

The Beacon

March 2025



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UPCOMING EVENTS

26 March, 6:00 PM, Chapter General Meeting/Dinner at Coakley's Pub in Havre de Grace.

- . Guest speaker Dana Burl, Deputy Secretary, Military Family Policy and Programs, Maryland Department of Veterans and Military Families.

May (Date TBD), Chapter General Meeting/Dinner, Location TBD. Guest speaker State Delegate Mike Griffith to discuss latest session in Annapolis.

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.

7 November, 7:00 PM, Poster and Essay Contest Recognition, American Legion Post 47,501 St. John St. Havre de Grace.

PRESIDENT'S MESSAGE

After a long cold winter, it looks like March will finally bring Spring and warmer weather. One can only hope. My call last month for a volunteer to step up and take charge of the Chapter program planning has yielded results as, once again, our immediate Past President, Keith Reagan, has charged into the breach. We will hold a General Membership dinner meeting at 6:00 PM on Wednesday, March 26 at Coakley's Pub in Havre de Grace. Our guest speaker will be Dana Burl, Deputy Secretary for Military Family Policy and Programs, Maryland Department of Veterans and Military Families. Please plan to attend. Reservations and payment can be made on our Susquehanna Chapter website.

Future meetings will feature Delegate Mike Griffith who will provide an update on the Maryland legislative session as it affects veterans projected for May and MG Birkhead, Maryland's Adjutant General projected for July. Plan to join us for these informative meetings. Specifics will be in the Newsletter soon. Keep watch.

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We also have an opening on the Board for a Director. Anyone having any interest in helping to guide the Chapter, let me know.

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/>

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.

Even with all the challenges that COVID-19 has placed in our path, the Chapter has maintained an active status using the Zoom meeting platform.

Please visit our website to renew your membership today. To renew, follow these easy steps: 1. First login using the Member Login button at the top of the page. www.moasusquehanna.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.*

You may also renew directly at the link on the MOAA web site <https://chapterdues.moaa.org/Membership.aspx> Just follow the online instructions for completing your renewal.

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. 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.moaa.org/join.

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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

Lower Rates for VA Life Insurance Plans Will Take Effect in July

By: Kevin Lilley

Lower premiums for servicemembers and veterans with VA life insurance policies will be put in place beginning July 1, the department announced recently. The rate cuts had been set to take effect in the spring, per a December 2024 VA announcement. They will be made available thanks to a "sound financial" position held by both the Veterans Group Life Insurance (VGLI) and Servicemembers' Group Life Insurance/Family Servicemembers' Group Life Insurance (SGLI/FSGLI) programs, according to the department. For information about accessing existing policies online, [click here](#).

Details on the upcoming savings, which will benefit about 3 million policyholders:

VGLI

What: Premiums will fall between 2% and 17% across all age brackets, with an average rate cut of 11%.

How: Policyholders do not need to take action to receive the new rates, according to the VA, but those who pay via credit card or an automatic payment through their bank may need to update their payment method to reflect the new amount. Those who make advance payments will receive a credit for any overpayments. **Details:** Learn more about the rate cut from the VA at [this link](#). See the full VGLI payment chart, broken out by age and coverage amount, at [this link](#).

SGLI/FSGLI

What: SGLI premiums will drop from 6 cents per \$1,000 of coverage to 5 cents, with the new maximum payment of \$25 (plus \$1 for traumatic injury protection coverage) for a \$500,000 policy. FSGLI coverage will fall between 11% and 22% across age brackets, with an average cut of 13%.

How: The lower premiums will be applied automatically for all policyholders. Servicemembers will see the new rates applied in their Leave and Earnings Statements. **Details:** Learn more about the discounts at [this link](#). See the full SGLI and FSGLI premium charts at [this link](#).

MOAA on the Hill: Key Veterans' Priorities Outlined During Joint Hearing

By: MOAA Staff

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Last year's passage of expansive improvements to caregiver programs showed what Congress could accomplish with broad stakeholder support ... but more work to help this often-overlooked part of the military community is needed, MOAA told lawmakers during a Feb. 26 hearing.

