

The Beacon

October 2025



In this issue:

UPCOMING EVENTS.....	1
PRESIDENT'S MESSAGE.....	1
CHAPTER PICNIC.....	2
LEGISLATIVE AFFAIRS.....	3
MEMBERSHIP RENEWAL.....	3
NATIONAL NEWS.....	4
CHAPTER LEADERSHIP.....	9
ABOUT MOAA.....	10
MOAA MISSION.....	10
SUSQUEHANNA CHAPTER MOAA.....	11
MEMBERSHIP DUES FORM.....	12

UPCOMING EVENTS

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

January, 7:00 PM, General Membership Meeting, Officer Installation

PRESIDENT'S MESSAGE

I want to thank everyone who attended the annual picnic for a very successful event. Attendance exceeded expectations and the raffles raised several hundred dollars to help support our Outreach efforts. A great time was had by all.

The fifth annual "Harford County Schools Veterans Day Poster and Essay Contest" is rolling along. Our Programs Chair, Keith Reagan, is doing yeoman's service in providing leadership and guidance to effort. We continue to seek submissions and encourage members to help spread the word and invite anyone interested to the link on our chapter website, <https://www.moaasusquehanna.org/Harford-County-Schools-Veterans-Day-Poster-and-Essay-Contest>.

The election of the officer positions of President, Vice-President, Secretary and Treasurer for next year will be held at the 7 November General Membership meeting prior to our recognition of the Poster and Essay Contest winners. Bill Whitford, our Chaplain, has again volunteered to Chair the nominating committee. If you are interested in placing your name in nomination for any of these positions, contact Bill at bndwhit4d@comcast.net.

I would be remiss if I didn't recognize the Navy's 250th Birthday on 13 October. To all the sailors out there, Happy Birthday.

Still serving,

Bob Beahm
BG, USA (Ret)
Chapter President

The Beacon

October 2025

CHAPTER PICNIC

A good time was had by all at our Chapter Picnic at Ruggles Golf Club last month.



The Beacon

October 2025



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.mdmooa.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. 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.

The Beacon

October 2025

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.moaa.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 the Shutdown Means for Troops, Retirees, Veterans, and Families

By Kevin Lilley

The clock ran out on the federal budget process at midnight Tuesday, shutting down the government for the first time since a 2018-19 funding lapse that lasted more than a month. While MOAA presses lawmakers to restore funding and to protect servicemember pay during the closure, you'll find details on how the shutdown affects all who serve and have served, and their families, below.

Currently Serving and Families Servicemembers will report to duty during the shutdown but won't be paid until funding is restored. Oct. 1 paychecks, drawn from funds budgeted for last fiscal year, were processed, but Oct. 15 checks won't be without funding or other legislation. [ACT NOW: Ask Your Lawmakers to Support the Pay Our Troops Act] The Pentagon's shutdown contingency plan outlines the full scope of ongoing operations, to include furloughs for hundreds of thousands of civilians. Some key details from the plan and other sources:

- Elective and routine medical procedures at military facilities may be canceled or postponed; contact your provider to confirm your appointment. The shutdown will not affect military families using TRICARE or TRICARE For Life benefits in the private sector.
- Military pharmacies will remain open, but hours may change. · Commissaries and exchanges will remain open, as will mess halls, gyms, and child care facilities "required for readiness." Military personnel may replace furloughed civilians to allow for continuation of other services deemed "necessary or appropriate."
- "Community and public outreach programs" such as concerts, military airshow appearances, and similar events that are not fully funded with non-appropriated funds (NAF) will be canceled or postponed.
- Death gratuity payments will continue. This is a change from the prior shutdown resulting from language in 2021 appropriations legislation.
- Department-run schools will remain in session, but extracurricular activities will be canceled unless paid for by non-appropriated funds. This could include sports practices and games, concerts, and similar events.
- Some training for servicemembers may be canceled or delayed if the instructor is a civilian. Contractor-led training may continue if the instructor is being paid from funds earmarked from the prior fiscal year.

The Beacon

October 2025

· PCS moves and temporary duty travel will be delayed unless they involve supporting “exempted activity” or are deemed “essential to mission.” · Traditional National Guard drills may be canceled, though mobilized Guard and Reserve members, like their active duty counterparts, would report for duty.

