



The OWRC Briefing Board

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

April 2025 | Volume 25 Issue 4 | OWRC.net and MOAA.org

For questions contact the Chapter Webmaster at andy@andrewemanuele.com



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Hello Everyone,

OWRC had a standing luncheon scheduled every Wednesday at Michael's A.M. Restaurant, 1130 – 1300. **This past luncheon was very well attended and included a short talk by John Walker. John is the author of a book titled “Non-Hostile: How 1,400 soldiers Dies during My Year in Vietnam.”**

This is a well-researched book about how so many soldiers could die from non-combat incidents. John's talk about his book and the surprising number of non-hostile deaths in Vietnam was very interesting and generated quite a discussion.

As you can see from the photos we had a large attendance.

He is self-publishing the book and it is not yet available for sale. He has offered OWRC a copy to review. Maj William Maki, USAF (ret), Chapter President, accepted the offer and will review the first two chapters. He will then pass the book to others to each review two chapters. Please join us for lunch and learn about John Walker and this book. If you are interested, you can review the book for John.



Don't forget about the OWRC ROTC/JROTC Awards and Recognition Banquet on 10 April 2025, 1800 – 2100 at Guy's Party Center. You can find more information about the Banquet and registration information at [Register for the ROTC/JROTC Banquet](#) .

Thank you and we are looking forward to seeing you next Wednesday.

Major William Maki, USAF, Ret
OWRC President.



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Summit County Stand Down

Ohio Western Reserve Chapter annually donates money to the Summit County Veterans Stand Down. OWRC President, Major William Maki, (USAF, Ret) presents a check to Tyrone Sanders of Summit County Stand Down.

[ABOUT - Laura's Summit County Stand Down](#)

The Summit County Stand Down is an IRS-recognized charitable organization under 501(c)(3) rules. Stand Down provides the following services to Summit County veterans:

- [FREE Mental Health and Substance Abuse Counseling](#)
- [FREE Dental**, Vision and Foot Ex](#)
- [FREE Haircuts](#)
- [FREE Clothing](#)
- [FREE Lunch](#)
- [Chaplains](#)
- FREE HIV Testing
- Employment and Training Counseling
- Apply for VA Health Care
- Help with courts and legal issues Help getting official, State ID Cards
- Help getting official, State ID Cards



Quick Links

- [Home](#)
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- [Services](#)
- [Blog](#)
- [Contact](#)

Get In Touch

MAIL INQUIRIES TO:

Summit County Stand Down
C/O

3917 Ramsey Dr
Uniontown, OH 44685-8144

***This is not the Stand Down Site**

[Phone: 234-755-2872](tel:234-755-2872)



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Ohio Veterans Memorial Park (OVMP) Fundraiser

The OVMP is committed to acquiring a UH-1H Huey helicopter to display it as tribute and educational piece at the OVMP site in Clinton, OH. This acquisition will to only serve as a reminder of the sacrifices make by our veterans and help educate future generations about the cost of freedom.

With your generous donation OVMP can purchase a UH-1H Huey and build a pedestal for display at approximately \$50K.

Pictures of the actual UH-1H Huey that will be on display at Ohio Veterans Memorial Park (OVMP) in Clinton Ohio



Please consider making a donation. Donations can be made by check payable to Ohio Veterans Memorial Park, 8005 Cleveland Massillon Road, Clinton, OH 44216 or through the website at <https://OVMP.org>. Should you need any further information or wish to discuss this further please contact Gary Kindig, President, Ohio Veterans Memorial Park, at (330)805-3133, or gary4983@aol.com.

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!



OWRC Community Service Opportunities. These are opportunities for OWRC members to support local communities and build recognition of OWRC and MOAA in the civilian community. Here are a couple of community service opportunities offered by The City of Cuyahoga Falls and the Cuyahoga Falls Parks and Recreation Department.

People Serving People – Tuesdays from 9am - noon at the Quirk Cultural Center, 1201 Grant Ave, Cuyahoga Falls, OH. This group focuses on making items for patients in nursing home such as tap robes, feeding bibs, walker and wheelchair bags, and neck pillows. Other items made are medicine bags, suction cup and foley bag covers. Sensory bibs and memory books are also provided for Alzheimer's patients. The materials and patterns are all provided by The Quirk Cultural Center. They need your help to assemble the items. All are welcome!

Be a Volunteer for the Parks and Recreations Department. Join the fun and volunteer with Parks and Rec as part of our event staff. There are numerous events and opportunities to choose from. Choose from 1 or all! To inquire, e-mail leibyi@cityofcf.com

Ohio ESGR Long-Time Volunteer Receives Prestigious Achievement in Excellence Award



**Congratulations Ohio ESGR Volunteer Colonel Chaker Fadel
on his 2025 **Achievement in Excellence** Award!**



Pictured L to R: Lt. Colonel USAF, Ret. Chaker Fadel with his award Mentor, Lance Meyer, Major General USAF, Ret., after receiving the 2025 Achievement in Excellence Award presented by the National Sales & Marketing Executives of Akron/Canton.



www.esgr.mil

Lt. Colonel (Ret), Chaker Fadel, an Akron resident and dedicated volunteer of the Ohio Committee for Employer Support of the Guard and Reserve (ESGR), was recently honored with the 2025 Achievement in Excellence Award at the National Society of Marketing Executives (NSME) Akron-Canton Chapter's 53rd Annual Accent on Excellence Event. The event, held in late February in Akron, celebrated leadership and achievement in the marketing and sales sectors.