"These caregivers sacrifice their own futures – giving up financial security, career advancement, and personal well-being – to care for our nation's heroes," said Cmdr. René Campos, USN (Ret), MOAA's senior director of Government Relations, in front of a joint hearing of the House and Senate Veterans' Affairs committees. "Yet when caregiving ends ... many are left struggling to rebuild their lives."

Congress can address this issue by reintroducing and passing the Veteran Caregiver Reeducation, Reemployment, and Retirement Act, which would:

- Allow caregivers access to retirement planning, employment assistance, and bereavement counseling services.
- Reimburse caregivers for some professional licensure costs.
- Continue health care coverage for caregivers who are no longer eligible for VA's Program of Comprehensive Assistance for Family Caregivers (PCAFC).
- Require a series of studies on barriers to caregiver employment, establishing a caregiver retirement plan, and other topics of concern.

"This act fulfills our nation's promise to those who sacrificed so much," Campos said.

Ending the Wait

Campos also stressed the need to reform VA's approach to caring for toxic-exposed veterans, which has resulted in an average delay of more than 30 years from a service-connected toxic exposure to receiving earned benefits. A 2024 report by MOAA and Disabled American Veterans (DAV) proposed a series of improvements to this process, to include a new classification system for exposures and a clear outline of the steps needed to establish a presumptive condition, including timelines for VA decisions designed to speed the process. These improvements would continue the progress made on this issue via 2022's MOAA-supported Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics Act.

MOAA's testimony came alongside testimony from the Jewish War Veterans of the USA, Minority Veterans of America, National Association of County Veterans Services Officers, National Association of State Directors of Veterans Affairs, D'Aniello Institute for Veterans and Military Families, and Wounded Warrior Project. A previous panel Feb. 26 included representatives from the American Legion.

MOAA also addressed the need for Congress to:

- Pass full appropriations for the current fiscal year and to ensure VA funding was in place for FY 2026 by Oct. 1. "Predictable, sufficient funding is vital to sustaining VA's health and benefits systems, meeting the growing needs of veterans and their families, and fulfilling congressional mandates without disruption," Campos said.
- Improve transition services for veterans by reintroducing and passing the TAP Promotion Act, which would include veterans service organizations such as MOAA in the transition process.

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· Continue its work to serve women, minority, and other underserved veteran populations, to include passing legislation designed to improve VA's menopause care services and its work with military sexual trauma survivors.

Many of the MOAA-supported bills designed to address these priorities and others will be introduced in the coming weeks. Visit MOAA's Legislative Action Center to see the latest legislation and learn how you can send messages of support to your lawmakers.

These MOAA-Backed Bills Protect the Value of Your Survivor Benefits

By: Kevin Lilley

Bipartisan legislation reintroduced this month in both the House and Senate would help protect and modernize survivor benefits, ensuring they keep pace with other federal programs and allowing survivors to retain benefits after remarriage, regardless of age.

MOAA supports both the Love Lives on Act and the Caring for Survivors Act, both of which address longstanding issues with survivor benefit eligibility and calculation. Here's a look at each piece of legislation.

Love Lives On Act

Surviving spouses who remarry under age 55 risk losing Survivor Benefit Plan payments and Dependency and Indemnity Compensation (DIC). This bill (S. 410 | H.R. 1004) – introduced in the Senate by Sens. Jerry Moran (R-Kan.) and Raphael Warnock (D-Ga.) and in the House by Rep. Richard Hudson (R-N.C.) – would remove this age restriction. It also would allow survivors to regain TRICARE eligibility if a second marriage ends in death, divorce, or annulment.

The Senate version had 25 cosponsors as of Feb. 26. The bill has the support of 40 advocacy organizations alongside MOAA, to include Tragedy Assistance Program for Survivors (TAPS) and the American Legion.

"Military service is family service, and our country owes a great debt to the surviving spouses of fallen servicemembers," said Moran, who serves as chairman of the Senate Veterans' Affairs Committee. "As Gold Star spouses heal from their loss and choose to remarry, they should not have to worry about losing their survivors' benefits provided by the VA and DoD."

