



# The OWRC Briefing Board

The Newsletter of the Ohio Western Reserve Chapter, An affiliate of the Military Officers Association of America  
March 2025 | Volume 25 Issue 3 | OWRC.net and MOAA.org  
For questions contact the Chapter Webmaster at [andy@andrewemanuele.com](mailto:andy@andrewemanuele.com)



## In this issue:

- It's Tax Time, Want Some Help?
- 2025 Akron Leadership Prayer Luncheon
- Firestone Golf Tournament Volunteers
- Discounts

From National MOAA

- [Lower Rates for VA Life Insurance Plans Will Take Effect in July](#)
- [MOAA on the Hill: Key Veterans' Priorities Outlined During Joint Hearing](#)
- [These MOAA-Backed Bills Protect the Value of Your Survivor Benefits](#)

## ***It's Tax Time...Want some help?***

Did you know Veterans and their families have multiple no-cost options for having their income taxes prepared? The VA offers a convenient list of links to tax preparation and electronic filing services that will help ensure you keep more of your hard-earned money on Tax Day. [Click here for complete details.](#)

The Summit County Veterans Service Center on Waterloo Rd in Akron also offers free tax preparation service. [Visit this link for free Tax Prep Service](#)

Certain eligibility requirements apply for some of these services, so be sure to review them carefully and find the option that works best for you.

## **REMINDER**

**The deadline to file and pay your income taxes is April 15!**

=====

## **2025 Akron Leadership Prayer Luncheon**

The Christian Business Men's Connection (CBMC NE Ohio) **2025 Akron Leadership Prayer Luncheon** is scheduled on May 8. They are hosting their 2025 Akron Leadership Prayer Luncheon at Todaro's Party Center. The speaker this year is Jeff Struecker, an author, pastor, and former [United States Army Ranger](#) who was involved in the [Battle of Mogadishu](#) in 1993.<sup>[2][3][4]</sup> He also participated in the 1989 [invasion of Panama \(Operation Just Cause\)](#)<sup>[2][3]</sup> and in [Kuwait](#) during [Operation Desert Storm](#).<sup>[2][3]</sup> Struecker has co-authored five published books.<sup>[5]</sup> Struecker was portrayed by [Brian Van Holt](#) in the 2001 film [Black Hawk Down](#). In 2017, he was inducted into the Army Ranger Hall of Fame.<sup>[6]</sup> [https://en.wikipedia.org/wiki/Jeff\\_Struecker](https://en.wikipedia.org/wiki/Jeff_Struecker) His topic will be Fearless Leadership.

Information about attending is at this web site: [2025 Akron Leadership Prayer Luncheon Registration, Thu, May 8, 2025 at 11:30 AM | Eventbrite](#)

=====

This is for all you cruise passengers. Carnival Cruise Line makes statement on America, patriotism. Dick Calta provided this link from Carnival Cruise Lines.



# The OWRC Briefing Board

The Newsletter of the Ohio Western Reserve Chapter, An affiliate of the Military Officers Association of America

March 2025 | Volume 25 Issue 3 | OWRC.net and MOAA.org

For questions contact the Chapter Webmaster at [andy@andrewemanuele.com](mailto:andy@andrewemanuele.com)



---

## Firestone Gold Tournament Volunteer Opportunity for Chapter Members Get the Chapter local Visibility

You may know us by many different names, but our constant is providing an outstanding volunteer opportunity in our community. Volunteers have given back over \$32 million to organizations throughout northeast Ohio. Volunteers receive complimentary tickets, food trucks, lunches and the opportunity to make lifelong friends. Please join us to learn more about the opportunities we have to make a contribution to our community by volunteering at the Kaulig Companies Championship.

Follow this link for more information about the Kaulig Companies, the Northern Ohio Golf Charities, and volunteering at the Firestone Country Club:

[Information about Kaulig Companies and the Northern Ohio Golf Charities](#)

Follow this link for information about volunteering.

[Volunteer at the Firestone Country Club](#)

Follow this link to the Golf Tournament website for more information about the Tournament and Firestone Country Club. The Tournament makes a big effort to honor and support veterans.

<https://www.invitedclubs.com/clubs/firestone-country-club/our-story>

This is a last minute notification but if you are interested on volunteering, try and make the volunteer recruitment breakfast. AT least contact them and let them know you want to help.

Dick Calta was a great volunteer last year and he is doing it again this year!! And there is always room for more!

