



California Council of Chapters of MOAA (CALMOAA)

September 2022 issue

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Notes from the President’s Desk

CALMOAA Annual Meeting will be held on 3/ 4 November 2022. The final draft of the agenda should be out before the end of September. The MOAA Ventura County Chapter has accepted the proposal presented from Courtyard by Marriott in Oxnard. They are offering our group the following:

Date	Day	Standard Run of House	Total Rooms	RATE King
11/3/2022	Thursday	18	18	\$169*
11/4/2022	Friday	18	18	\$169*

The Marriott is seven miles from the Bard Mansion at Naval Base Ventura County (NBVC) Port Hueneme. The conference dates are Thursday morning November 3 and checking out Friday afternoon, November 4. Reservations for an estimated 20 members are for Wednesday and Thursday nights. There is a Shuttle bus service is available between the Oxnard Esplanade and LAX. We are trying to get Congresswoman Julia Brownley (She chairs the House Subcommittee on Veterans Affairs) to speak at the Bard Mansion. At this time we do not know if she will be able to speak. In addition to her I will be inviting MOAA to speak. Please email Michael Kwan (email: mk4524@gmail.com) and copy Patty Wernet (email: pattywernet@hotmail.com) and me letting us know if you intend to attend the annual meeting.

The California Legislation tabled Uniform Services tax exemption bill AB1623 just months ago. This bill has gotten farther than the previous bills. I am amazed that seeing and hearing that some of our members are starting to complain about all of the emails they are getting regarding our revived effort to build a better position for the upcoming legislative year. I must urge everyone to stay engaged. It is because of our efforts that CALMOAA was invited to attend California Governors Military Council Meeting in Sacramento to be on a panel to address tax exemption. Prior to the meeting we (Jeff Breiten, CALMOAA Legislative VP and I) met with representatives of the council and with Senator Toni Atkins where we pointed out that California is the only state in the Union that does not exempt Uniform Services. For personal reasons I was not able to attend the meeting. But Jeff Breiten, CALMOAA Legislative VP was able to attend and speak about California Veterans. It was great that William Taylor, President of Solano Chapter, Stephen P. Vancil, Vice President of Programs, Solano Chapter, and Lynn Snyder Immediate Past President of the Solano California MOAA Chapter was able to attend the conference. A couple of months ago we started our letter campaign. We need everyone to continue sending the Governor’s office your letters in support of Personal income taxes: exclusion: uniformed services retirement pay: survivor benefit plan payments. Please keep sending your letters to The Honorable Governor Gavin Newsom, 1303 10th Street, Suite 1173, Sacramento, California 95814 (see sample letter on

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page 6) and email the Governor’s Press Office (GovPressOffice@gov.ca.gov) and send a copy of your letter to Jeff Breiten and me. A lot of our people are writing the governor and his Press Office to get the word out that something needs to be done for our Uniform Services. It is about time that California started doing more to keep its work force in our state. The CALMOAA Exemption team (Jeff Breiten, Steve Donlon, Fred Jaffin, and Kathy Prout) has sent our templates to the chapter presidents and chapter legislative representatives. Note you can edit the template to fit your style. As our Legislative VP Jeff has the lead and his team will be working on the next steps. I do not want us to give up on this effort. Not everything can be accomplished in two years (yes, I did say two years because my first year as President was searching and developing our template with Jeff. The second year was getting everyone behind the bill that Assemblymember Ramos submitted). It took almost 20 years for SBP to get through Congress. Shoot it took a long time before we got rid of Jim Crow laws. The bottom line is we cannot stop!! We need to continue working the effort and we need to get our friends, neighbors, fellow veterans behind the next bill(s). We also realize not everyone wants to join the Facebook page that was established expressly for the purpose of keeping everyone informed without flooding people with emails. It is because of the pushback that I have seen we will be sending the emails to keep everyone informed. We will try to limit the number but as legislation starts moving, we will also be sending out more notices. Our intent is to use VoterVOICE as often as possible. Before I forget I would like to take time out to acknowledge the efforts of Vernon McNamee Redwood Empire MOAA chapter Legislative VP and the numerous letters that they have sent to the governor’s office in support of our efforts. Solano County and friends from Travis AFB are engaged to support us and our fellow Uniform Services.

