



Piedmont Chapter



ARMY NAVY AIR FORCE MARINES COAST GUARD SPACE FORCE NOAA USPH

JANUARY 2025 Newsletter

Stay current on News of Interest to you....

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	VISIT OUR FACEBOOK PAGE		JOIN OUR CHAPTER Choose SC as your state and Piedmont as your Chapter		SUPPORT OUR CHARITIES

Piedmont Chapter – President’s Message

Happy new year to all, and I pray each of you have had a safe and joyful Christmas Holiday Season. 2024 is “in the books” and we have the opportunities that a new year brings -- I look forward to taking it one day at a time with you.

We mourn the recent loss of CDR Larry Budreau; US Coast Guard (Ret). Please be in prayer for his family and please see our “In Remembrance” section.

RECENT HAPPENINGS:

- We acknowledged our 61st Chapter birthday and had an excellent luncheon and meeting on 21 November. Chapter member, Col Rod Andrew, USMC (Ret) and Professor of History at Clemson University, gave a superb presentation about General Andrew Pickens – his life and his important contributions to our new nation as a leader during the Revolutionary War - as a US Congressman; and as an example of what a selfless, honest, and honorable public servant looks like. We also welcomed new member Capt. Randy Bannister, USN (Ret) (wife, Cheryl).**
- We have another new member - our 18th new member for 2024 - Capt. Stephen K. Graham, USMC (Fmr)(wife, Pat). We look forward to welcoming them at our 16 January luncheon meeting. I’ll present Steve his MOAA/Marine Corps lapel pin and hope to present the lapel pins to other recent new members DR. Howard Murphy, COL, USA (Ret), Pastor Tim McKnight, Chap, CPT, USA (Fmr), Capt. Todd Davis, USAF (Fmr); and 1LT Baylis Maxwell, USA (Fmr).**
- Thank you to each of you who have invited a guest to our membership meetings in 2024. I encourage each member to invite at least one MOAA eligible officer or warrant to a meeting in 2025; and please let me know if you need help giving them information about our Chapter.**
- Our Piedmont Chapter has been and continues to be a strong “social” chapter that enjoys good luncheons or dinners, very interesting guest speakers, and fellowship and camaraderie with the other veterans, spouses, and surviving spouses in our Chapter. In 2024 we added an additional dimension to our Chapter to give us the ability to have a greater impact on our veteran community and the organizations and activities we support by becoming a “non-profit,” section 501(c)19 tax-exempt veterans organization. As such, we are very different than 501(c)3 organizations like churches, the United Way, etc. -- we must demonstrate that our membership is “at least 75% current or former members of our Armed Forces; and that at least 97.5% are veterans, cadets or certain family members of veterans – focused on supporting the veteran community.”**

- Our 501(c)19 Committee, chaired by LTC Neil Lark, USA (Ret), has done an excellent job laying the foundation for potential projects that our Board has approved - in priority: 1. Continuing to present the annual MOAA medals and certificates to outstanding ROTC and JROTC juniors; 2. Improving the landscaping in the Carillon and Scattering Areas at our veterans' cemetery, and 3. Providing an annual and perpetual college scholarship (\$1000) to the most deserving JROTC graduating senior going to college and perhaps ROTC. Some of you have already donated and others have committed to do so -- thank you very much!!! We will provide more details about funding and donations in the next 2 weeks -- along with pertinent details about donating TAX FREE from a retirement account for those over 59 ½ and / or taking Required Minimum Distributions (RMD's).
- We thanked and presented outgoing Webmaster Angie Pelligrini with a MOAA Outstanding Service Award for her 6 years of dedicated work as Webmaster and helping with our Newsletter. Again, thank you, Angie.

UPCOMING EVENTS:

- Our 16 January 2025 luncheon membership meeting will be at Tucker's Restaurant. We will welcome MG Todd McCaffrey, USA (Ret), Secretary of South Carolina Veterans Affairs as our guest speaker. I've asked him to speak about progress made in 2024 and priorities for projects and funding for our veterans cemetery, our veterans nursing home, and other area veteran organizations and activities. Please feel free to bring a guest.
- We will be swearing in and installing our elected 2025-2026 Chapter officers and directors at our 16 January membership meeting.
- Happy 84th birthday to the US Coast Guard Reserve; 19 February 2025.

