for listening to MOAA's top concerns, and for his continued support.

"MOAA's mission is to protect service-earned benefits as we maintain a strong national defense," Kelly said. "We thank Congressman Rogers for his tireless work on behalf of those who serve and have served, and their families, and we look forward to working with all HASC members and the rest of Congress to pass bipartisan legislation that protects service-earned benefits and makes a real difference for those in uniform."

But work on the Hill is only part of MOAA's fight.

"Our membership opens the doors wider for our advocates in Washington," Kelly said. "We need your voice not just as current, former, or retired officers and surviving spouses, but as constituents – by making your priorities known to your lawmakers, you can help us ensure the NDAA reflects MOAA priorities."

Check Out Your Lower VA Life Insurance Premiums

By: Kevin Lilley

Lower premiums for VA life insurance plans took effect July 1, with the savings set to benefit millions of policyholders.

The discounts will be automatic for Veterans' Group Life Insurance (VGLI), Servicemembers' Group Life Insurance (SGLI), and Family Servicemembers' Group Life Insurance (FSGLI) policyholders. Savings vary across plans.

A brief breakdown of each policy type is below. For information about accessing your VA life insurance account online, visit [VA.gov](https://va.gov).

VGLI

· Savings: Between 2% and 17%, depending on age bracket and coverage amount. The average premium will fall 11%. · Premiums: See the full chart [here](#). · Questions: Visit the VA's FAQ page, call (800) 419-1473, or email osgli.osgli@prudential.com.

SGLI

· Savings: Policyholders will pay 5 cents for every \$1,000 of coverage, down from 6 cents. A monthly \$25 premium will result in the maximum \$500,000 coverage. · Premiums: See the full chart [here](#). · Questions: Visit the VA's FAQ page or call the Defense Finance and Accounting Service (DFAS) at (888) 332-7411.

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FSGLI

· Savings: Between 11% and 22%, depending on age bracket and coverage amount. The average premium will fall 13%. · Premiums: See the full chart here. · Questions: Visit the VA's FAQ page or call the Defense Finance and Accounting Service (DFAS) at (888) 332-7411.

Find more financial resources – including member--exclusive publications, tax and investment articles, and more – at MOAA's Financial Resources page

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CHAPTER LEADERSHIP

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ABOUT MOAA

The Military Officers Association of America (MOAA) is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization. <http://moaa.org>. The Chapter is an affiliate of the national MOAA. Like MOAA National, the Chapter is an independent, nonprofit, politically nonpartisan organization.

The MOAA Legislative Action Center provides information regarding MOAA's top national legislative priorities for the year and COLA, as well as perspective on issues in the military community that could affect you and your family <http://takeaction.moaa.org>

If you are not a member of MOAA, you can join at <http://bit.ly/JoinMOAA>. Membership in MOAA is separate from membership in the Susquehanna Chapter.

MOAA MISSION

To preserve and protect earned benefits for our uniformed services, veterans, their families, and surviving spouses through:

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Advocacy, Leadership, Education, and Service.

Advocacy Highlights:

Pay Raises for all ranks, Widows Tax repeal, MTF restructuring delays, protecting TRICARE benefits, military housing reforms, PACT Act support, MISSION Act reforming VA programs, GI Bill upgrades, COLA adjustment improvements.

Current Legislative Goals:

Compensations and Service-Earned Benefits, Military Housing, Health Care for currently serving, retirees, and veterans, Survivor families benefits, and improve Guard and Reserves pay and health coverage.

SUSQUEHANNA CHAPTER MOAA:

Susquehanna Chapter, a 501(c)(19) nonprofit organization was affiliated in October 1969 with the Military Officers Association of America (MOAA), formerly TROA. Chapter members live in Harford and Cecil Counties. We promote the MOAA purposes and objectives to foster fraternal relations among retired, active and former officers of the eight uniformed services and the Reserve Components.

The chapter has 60 active members, who are currently serving, former, and retired officers, and their spouses and widows/widowers. Working through the Chapter, we provide assistance to our membership, enabling them to continue to serve their nation and communities, maintain contact with the other services, and enjoy social fellowship with people who share common values of patriotism, honor and selflessness.