We need to be aware that the next bill could be written to exempt military retirement and/or uniform services retirement. Either way we need to support the bill(s) when they are written. It was pointed out at the conference that today’s society does not truly understand the difference between a veteran vs retired. For some reason some of them are assuming Veteran and military retired is the same. In part we need to ensure we educate them. They need to understand California does have largest concentration of military personnel and other national security activity. **“In fiscal year 2020 military and other national security activity in the state generated an estimated \$168.7 billion in economic activity, approximately 5.4% of California’s economy”**. Department of Defense (DOD) Actuary reports California had 165,501 retirees in 2010, reduced to 149,430 2020; in the same period Arizona went from 54,286 to 58,586 and Nevada went from 27,386 to 30,371. **DOD Actuary numbers show that California’s military retiree population has had a steady decline for over a decade. DOD Actuary numbers for 2021 show that California’s decline continues and now number 128,561 military retirees in California. Down from 165,501 in 2010**

When military retirees relocate to other states (upon reaching retirement age, average 42 years old) they take federal funds from the Veterans Administration, Social Security, Medicare and Tri-Care to those other states, resulting in loss of those federal funds and service reductions from those agencies in California. An example, fewer number of military retirees receiving treatment at a California VA Hospital result in personnel being reassigned to VA Hospitals with increase in patients seeking treatment.

Our other goal is to work on “Improving Military Spouse Employment in California”. When this bill was signed it was noted that it did not include teachers’ credentials as announced. This oversight was also noted by us and the Pacific Southwest Regional Liaison Defense-State Liaison Office DoD, Military Community & Family Policy (<http://statepolicy.militaryonesource.mil>)

Before I close, I would like to point out that this is election year in California. Some of your districts have been realigned and your California Assemblymember and /or California Senator may fall in a different area. Because California lost some citizens, we now have a fewer Congressmen/Congresswomen representing us. California will be voting for State Senators 20 of the 40 seats, State Assemblymembers all 80 seats, the Governor, US House all 52 seats, US Senate one seat, Lieutenant Governor, Secretary of State, Attorney General, Controller, Treasurer, and other state offices. California Senators are up for reelection every 4 years and Assemblymembers are up for reelection every 2 years. California term limits for California Senators and

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Assemblymembers is 12 years or a combination of the two offices. The governor is limited to 2 terms (8 years). Remember CALMOAA mission is **ADVOCATING FOR VETERANS**.

If you are interested in being the next CALMOAA President and part of CALMOAA's Board, please reach out and contact your Area Vice President and/or the nominating committee soon.

Respectfully,

E. Fred Green, Jr., LCDR, USN (Ret)
President of California Council of Chapters Military Officers Association of America (CALMOAA)

Here is something that I received from Bud recently and I thought everyone would enjoy this challenge. It is called **“Jeopardy for Seniors”**. I should say this game maybe a bit harder than you may think. The answers will be on the tip of your tongue, but you just can't quite remember the correct answer. Let's see how good your memory is. Don't look at the answers yet, until the end. Youngsters, you don't have a chance. The answers are printed below (after the questions) but don't cheat!! Answer them first. . .

01. After the Lone Ranger saved the day and rode off into the sunset, the grateful citizens would ask, “Who was that masked man?” Invariably, someone would answer, “I don't know, but he left this behind.” What did he leave behind?
A _____.
02. When the Beatles first came to the U.S. in early 1964, we all watched them on **The _____ Show**.
03. “Get your kicks, _____!”
04. “The story you about to see is true. The names have been changed to _____.”
05. “In the jungle, the mighty jungle, _____.”
06. After the Twist, The Mashed Potato, and the Watusi, we ‘danced’ under a stick that was lowered as low as we could go in a dance called the ‘_____’.
07. Nestle's makes the very best . . .
08. Satchmo was America's Ambassador of Goodwill.' Our parents shared this great jazz trumpet player with us. His name was _____.
09. What takes a licking and keeps on ticking? _____.
10. Red Skelton's hobo character was named _____ and Red always ended his television show by saying, ‘Good Night, and ‘_____’.
11. Some Americans who protested the Vietnam War did so by burning their _____.
12. The cute little car with the engine in the back and the trunk in the front was called the VW. What other names did it go by? _____ or _____.
13. In 1971, singer Don MacLean sang a song about, ‘the day the music died.’ This was a tribute to _____.
14. We can remember the first satellite placed into orbit. The Russians did it. It was called _____.
15. One of the big fads of the late 50's and 60's was a large plastic ring that we twirled around our waist it was called the _____.
16. Remember LS/ MFT _____ / _____.
17. ‘Hey Kids! What time is it? It's _____!’
18. Who knows what secrets lie in the hears of men? Only The _____ Knows!
19. There was a song that came out in the 60's that was “a graveyard smash”. Its name was the _____!
20. Alka Seltzer used a “boy with a tablet on his head” as its Logo / Representative. What was the boy's name was _____.
21. In the jungle, the