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Colonel Fadel's award recognized his exceptional contributions to the community and his unwavering support for ESGR, an office in the Department of Defense. His distinguished career spans 38 years of service in the private sector, concluding with his retirement from Lockheed Martin in 2004, and a distinguished 26-year career in the Air Force culminating in his retirement in 1990.

As the Employer Outreach Coordinator for Northeast Ohio ESGR, Colonel Fadel has demonstrated exceptional leadership, leveraging his marketing expertise to engage nearly 2,000 Reserve Component (Guard and Reserve) employers in signing ESGR Statements of Support. His dedication to ESGR is further highlighted by his efforts in delivering approximately 320 Patriot Awards and ESGR briefings, making key contributions to numerous Boss Luncheons and Boss Lifts, and playing a significant role in Goodyear's 2016 Freedom Award win and the Cleveland Cavaliers' subsequent top ten finalist status. His commitment earned him the prestigious national title of "ESGR Top Volunteer" in 2016.

Timothy Dimoff, SACS Consulting & Investigative Services, nominated Colonel Fadel for this award. Dimoff, an active member of the Akron business community, believed that Colonel Fadel's ongoing community and civic involvement throughout Akron and northeastern Ohio deserved this award.

"Chaker Fadel received the 2025 NSME Accent on Excellence Award for his achievements in sales and marketing," said Tim Dimoff. "This prestigious recognition highlighted Chaker's dedication to innovative strategies and exceptional results in sales and marketing achievements. We are so proud of the hard work and awareness of ESGR Chaker Fadel has demonstrated in the business community. Chaker was recognized among fellow business leaders in the greater Northeast Ohio region."

The NSME's Accent on Excellence Event, a highlight of the local business calendar, recognizes outstanding leaders in marketing and sales from across the region. This year's event included the presentation of numerous Achievement in Excellence awards, in addition to honoring the Executive of the Year and outstanding Community Leader. Colonel Fadel also received a citation from Ohio Governor Mike DeWine.

Congratulations Colonel Fadel! His contributions underscore the importance of collaboration between the Guard and Reserve and the civilian workforce, and his story serves as an inspiration to others to support our Reserve Component service members and their families.



TRICARE Changeover Update: Another Extension for West Region Beneficiaries

By: Kevin Lilley

TRICARE Beneficiaries in the West Region will have more time to set up payment plans and to access specialty care without a contractor-approved referral, according to [a March 27 press release](#).

The payment setup had been set to expire March 31, as had the referral waiver. Beneficiaries now have until April 30 in both instances. Learn more about the changes below (Note: TRICARE For Life, US Family Health Plan, and TRICARE overseas plan users, as well as those in the East Region, are not affected.)

[FROM TRICARE.MIL: [How TRICARE Regions Are Changing in 2025](#)]

Payment Plan

- **What:** Beneficiaries must make a payment to TriWest by April 30 or they will be disenrolled from TRICARE dating back to Jan. 1.
- **Who:** Those who pay by allotment or who have already established a payment plan with TriWest should check to ensure the payments are being processed. Those who have not established a payment plan can do so via the [TriWest web portal](#) or by completing and submitting [this form](#).
- **Questions:** TriWest beneficiaries can contact TriWest customer service at 888-TRIWEST (888-874-9378) for answers to their questions or to provide payment information over the phone.

Referrals and Waivers

- **What:** Beneficiaries who receive a referral for specialty care from a primary care provider do not have to wait for TriWest approval to see the specialist. This policy will remain in place until April 30. Waivers do not apply to inpatient care, lab tests, applied behavior analysis or [Autism Care Demonstration](#) services, or services under the [Extended Health Care Option](#) (ECHO). The specialist must be TRICARE-authorized.
- **What Else:** TRICARE Prime users seeing a provider who is no longer in the TRICARE network – but is a TRICARE-authorized provider – may continue to see that provider and pay regular TRICARE Prime copayments instead of higher [point-of-service fees](#). This fee waiver also expires April 30.
- **Questions:** Unsure whether your provider is authorized, or whether they are in or out of the TRICARE network? Learn more about how providers are classified [at this link](#), and check out the [TriWest provider directory](#). Contact TriWest customer service (888-TRIWEST) for further information.

Some Exchanges to Offer Amazon Services

By: Kevin Lilley

The Army & Air Force Exchange will partner with Amazon to offer package return and pickup services at more than 90 Army, Air Force, and Space Force locations in the U.S., the retail giant [announced March 20](#).

Shoppers who live near (or on) base can select the store as a pickup or return option. They'll receive an email when packages are delivered and can pick them up at the customer services desk.