Caring for Survivors Act

DIC benefit rates for survivors of those who die in the line of duty, or of veterans who die of service-connected ailments, have been only minimally adjusted since 1993. They now rest at 43% of a 100% disabled veteran's compensation; this bill would raise that rate to 55%, resulting in about \$450 more per month and matching the compensation percentage offered by similar federal programs.

The bill also allows more survivors who have cared for a disabled veteran to claim DIC benefits. Current law requires a veteran to have been totally disabled by a service-connected condition for at least 10 years in order for a survivor to qualify for DIC. The Caring for Survivors Act would reduce this to five years.

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Reps. Jahana Hayes (D-Conn.) and Brian Fitzpatrick (R-Pa.) introduced the House version of the legislation (H.R. 680) on Feb. 6, while Sens. Richard Blumenthal (D-Conn.) and John Boozman (R-Ark.) introduced Senate legislation (S. 611) on Feb. 18.

“Unfortunately, the outdated rules governing Dependency and Indemnity Compensation mean many surviving families do not receive the full benefits they are entitled to,” said Hayes, adding that the bill “ensures the federal government keeps its promise to fallen servicemembers by supporting their families.”

Supporters alongside MOAA include Disabled American Veterans (DAV), the Elizabeth Dole Foundation, and the National Military Family Association.

CHAPTER LEADERSHIP

President	BG Robert Beahm, USA (Ret)	rbeahm0546@verizon.net
Vice President	COL Ivan Montanez; USA (Ret)	ivanmontanez425@gmail.com
Membership	COL Ted Newing, USA (Ret)	ted.newing@gmail.com
Programs	Keith Reagan USA LTC Reserve (Ret)	keith@reaganhouse.net
Treasurer	COL Francis King, USA (Ret)	frank.king22@yahoo.com
Secretary	Connie Richardson	Car0992@comcast.net
Legislative Affairs	LTC Bob Brown, USA (Ret)	brown.r.1627@gmail.com
Newsletter	LCDR Lawrence Archer, USN (Ret)	archerl211@yahoo.com
Chaplain	CPT Bill Whitford USA Reserve (Former)	bdwhit4d@comcast.net
Publicity	Keith Reagan USA LTC Reserve (Ret)	keith@reaganhouse.net
Webmaster	MAJ Sidney (Bill) Beddow, USA (Ret)	sbeddow@zoominternet.net
Director	CAPT Carl Kilhoffer, USNR (Ret)	ckilhoffer@comcast.net
Director	MAJ Cathy Hampton, USA (Ret)	cathyhampton51@gmail.com
Immediate Past President	Keith Reagan USA LTC Reserve (Ret)	keith@reaganhouse.net
Surviving Spouse Liaison	Connie Richardson	Car0992@comcast.net
Community Outreach	COL Francis King, USA(Ret)	frank.king22@yahoo.com

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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:

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.

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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.

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GUEST SPEAKER 26 March 2025

Dana S. Burl

**Deputy Secretary, Military Family Policy and Programs
Maryland Department of Veterans and Military Families**

Born and raised in Annapolis, Maryland, Ms. Burl began her service to the Maryland Department of Veterans and Military Families as the Director of Communications, Outreach, and Advocacy in October 2013. She was appointed to Deputy Secretary, Military Family Policy and Programs in July 2024 and is now responsible for Maryland Joins Forces, a department initiative established in 2023. She serves on the Governor's Commission on Suicide Prevention and Interagency Council on Homelessness. She is also the co-lead on the Maryland based Governor's Challenge to Prevent Suicide among Service Members, Veterans, and Families.

Ms. Burl has worked in public service since 1997, serving in diverse roles which include an investigator with child protective services, a case manager at the Anne Arundel County Detention Center, and an adjunct professor at Baltimore City Community College. She began her service to the veteran community in 2012 when she was hired as a resource coordinator with the Department of Health's Maryland's Commitment to Veterans Program.

Ms. Burl received her bachelor's degree in criminal justice from the University of Delaware in 1997 and her master's degree in psychology from Towson University in 2005. She is a prior military spouse and mom to an active duty Airman. She lives in Anne Arundel County with her youngest son.

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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