Any Questions, Contact:

Lynda Farkas

[lfarkas@neo.rr.com](mailto:lfarkas@neo.rr.com)

Or

William Maki

OWRC President

---

## DISCOUNTS

This is for all you cruise passengers. Carnival Cruise Line makes statement on America, patriotism. Dick Calta provided this link from Carnival Cruise Lines.

<https://www.thestreet.com/travel/carnival-cruise-line-makes-statement-on-america-patriotism>

Home Depot offers a military advantage. Look at this link for [Home Depot Military Exclusive](#). They are offering Tax Free and Free delivery on select appliances.

---



# The OWRC Briefing Board

The Newsletter of the Ohio Western Reserve Chapter, An affiliate of the Military Officers Association of America

March 2025 | Volume 25 Issue 3 | OWRC.net and MOAA.org

For questions contact the Chapter Webmaster at [andy@andrewemanuele.com](mailto:andy@andrewemanuele.com)



---

## 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



# The OWRC Briefing Board

The Newsletter of the Ohio Western Reserve Chapter, An affiliate of the Military Officers Association of America

March 2025 | Volume 25 Issue 3 | OWRC.net and MOAA.org

For questions contact the Chapter Webmaster at [andy@andrewemanuele.com](mailto:andy@andrewemanuele.com)



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.



# The OWRC Briefing Board

The Newsletter of the Ohio Western Reserve Chapter, An affiliate of the Military Officers Association of America

March 2025 | Volume 25 Issue 3 | OWRC.net and MOAA.org

For questions contact the Chapter Webmaster at [andy@andrewemanuele.com](mailto:andy@andrewemanuele.com)



- 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.
- 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 OWRC Briefing Board

The Newsletter of the Ohio Western Reserve Chapter, An affiliate of the Military Officers Association of America

March 2025 | Volume 25 Issue 3 | OWRC.net and MOAA.org

For questions contact the Chapter Webmaster at [andy@andrewemanuele.com](mailto:andy@andrewemanuele.com)



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.

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.

## Don't Forget our weekly luncheon at Michael's AM

<b>Michael's A.M.</b>	
<p>Join OWRC Members Every Wednesday 1130 hours</p>	<p>1562 Akron Peninsula Rd. Akron, OH 44313</p>

<b>Michael's A.M.</b>	
<p>Join OWRC Members Every Wednesday 1130 hours</p>	<p>1562 Akron Peninsula Rd. Akron, OH 44313</p>



# The OWRC Briefing Board

The Newsletter of the Ohio Western Reserve Chapter, An affiliate of the Military Officers Association of America  
 March 2025 | Volume 25 Issue 3 | OWRC.net and MOAA.org  
 For questions contact the Chapter Webmaster at [andy@andrewemanuele.com](mailto:andy@andrewemanuele.com)



## OWRC 2025 Executive Board

<b>OWRC 2025 Executive Board</b>	
<b>President</b> William Maki Maj, USAF, RET <a href="mailto:william_maki@att.net">william_maki@att.net</a>	<b>1st Vice President, Programs</b> Tom Luczynski BG, USA, RET <a href="mailto:tlucz@gmail.com">tlucz@gmail.com</a>
<b>2nd Vice President</b> James McClellan Col, USAF, RET <a href="mailto:macmcclellan@yahoo.com">macmcclellan@yahoo.com</a>	<b>Secretary and Legislative Chair</b> John Anderson LTC, USA, RET <a href="mailto:painters4@twc.com">painters4@twc.com</a>
<b>Treasurer</b> Mrs. Lisa Rivedal Surviving Spouse <a href="mailto:lrivedal@gmail.com">lrivedal@gmail.com</a>	<b>Personal Affairs</b> Dick Calta Col, USAF, RET <a href="mailto:trailerdc@gmail.com">trailerdc@gmail.com</a>
<b>Membership Data</b> Ron Smetana LTC, USA, RET <a href="mailto:ronsmetana@att.net">ronsmetana@att.net</a>	<b>Trustees</b> <b>1 Year</b> John Chapman CPO, USN, RET <a href="mailto:johnchapman248@gmail.com">johnchapman248@gmail.com</a>
<b>Trustees</b> <b>2 Year and /Webmaster</b> Andrew R Emanuele LTC, USA, RET <a href="mailto:andy@andrewemanuele.com">andy@andrewemanuele.com</a>	<b>Trustees</b> <b>3 Year</b> Tom N. Harnden LtCol, USAF, RET <a href="mailto:tharnden@neo.rr.com">tharnden@neo.rr.com</a>
<b>ROTC/JROTC Liaison</b> <b>VACANT</b>	<b>Newsletter Editor</b> <b>VACANT</b>