· Active duty family members under the Federal Employees Dental and Vision Insurance Program (FEDVIP) will remain covered. Premiums will be deducted from retroactive pay when posted. [RELATED: Pentagon Takes Another Step Toward Commissary Privatization]

Retirees and Survivors

· Armed services retirees, to include Coast Guard retirees, will continue to receive retiree pay during the funding lapse. Officers who retired from the U.S. Public Health Service or NOAA would not receive their next paycheck (Oct. 1 checks, covering pay from September, were processed). · Commissaries and exchanges will remain open.

· Elective and routine medical procedures at military facilities may be canceled or postponed; contact your provider to confirm your appointment. The shutdown will not affect retirees using TRICARE or TRICARE For Life benefits in the private sector.

· Military pharmacies will remain open, but hours may change.

· Survivor Benefit Plan payments will continue.

· Retirees and survivors covered under the Federal Employees Dental and Vision Insurance Program (FEDVIP) won't be affected. Federal employees whose FEDVIP premiums are deducted from their federal pay will retain coverage; their premiums will be deducted from retroactive pay when posted.

[RELATED: Medicare Trustees Report Estimates Next 9 Years of Part B Premiums]

Veterans/VA The VA's contingency planning website contains full updates on the department's status during the funding lapse. Some key points:

· Health care facilities will remain open.

· Education, housing, disability, and other VA benefits will continue.

· Burials will continue at VA cemeteries, as will applications and related processing (except for pre-need burial applications). Grounds maintenance and headstone placement will be delayed.

· Transition and career counseling services will stop, and regional benefits offices will close.

· The primary call center (1-800-MyVA411), crisis line (988, press 1), and VA benefit hotline (1-800-827-1000) will remain open. GI bill and cemetery-applicant assistance lines will close. [FROM VA.GOV: Veterans Field Guide to Government Shutdown (PDF)]

Financial Support

The Beacon

October 2025

· Servicemembers, retirees, veterans, and families should check with their financial institution to see whether relief programs are available. Many banks serving the military community, such as USAA, will offer zero-interest loans during the shutdown.

· Service relief agencies offer a range of options (primarily interest-free loans) for currently serving members and retirees. Visit Army Emergency Relief, the Navy-Marine Corps Relief Society, the Air Force Aid Society, or Coast Guard Mutual Assistance to learn more. · The American Red Cross Hero Care program can connect members of the military community with financial help from the above aid societies. Connect via the Hero Care app (Apple | Android).

More Links and Resources · DoW shutdown guidance · TRICARE shutdown guidance · VA contingency planning · VA shutdown FAQ · Office of Management and Budget (OMB) shutdown FAQ

VA: Benefits for ‘Legacy’ Caregivers Safe Until 2028

By Kevin Lilley

Participants in the VA’s Program of Comprehensive Assistance for Family Caregivers (PCAFC) can remain enrolled through Sept. 30, 2028, as work continues on possible changes to eligibility criteria, the department announced in a Sept. 26 email.

The decision allows these caregivers to maintain access to a range of critical benefits, including a stipend some worried could be cut or withdrawn completely as new criteria took effect. The VA had pledged to keep legacy participants enrolled through Sept. 30, 2025; the new rule, published Sept. 29 in the Federal Register, adds three years to that extension.

“While the PCAFC’s future remains uncertain, MOAA is grateful to the VA for taking this step to provide some clarity and reassurance to legacy program participants,” said Cmdr. René Campos, USN (Ret), MOAA’s senior director of Government Relations. “We will remain involved with the VA’s efforts to establish new criteria as part of our ongoing work to provide those who care for our veterans with the resources and support they need and deserve.” PCAFC programs include respite care, education and training, mental health counseling, and some travel expenses. Primary family caregivers under the program qualify not just for a stipend, but may access health care coverage and some legal and financial services.

The recent extension covers all legacy participants, even those who “received a preliminary determination that they did not meet the [new] criteria or were determined eligible but at a reduced stipend amount,” according to the VA’s announcement. [TAKE ACTION: Ask Your Lawmakers to Support Military Caregivers]

Past, Present, and Future of Caregiver Support

PCAFC came online in 2011 and was designed to support caregivers of post-9/11 veterans. Plans were made to expand the program in 2018 to caregivers “of eligible veterans who have a serious injury incurred or aggravated in the line of duty” prior to Sept. 11, 2001, according to the Federal Register rule update.