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ANSWERS:

01. The Lone Ranger left behind . . . A silver bullet
02. The Ed Sullivan Show
03. On Route 66
04. To protect the innocent
05. The Lion Sleep Tonight
06. The Limbo
07. Chocolate
08. Louis Armstrong
09. The Timex Watch
10. Freddy, The Freeloader and 'Good Night and God Bless.'
11. Draft Cards (Bras were also burned. Not flags, as some have guessed)
12. Beetle or Bug
13. Buddy Holly
14. Sputnik
15. Hula-hoop
16. Lucky Strike/ Means Fines Tobacco
17. Howdy Doody Time
18. Shadow
19. Monster Mash
20. Speedy

Surviving Spouse

Please see Kathy's Surviving Spouse Report in separate attachment.

Please join "[MOAA Surviving Spouses and Friends \(Private Group\) – Facebook](#)." My wife and I are members and it have been very enlightening. Some members of my chapter have also stated how helpful it is even if you are not a surviving spouse and "[DIC Surviving Spouses/DIC Increase Advocacy](#)".

MOAA has a lot of information for Surviving Spouses of on their website <https://www.moaa.org/content/topic-and-landing-pages/i-am-a-surviving-spouse/> . They have brochures about how to be prepared in the case of a death. Look at the VA website www.va.gov and look under the presumptive conditions <https://benefits.va.gov/BENEFITS/factsheets/serviceconnected/presumption.pdf> and <https://www.va.gov/search/?query=presumptive%20conditions&t=false> . Review your accounts (checking, credit cards, utilities, etc. to ensure that if something happened to one it does not lock out the surviving spouse. Review your Trust and/or Will to ensure it has what you and spouse wants. Protect your loved ones!!

Significant dates and MOAA deadlines

CALMOAA Quarterly Meetings

4th Quarter CALMOAA Annual Meeting/All Hands –November 3 – 4, 2022 CALMOAA's Annual meeting will be hosted in Area Vice President Mike Kwan and Ventura County MOAA Chapter (CA50). Our annual meeting will be November 3, 2022, close to the Seabee Base in Port Hueneme, CA. I will be asking MOAA to participate in our Annual Meeting. At this time, I am thinking of something along the line of the workshop that they held in San Diego.

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I will be attending the following meetings and celebrations:

- Mojave Desert Chapter MOAA meeting on 28 September 2022 with MOAA National California State Commanders Veterans Council Meeting – October 1, 2022
- Orange Empire MOAA Chapter 14 October
- Townhall Meeting regarding Uniform Services Tax Exemption and Survivors - October
- MOAA Board of Directors Meeting, LOE, and Annual Meeting 24 – 29 October 2022
- Level of Excellence (LOE) and MOAA Annual Meeting 28 and 29 October 2022.

MOAA 2022 Roundtable Schedule

- September 29 – Branding
- October 27 – Transition Services
- November 17 – Retention
- December 29 – End of Year Review and Discussion

Looking for a recording from a past webinar, roundtable, or another event? Visit our [Council and Chapter Webinars and Video Archive](#) page.

CALMOAA TOPS - NAVNET

You can find career opportunities at the NAVNET website www.navnetresources.com which will be added to the CALMOAA website. If anyone has and/or know of any openings for NAVNET they can send them to Tom Hammons at tom@navnetresources.com

CALMOAA is here to help to the best of its ability. Please reach out whenever. Please visit CALMOAA website www.Californiamoaa.com it has a wealth of info about VA and TRICARE benefits, job opportunities and much more.

State and National Legislation

[California Senate Bills \(Veteran\) for 2021 – 2022](#)

[California Assembly Bills \(Veteran\) for 2021 – 2022](#)

There is a separate legislation report attached to this email (which will be posted on our website) of the bills on the Governors desk and some bills that were recently signed into law.