*Application for Ohio Western Reserve Chapter, an Affiliate of MOAA*

Name: \_\_\_\_\_ Military Status: \_\_\_\_\_ Spouse Name: \_\_\_\_\_  
 Component: \_\_\_\_\_ Branch of Service: \_\_\_\_\_ Rank: \_\_\_\_\_ Applicant DOB: \_\_\_\_\_ Spouse DOB: \_\_\_\_\_  
 Regular Member (Retired, Former, Active officer of the eight uniformed US Services) **Membership \$25/year**  
 Widow(er)-Surviving Spouse membership is available for surviving spouse of officers **Membership \$10/year**  
 Address: \_\_\_\_\_  
 Primary Phone: \_\_\_\_\_ Secondary Phone: \_\_\_\_\_  
 email: \_\_\_\_\_  
*Chapter Member Dues = \$25/yr January 1 to December 31, Annually.*  
 Newsletters will be emailed, check this box if you prefer USPS Mail

Donation to (check one)  
 Stand Down  
 ROTC/JROTC Scholarship  
 Fisher house (Wade Park VA)  
 Enclosed is a check for: \_\_\_\_\_

Make check Payable to OWRC-MOAA  
 Mail to: OWRC-MOAA P.O. Box 4272 Copley, OH 44321.  
 or go to OWRC Website <https://OWRC.net> for application and pay via credit card or PayPal.

**NEVER STOP SERVING®**



# The OWRC Briefing Board

The Newsletter of the Ohio Western Reserve Chapter, An affiliate of the Military Officers Association of America

March 2025 | Volume 25 Issue 3 | OWRC.net and MOAA.org

For questions contact the Chapter Webmaster at [andy@andrewemanuele.com](mailto:andy@andrewemanuele.com)



## ***OWRC Purpose and Mission Statement***

To support the purposes and objectives of the Military Officers Association of America; promote camaraderie among the officer (retired, active and former) within the OWRC region and relationships with other veteran organizations; and support projects for those pursuing military service (ROTC programs) and assisting veterans (wounded, jobless and homeless).

### **Legislative Contacts:**

**MOAA Legislative Update** [MOAA | Legislative Action Center \(quorum.us\)](https://www.moaa.org/legislative-action-center) .

**President Donald J. Trump (R)** The White House 1600 Pennsylvania Ave. Washington DC 20500 Switchboard: 202-456-1414 [www.whitehouse.gov](http://www.whitehouse.gov)

**Senator Bernie Moreno (R)** SR-B33 Russell Senate Office Bldg. Washington, DC 20510 <https://www.moreno.senate.gov> Cleveland Office, Carl B. Stokes U.S. Courthouse 801 W Superior Ave., STE 1400 Cleveland, OH 443113 T: (216) 522-7272

**Senator Jon A. Husted (R)** U.S. Senate SR-198 Russell Senate Office Building Washington, DC 20510 Phone:(202)224-3353 <https://www.husted.senate.gov/>

**Representative Bill Johnson (R)** U.S. Congressional **OH District 6** 192 East State St. Salem, OH 44460 Phone (330) 337-6951 [www.billjohnson.house.gov](http://www.billjohnson.house.gov) or Washington, D.C. Office 2082 Rayburn House Office Building Washington, D.C. 20515 Tel: (202) 225-5705 or 4137 Boardman-Canfield Road Suite 106 Canfield, OH 44406 T (330) 967-7312

**Representative Troy Balderson (R)** US Congressional **OH District 12.** 2429 Rayburn House Office Building Washington, DC 20515 (202) 225-5355 <https://balderson.house.gov/contact/>  
12931 Stonecreek Drive, Pickerington, OH 43147 (614)523-2555

**Representative Emilia Sykes (D)** US Congressional **OH District 13.** 1217 Longworth House Office Building Washington, DC 20515 Tel: (202)225-6265 [Congresswoman Emilia Sykes \(house.gov\)](https://emilia.sykes.house.gov)  
121 South Main St Suite 107 Akron, OH 44308 (330)400-5350

**Representative David P. Joyce (R)** U.S. Congressional **OH District 14** 2065 Rayburn House Office Building Washington, DC, 20515-3514 Phone: (202) 225-5731 [www.joyce.house.gov](http://www.joyce.house.gov) or 8500 Station Street Mentor, OH 44060 (440) 352-3939