This move came with new eligibility criteria for all program participants, triggering enrollment issues, delays, court challenges, and a series of other problems that resulted in multiple deadline extensions.

The Beacon

October 2025

Work on the new criteria restarted in earnest in 2022. MOAA and 11 other advocacy groups wrote to the White House in 2024 asking then-President Joe Biden to release the new criteria “as soon as possible,” as further delay “would only serve to prolong the strain that so many veterans and caregivers have felt while PCAFC continues to fall short of its intent and potential.” [RELATED: Online Account Changes Are Coming for VA, TRICARE Users. Are You Ready?]

While the criteria come into focus, MOAA has continued its work on behalf of caregivers on multiple levels, including the halls of Congress. The Veteran Caregiver Reeducation, Reemployment, and Retirement (3R) Act, part of MOAA’s 2025 Advocacy in Action campaign, would improve and expand benefits offered to PCAFC participants, to include:

- Reimbursement for licensure fees and access to VA training modules for continuing education.
- Employment assistance for caregivers reentering the workforce.
- Retirement planning services, along with a study looking at the establishment of a retirement plan specifically for caregivers. You can help MOAA make its case by reaching out to your lawmakers and asking them to support this bipartisan legislation.

ID Update: Latest on Legacy Card Changeover

By: Kevin Lilley

Articles suggesting a Dec. 31 deadline for the replacement of paper-based military ID cards, including those with indefinite expiration dates, “are inaccurate,” according to a Defense Finance and Accounting Service (DFAS) news item released Sept. 24.

There is no requirement or deadline to replace the cards, DFAS stated in the item, which appeared in its quarterly retiree newsletter sent out in September.

The June DFAS newsletter initially contained an article announcing a Dec. 31 deadline. On July 10, after MOAA reached out to Pentagon public affairs officials to clarify the situation, DFAS updated the online version of that article to remove references to a deadline. [RELATED: No ‘Termination Date’ Set for Legacy Retired IDs]

Multiple social media posts, including some from installations and other official accounts, have cited the initial, inaccurate item and publicized the deadline. However, the legacy IDs “will all remain valid until DoD determines when those legacy paper-based cards will be terminated,” the most recent DFAS article states. “The Department intends to execute a positive communications plan formally announcing the termination well in advance of the actual termination date.”

Those with legacy ID cards should access their profile via the ID Card Office Online and ensure their contact information (email and regular mailing address) are up to date in advance of any such communication. While the cards will remain valid until their expiration date or until changeover details are announced, legacy cardholders “may replace those ID cards with a Next Generation USID card” at their convenience, according to the Common Access Card website. [RELATED: Online Account Changes Are Coming for VA, TRICARE Users. Are You Ready?] Legacy cardholders may be able to secure a replacement card online, or they can schedule an appointment to get a replacement card at their closest ID card office. MOAA’s ID card resources page includes an overview of the renewal/replacement process, answers to frequently asked questions, ID

The Beacon

October 2025



eligibility requirements, contact details for the Defense Enrollment Eligibility Reporting System (DEERS), and other information.

An advertisement for MOAA Insurance Plans. It has a light blue background. At the top center is a dark blue rectangle containing the MOAA logo (three vertical bars) and the text "MOAA® INSURANCE PLANS" in white. Below this, the text "Standing with you at every stage." is written in a large, bold, dark blue font. At the bottom, the phone number "1-800-247-2192" and the website "www.moaainsurance.com/plans" are listed in a bold, dark blue font. The number "100392" is printed in a smaller, dark blue font to the right of the phone number.

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The Beacon

October 2025

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The World's Most Luxurious Fleet™ offers the most inclusive luxury travel experience at an extraordinary value. If you compare Regent's all-inclusive voyages to the competition in Alaska, Asia, the Tropics, the Mediterranean and Northern Europe the research shows Regent Seven Seas Cruises® offers the best value in each of these regions.

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CHAPTER LEADERSHIP

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The Beacon

October 2025



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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:

The Beacon

October 2025

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.

The Beacon

October 2025



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