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Note: If CALMOAA members, or any other person would like to let the Governor know they are in support of any of the CALMOAA supported bills below:

- Go to this section of the Governor’s website: <https://govapps.gov.ca.gov/gov40mail/>
- At the drop down menu called “Please choose your subject:” scroll down and select the bill number.
- Enter the other information it asks you for.

In the comments section, ask the Governor to sign the particular bill in to law. If you wish, you may add in comments, but it is not required

Everyone should have received an email from Steve Donlon informing them that we have a Facebook group established To support Exemption of Uniformed Services retired pay and Surviving Spouse benefits, we have established a private Facebook group: [EXEMPT UNIFORMED SERVICES RETIRED PAY & SURVIVORS' SBP FROM CA INCOME TAX](https://www.facebook.com/groups/560520875614530), Link: <https://www.facebook.com/groups/560520875614530>. This FB Group is the first step to develop our “grass roots” advocacy support. This FB Group files section will also be the repository for documents related to the Personal Income Tax Exemption for Uniformed Service retirees and Surviving Spouses’ Benefits.

Membership in this FB Group is open to Uniformed Service retirees and active duty, reserve and National Guard and their spouses, Surviving Spouses, members of the California Legislature, and other supporters as determined by the Administrator.

To grow our grass roots support, invite your chapter members to join. Our goal is to reach out to the ~170,000 California Uniformed Services Retirees and Surviving Spouses. Just as important are active duty and reserves, and their spouses, they are retirees of tomorrow.

You may invite a friend (who is a FB user) directly through our FB Group page. Also please post invitations to join this Facebook group in Facebook Groups in your local area or to which your chapter members belong. At your next chapter or board meeting consider spending a few minutes to gather the names of other FB Groups.

Below is the template for **Exempt Uniform Services Retired Pay and Survivors** letter to Governor Newsom

Date

The Honorable Governor Gavin Newsom
1303 10th Street, Suite 1173
Sacramento, California 95814

Subj: Uniformed Services Retirement Pay and Survivor Benefits Personal Income Tax Exclusion for California

Dear Governor Newsom:

California is the only state in the nation that does not provide a personal income tax exclusion to Uniformed Service retirees and Survivors. California has the nation’s third-largest Uniformed Service retirees and Survivors community, with approximately 165,000 members. Assembly Bill 1623, which was introduced by Assemblymember James Ramos in the 2022 legislative session was applauded by military retirees and the state’s 2 million veterans who call California home. Twenty-eight veteran organizations in California and the California State Commanders Veterans Council publicly supported AB 1623.



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The Peace Officers Research Association of California, San Diego Regional Chamber of Commerce and Orange County Chamber of Commerce are strong supporters of a Personal Income Tax Exclusion for Uniformed Services retired pay and Survivor benefits.

Between 2013 and 2020 the nation’s population of Uniformed Service retirees has increased by approximately 1.015%, while California had an annual decline of 2%-3% in the state’s Uniformed Services retiree population. Nevada showed a gain of 10% and Arizona a gain of 6%. Arizona fully exempts Uniformed Services retiree pay and Survivor benefits from state income tax and Nevada does not have a state income tax. A significant cause for this migration from California is no exclusion for personal income tax.

Recent studies conducted by the San Diego Military Advisory Council, California Governor’s Military Council, and others agree that retaining Uniformed Service retirees in California provide a valuable workforce and economic development tool for California. These studies also show that Uniformed Services retirees generate millions of dollars in general tax revenue for the state’s economy from their 2nd careers. Of note, many Uniformed Service members when on active duty are residents of a state that does not tax their active duty pay, thus when retirees remain in California, California GAINS Personal Income Tax revenues from Uniformed Services retired pay and second career pay.

Uniformed Services retirement pay is earned for 20 years of service. Most servicemembers retire in their early-40s. California cities and counties would also benefit from local tax contributions and a cohort of productive, stable professionals retained in their communities.

California would benefit economically if the state exempted all Uniformed Services and Survivor benefits pension from the state’s personal income tax. Retaining and potentially attracting military Uniformed Services retirees would benefit the state’s total personal income tax revenues, sales tax receipts, and property taxes.

California is in a unique position in that it can both honor our Uniformed Service retirees while at the same time enhancing its skilled workforce and bolstering the general tax fund.

At your request would be pleased to provide you with additional information.

Thank you,
Signature
Your name
Your mailing address

Improve Military Spouse Employment in California: On October 8, 2021, Governor Newsome signed this into law. Below is an excerpt of the announcement.