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Returns can also be processed at customer service – customers must use the Amazon app or website in advance to begin the return process. After generating a QR code, shoppers can bring the code and their package, in the original packaging from the manufacturer, to their exchange, where it will be packed and returned at no additional cost.

[FROM AMAZON.COM: [Return Process](#)]

The [full list of locations \(PDF\)](#) includes three Alaska and two Hawaii installations with pickup-only services.

“The Exchange is already a hub for community life with all the amenities and services it offers,” Chief Master Sgt. Rich Martinez, USAF, the Exchange’s senior enlisted advisor, said in the release. “Now, Exchange shoppers don’t have to make a separate trip off-installation—they can take care of their returns and pickups at the Exchange.”

Exchange shoppers may also find in-store events celebrating Month of the Military Child throughout April, including giveaways. Learn more [at this link](#), or [find an event near you](#).

Your Guide to TSP Investments

March MOAA Magazine

The Thrift Savings Plan (TSP) has long been known as a low-cost way to save for retirement in a tax-advantaged account, offering investing options that aren’t available anywhere else. Recent changes make it even better.

Here’s how to make the most of the TSP investments and how to build your portfolio.

[RELATED: [Thrift Savings Plan Planning to Unveil Roth Transfer Option in 2026](#)]

The TSP includes three funds that invest in stocks and two that focus on fixed-income investments:

- **C Fund:** Large-company stock index fund, designed to match the performance of the S&P 500 index
- **S Fund:** Small-company stock index fund
- **I Fund:** International stock index fund
- **F Fund:** Fixed-income index fund, tracking the Bloomberg U.S. aggregate bond index
- **G Fund:** Government securities investment fund

The TSP also offers lifecycle funds (L Funds) that create portfolios of the five funds based on your investing time horizon, in five-year increments. The investments are automatically shifted as your withdrawal date gets closer.

[STATE TAX UPDATES: [4 States Start 2025 With Movement on Retired Pay Exemptions](#) | [News from 6 States on Military Retirement Pay](#)]

Changes and Options

“The TSP makes things easy, and the descriptions are pretty true to form,” said Lt. Col. Patrick Beagle, USMC (Ret), CFP®, owner of [WealthCrest Financial Services](#) in Springfield, Va. “With the recent revamp of the index tracking in the I Fund, it has improved even more.”

In the past, the I Fund invested only in companies from developed countries, but the benchmark changed in 2024 to add developing economies, too.

“Now it includes emerging markets, which is an important part of a diversified portfolio,” said Lt. Col. Amy King, USA (Ret), CFP®, [Instar Financial Planning](#) in Fallston, Md.

One special TSP option is the G Fund.



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"The G Fund is unique," said Col. Curt Sheldon, USAF (Ret), CFP®, in Alexandria, Va., and a MOAA Life member. "The fund buys government bonds that are only issued to TSP."

The G Fund tends to have higher yields than stable value funds offered by other employer plans because it can invest in longer-term bonds, King said.

Even though the G Fund can be a good place to invest the cash portion of your portfolio, King warns against keeping too much long-term money there, which might not keep up with inflation.

How to Create a Portfolio

When deciding how much to invest in the TSP funds, consider when you need the money.

"It's all based on your investment time horizon, risk tolerance, financial goals, and cash flow needs," said King.

If you won't need the money for a long time, she recommends investing most in the stock funds, but keeping some in the F Fund and G Fund, too.

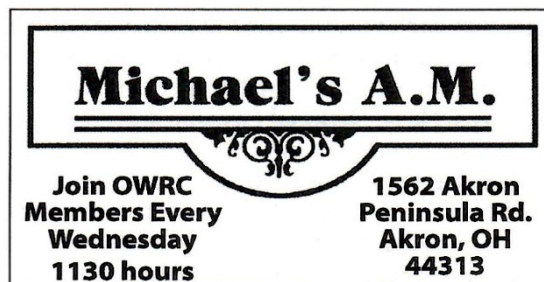
"Diversification is really key," King said.

If you receive military retirement pay, you may feel comfortable investing more aggressively, said Beagle. With that steady income, you can ride out downturns in a market and take "more risk for potentially more gain in the longer term," he said.

The L Fund makes these moves automatically. Choose a date closest to when you plan to withdraw the money, and the fund gradually shifts the investments. The TSP L Funds tend to be more conservative than other target-date funds, but you can choose a later target date if you want more stock funds for longer, said Beagle.

Kimberly Lankford is a financial expert in Virginia and spouse of a retired Army colonel.

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





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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

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.

Donation to (check one)

☐ Stand Down

☐ ROTC/JROTC Scholarship

☐ Fisher house (Wade Park VA)

Enclosed is a check for: _____

NEVER STOP SERVING®



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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/quorum.us) .

President Donald J. Trump (R) The White House 1600 Pennsylvania Ave. Washington DC 20500 Switchboard: 202-456-1414 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 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 or 8500 Station Street Mentor, OH 44060 (440) 352-3939