Our Chapter helps provide critical grassroots support for MOAA's national legislative agenda. Our benefits are under attack, and MOAA is in the fight to preserve them. Chapter members let their legislators know what's on their minds and open doors for MOAA's legislative team in Washington, D.C. In these difficult times, our chapters are the best way we know to do that.

At the local level we successfully advocated for reduction of Harford County property taxes for retired veterans and reductions of MD State taxes on retired pay for military members and first responders. We sponsored scholarships, engaged Harford County Board of Education to establish a JROTC program, and continue to coordinate community outreach to schools for Veteran Poster essay contests. We coordinated COVID 19 grants for qualifying veterans, volunteered with the Susquehanna Habitat for Humanity, and participate in local veteran memorial activities.



Susquehanna Chapter MOAA

Annual Membership Picnic

Saturday, 13 September 2025, 1200 – 1500 hours

Ruggles Golf Course Club House

1st Avenue Bldg 4490, Aberdeen Proving Ground, Maryland, 21005

The Susquehanna Chapter will celebrate another successful year at our annual picnic at the APG Ruggles Golf Course Club House.

Food will be catered by First Sergeant's Barbeque.



**Pulled Pork
Pulled Chicken
Green Beans
Cole Slaw
Potato Salad
Rolls**



Drinks will be available from the club house bar

Receive 6 free raffle tickets when you bring an appetizer or desert

\$20 for members and guests over 18

Guests under age 18 are free

RSVP and pre-pay

No Later Than 5 September at

<https://www.moaasusquehanna.org/>

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Susquehanna Chapter MOAA

General Membership Meeting

Wednesday, 9 July 2025, 1800 – 2030 hours

MacGregor's Restaurant

331 St. John Street, Havre De Grace, MD 21078

Our guest speaker, Major General Janeen L. Birckhead, 31st Adjutant General of the Maryland National Guard, will speak on the status of the Maryland Militia, its current campaigns and dual federal & state responsibilities, and training emphasis and facilities upgrade status. We will enjoy the evening at MacGregor's and dine from a buffet of the following:



**Herb Stuffed Chicken Breast
Stuffed Flounder
Beef Burgundy
and**

**House Salad with Ranch and Balsamic Dressing
Fresh Seasonal Vegetable Medley
Roasted Red Bliss Potatoes
Rolls and Butter**

(\$45 which includes tax and tip)

**Go to <https://www.moaasusquehanna.org/>
to RSVP and pre-pay**

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MEMBERSHIP DUES FORM (New & Renewal) **Susquehanna Chapter**

Name _____
Last First MI

Information below is only required if it has changed. ☐ New ☐ Renewal

Mailing _____
Address Street City State Zip Code

Home _____
Address* Street City State Zip Code

*If different from mailing address

Home Phone # _____ Cell Phone # _____

Office Phone # _____

e-mail _____ @ _____
address

Annual Membership Fee. New members joining the Chapter during January – June pay no dues for the current year. Those who join in July – December pay no dues during the current year and following year. Annual dues are \$20. Please complete this form and submit it with your check for the appropriate amount, payable to “Susquehanna Chapter, MOAA” or you may pay online at <https://chapterdues.moaa.org/Membership.aspx>.

Mail this form to:

Membership Chair

Susquehanna Chapter, MOAA

PO Box 243

Aberdeen Proving Ground, MD 21005

Dues enclosed are for ☐ 2025 ☐ 2026 ☐ 2027 ☐ 2028 ☐ 2029 ☐ 2030 ☐ Lifetime Membership

Lifetime Membership: If you are 70 years of age or older, and not in arrears for dues, you are eligible to become a Lifetime Member of the Susquehanna Chapter. The one-time fee for Lifetime Membership is 80- your age x \$20.00. Lifetime membership cannot be paid online. Lifetime Membership in the Susquehanna Chapter does not convey Lifetime Membership in MOAA. Payment for Lifetime Member status must be paid via check to the address above.

Please contact Ted Newing at ted.newing@gmail.com with questions about your dues status.

Serving the Community and the Nation since 1969

One of the oldest Chapters in the Maryland Council

www.moaausquehanna.org