The bill, which makes all licenses under the Department of Consumer Affairs available for spouses of military servicemembers to apply for temporary licensure upon being stationed in the state. This information must be made available on each board’s website along with information on permanent licensure by endorsement or credential for out-of-state applications and other related information for military spouse and family applicants. Further, this bill requires that the Departments of Consumer Affairs and Real Estate compile and submit annual reports to the Legislature containing specified information relating to the professional licensure of veterans, servicemembers and their spouses.

California, historically the state with the largest population of active duty and veteran servicemembers, has 162,000 military members in the state today, by far the largest in the nation. With over 32 military installations and activities in





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the state, California also has the most community impact from the military throughout the nation. Until this week, it has also been one of the remaining states with no significant legislation to facilitate career stability for military spouses by removing barriers to their employment in these communities. When speaking virtually with aerospace industry members at a Governor’s Military Council and Governor’s Office of Business and Economic Development event early last year, Governor Newsom stated that military spousal licensure was an issue California needed to fix.

The Governor’s Military Council (GMC) is thrilled to announce that through its coordinated efforts with the local military communities, the Department of Defense, the California Defense Communities Alliance, the Governor’s Office of Business and Economic Development and the Governor’s Office of Planning and Research, the signed legislation will bring us a giant step closer to achieving his goals. “This bill is a win-win enabling a qualified work pool segment who want to work the ability to quickly fill workforce needs of employers, exclaimed GMC Chair, Vice Admiral (ret.) Jody Breckenridge. “Our experience in working with the California Commission on Teacher Credentialing is that qualified military spouses are filling critical gaps often in remote areas.”

Due to the highly-mobile nature of military service, military spouses face a 24% unemployment rate, much higher than the rate of the public and AB 107 creates the ability for hard working members of our national security branches to feel welcome in the state and improve the ability of families to create stability in their homes and communities. This bill allows military spouses, who already make extraordinary sacrifices in service to our country, to continue their professions. California joins many other states in doing what it can to support the thousands of military families coming into the state by reducing the regulatory barriers to allow military spouses to secure a job here.

The recent impacts of COVID on the state’s healthcare system have demonstrated a need to increase access to qualified healthcare works such as Doctors, Nurses and Physicians Assistants, all of which fall under the Department Consumer Affairs. Governor Newsom saw a ready workforce that can contribute to California’s most depleted industries and signed this legislation to create an opportunity for military family members, who are certified in one or more other states, to continue to practice their skills, contribute to their families and provide a better quality of life for their families and California communities.

“Implementing licensure portability measures will help to reduce employment barriers for military spouses, improving military family stability and quality of life,” said Marcus Beauregard, director for the Department’s Defense-State Liaison Office. “More than one-third of military spouses work in occupations that require licenses. Reducing the burden of licensure will also increase the pool of applicants in critical career fields experiencing shortages, such as health care and teaching, especially in military communities.”

The California Defense Communities Alliance (CDCA), an organization that collaborates efforts within local defense communities across the state, is encouraged that Governor Newsom signed AB 107. In recognition that many spouses in the state are currently unemployed or underemployed in their communities, CDCA Co-Chairperson and CEO of the San Diego Military Advisory Council (SDMAC) Mark Balmert stated that, “it was time for California to join so many other states in making temporary licenses accessible and allow military spouses to contribute to their respective professional fields. Our state will have thousands more qualified professionals in important fields including healthcare.”

Finally, all branches of the military have established military spouse employment as a key aspect of supporting military families and as such a factor for consideration of all new and existing mission locations. As a state that realized over \$181.2 billion in economic impact in FY19 over numerous industries due to the spending on military and national security activities in the state, this legislation increases California’s opportunities to maintain a competitive stance in future mission-basing decisions and protect those that are currently serving the state today.



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Special note: Vernon McNamee from (CA30) Redwood Empire Chapter (CA30) has sent numerous letters to the governor’s office in support of our efforts. Solano Chapter and Travis AFB is completely behind this effort, and they have started their letter campaign in Ernest.

National Legislation and MOAA Advocacy in Action

NATIONAL LEGISLATIVE HIGHLIGHTS

“MOAA National issues” (website):

<http://www.moaa.org/Content/Take-Action/Top-Issues/Top-Issues.aspx>)

<https://takeaction.moaa.org/moaa/?0>

The “Responsible Education Mitigating Options and Technical Extensions Act” or the “REMOTE Act” Signed Into Law:

<https://benefits.va.gov/gibill/remotect.asp> .

VA takes action to become federal model for inclusion, diversity, equity, and access for Veterans and employees:

<https://www.va.gov/OPA/PRESSREL/pressrelease.cfm?id=5752> .

House Votes to Expand GI Bill Eligibility for National Guard, Reserves: <https://www.military.com/daily-news/2022/01/12/house-votes-expand-gi-bill-eligibility-national-guard-reserves.html>

MOAA’s [Community Outreach Sponsorship](#) is still available. (this is similar to the USAA program). You can apply for up to \$300 per chapter or \$800 per council to support community service programs and recruiting/branding events. Get details [at this link](#). This program is similar to the USAA program. In addition to the Community Outreach Sponsorship To review the grant for our Chapters Department, along with the Development’s Department, use this link: <https://www.moaa.org/content/chapters-and-councils/chapters-and-councils/council-and-chapter-community-involvement/>

For Crisis Relief Grant, please access this link: <https://www.moaa.org/relief-verification>

Veterans Affairs

PACT Act Expands Eligibility for Benefits

VA is expanding eligibility for health care and benefits for Veterans who may have been exposed to hazardous materials — including burn pits, radiation, Agent Orange, and other Gulf War toxins — during their military service. The [Honoring our Promise to Address Comprehensive Toxics Act of 2022 \(PACT Act\)](#) adds more than 20 new presumptive conditions, including respiratory cancers, for Veterans exposed to burn pits or other toxins. Learn more please go to

<https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>

Reach Out for Support

Life is full of challenges, and if left unaddressed, they can lead to isolation, financial hardship, relationship issues and other challenges that can increase the [risk for suicidal thoughts](#). Don’t go through life’s hard moments alone — reach out for help. If you or someone you know is thinking about suicide, please call the [Veterans Crisis Line](#) at 988, option 1 to speak with a trained responder.

QuickSubmit Your Evidence to VA

Filing a claim online? QuickSubmit has replaced Direct Upload as the online tool to share documents with VA’s Evidence Intake Center. QuickSubmit provides a fast and effective alternative to faxing or mailing your documents, while also maintaining a record of your uploads. [Learn more about how evidence intake has improved.](#)

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MOAA Store

The [MOAA Store](https://moaa.estore.shop/) is officially back up and running! There are variety of items that can be found in the store at <https://moaa.estore.shop/>. From apparel to headwear and much more, there are many items to show your MOAA pride!

Back to School: 5 Resources for Military Families

By: Jen Goodale

Whether your children have already returned to school or you're eagerly awaiting a start date, there are many resources available for military families navigating the challenges of K-12 education. As a parent of two military children, I understand how frequent moves exacerbate these challenges. Our children, resilient as they are, may need additional support and there are amazing organizations out there to help.

1. Military Child Education Coalition (MCEC). From its Back to School toolkit to military student consultants, MCEC provides a number of resources to support your military-connected student. This organization offers training for students, parents, and education professionals, along with School Quest, an interactive tool designed to support military students in sixth through 12th grade. Throughout the year, MCEC offers webinars (recordings are available, too) to ease transitions for students and their parents.
2. Partners in PROMISE. Military families who have children with special needs require additional support to ensure their students receive the services, such as individualized education plans (IEP) and 504 plans, they are entitled to. Partners in PROMISE helps elevate the voices of military families and offers an impressive library of resources for special needs families. The organization also provides support for families who experience difficulty ensuring their children receive services following a PCS move.
3. Home School Legal Defense Association (HSLDA). Many military families opt for homeschooling to provide continuity and stability for their children. HSLDA connects military families with a wide range of resources to support homeschooling, including information on scholarships, legal requirements by state, international legal support, and curriculum discounts for military families.
4. Our Military Kids. Our Military Kids have provided over \$30 million in grants since 2004 to families of deployed National Guard or Reserve members and combat-injured servicemembers. These grants provide military children with opportunities to participate in sports, fine arts, camps, and tutoring programs to nurture and sustain children while their military parent is away or recovering from injury.
5. Tutor.com. Funded by the Department of Defense MWR General Library Program and Coast Guard Mutual Assistance, Tutor.com provides access to free, online tutoring and homework help, 24/7. This resource has expert tutors in over 150 different subjects, including bilingual Spanish offerings in math, science, social studies, writing, study skills, and parent coaching.

Take advantage of these great resources to provide support for your military student, and don't forget to use your military school liaison officer for district-specific questions and concerns. The School Liaison Program was designed to build a support network to provide the best possible education experience for military-connected students worldwide.

What You Don't Know About Your VA Home Loan Benefit Could Cost You

By: Kevin Lilley

The VA guaranteed more than 1.4 million loans in FY 2021, and if you're thinking about joining the club in the coming months or years, it's best to start your homework. Maybe you're looking to downsize as retirement approaches. Maybe you're looking

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to move to be closer to family, or relocating to your dream job after leaving service. Maybe the home you’ve been eyeing throughout the recent housing price spike has finally returned to your price range. Whatever the reason, it’s time to hit the market, and your VA home loan benefit is a critical part of your home-hunting toolkit. Start your prep work Sept. 20 with a live MOAA webinar featuring special guest Heather Walrath, AFC®, financial educator at the Navy Mutual Aid Association. She’ll join Lila Quintiliani, ChFC®, AFC®, MOAA’s program director for financial benefits education/counseling, to help you successfully navigate a volatile housing market and clear up some common misconceptions.

For example:

- ‘I’ve Done This Already’: Many military retirees have used VA loans to purchase one or more homes and feel comfortable with the process. However, the benefit has changed in recent years, with new fee structures, a new loan limit setup, and additional provisions for Purple Heart recipients. The webinar will cover all of the above in detail.
- ‘My Realtor/Adviser Will Handle It’: While many Realtors, lenders, and financial professionals are very familiar with the VA loan process, some may deal with it infrequently, especially those in areas with a small veteran population. The Sept. 20 webinar will get you up to speed on all the details, including ways to make your VA-backed offer more competitive.
- ‘I Don’t Need Cash’: Some buyers, especially first-time VA loan users, believe that because the VA loan doesn’t require a down payment, they’ll be able to navigate the homebuying process without bringing funds to the table. Then come the closing costs. The webinar will discuss this and other misconceptions about the program.
- ‘I’m Sure I Can Afford This’: Qualifying for a loan and being able to afford a new home are two very different things – the webinar will walk attendees through what they need to know about maintenance costs, taxes (including available exemptions), home insurance, becoming a landlord, and more financial considerations you’ll need to make before signing that mortgage.

Can’t make the Sept. 20 event? Register anyway – everyone who signs up will receive a recording of the presentation. Visit MOAA.org/finance for more on your money, including other upcoming webinars, tax and retirement-account advice.

Annual Summit Connects Military Families With Lawmakers, DoD Leaders

By: Jen Goodale

“The strength of our military is drawn from the strength of our military families,” said Rep. Cathy McMorris Rodgers (R-Wash.) when announcing the upcoming 2022 Congressional Military Family Summit. This in-person event aboard Fairchild Air Force Base, Wash., will be livestreamed Aug. 17 – and MOAA will be tuning in. The Congressional Military Family Caucus seeks to educate members of Congress and their staff on resources the military has for families, specifically in the areas of education, child care, health care, spouse employment, and the effects of multiple deployments. Since 2009, the caucus has hosted the annual Military Family Summit to connect servicemembers and their families with DoD leaders and military family support organizations to collaborate on ways to address the top issues affecting military family well-being.

This year’s theme is “Military Families are Mission Critical.” Rep. Sanford Bishop (D-Ga.) will join McMorris Rodgers to discuss issues including pay and benefits, community integration and transition, and the health and well-being of families and children. The event will feature panels addressing education and the Exceptional Family Member Program, as well as economic security, to include food security, military spouse employment, housing, and child care. Panelists such as Olivia Burley (Military Spouse Liaison, Washington State Department of Veterans Affairs) and Tammie Perreault (Northwest Regional Liaison, Defense-State Liaison Office) will provide insights into the status of state-level initiatives underway to address these issues. This is an excellent opportunity to hear from stakeholders and bring back ideas to your community to enhance the quality of life for military families. Tune in Aug. 17 between 8:30 a.m. and 2 p.m. Pacific time (11:30 a.m.-5 p.m. Eastern) via the Congressional Military Family Caucus Facebook page.

Contact info: 2021calmoaa@gmail.com
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September 2022 issue

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