THIS DAY, 1 JANUARY, IN AMERICAN MILITARY HISTORY:

- On 1 January 1863 President Lincoln issued the Emancipation Proclamation and instructed the Union Army to set free all slaves in the states that were in rebellion.
- On 1 January 1962, President Kennedy established the first Sea Air Land (SEAL) teams.

REMINDERS:

- Many of our local restaurants give a "military / veterans discount" of between 10 and 20 percent. Just ask.
- Show your pride in your service by wearing your service attire when you are working out and/or walking -- it's a great conversation starter.

- **Making a difference!!!** MOAA National is working daily with our US Congress regarding many actions critical to our serving men and women, as well as to us retirees and surviving spouses. Please log on to MOAA.Org monthly and select the “Advocacy- -Action” issue(s) that you consider most important.

Respectfully,

Mel

Mel Case; Colonel, Infantry (Ret)
President, Piedmont Chapter, MOAA

Piedmont Chapter – 16 January MOAA Membership Meeting

Date/Time: 1130 Thursday, 16 January 2025

Place: Tucker’s in Anderson

Address: 3501 Clemson Blvd, Anderson 29621

Speaker: MG (Ret) Todd B. McCaffrey, Secretary, SC Department of VA

Cost: \$25 per person (includes tax and gratuity)

RSVP/Mail Checks: Dan Tollison, 120 Park Way, Anderson, SC 29625

Email: dan@majorgrumpy.com / **Phone:** 864-958-0975

Checks payable to: **Piedmont Chapter, MOAA**

RSVP Date: NLT, 14 January 2025

Please pay with a CHECK NOT CASH! Thank you

Spouses and guests are encouraged to attend. If you are a prospective member and wish to attend this function, and/or join the chapter, please send in your reservation, and contact the following:

Chairperson Membership: Howard Stammerjohn

Phone: 864-964-1631 / **Email:** piedmont.moaa@aim.com

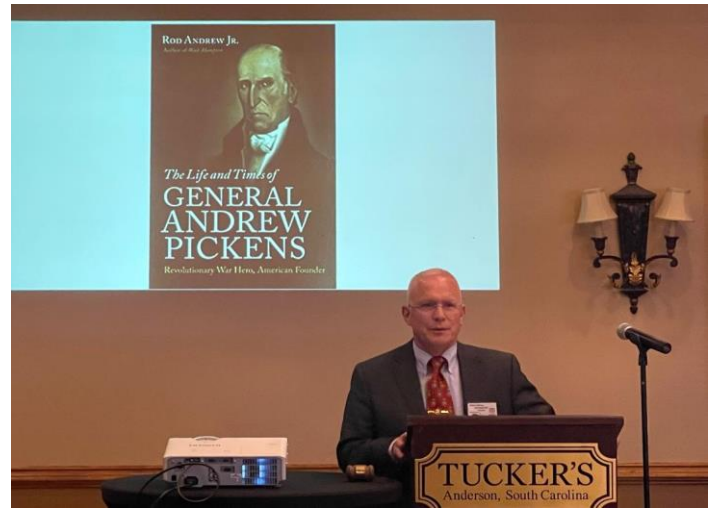
RESERVATION FOR: Tucker’s, Thursday 1130 16 January 2025

Name(s): _____

Guest(s): _____



Membership



Guest Speaker Col (Ret) John R. Andrew



Neil Lark and Mel Case



Mel Case and Howard Stammerjohn



Former President Wayne Watson and Current President Mel Case presenting the Outstanding Service Award to Angie Peligrini for her faithful service to the chapter

Piedmont Chapter – Proposed Meeting Dates, Venues, and Speakers For 2025!

20 Mar 25: 1130 luncheon – Tucker's in Anderson
Speaker: Chad McBride, Anderson County Sheriff

15 May 25: 1130 luncheon – Occasions at Wedgefield, Central, SC
Speaker: CPT Linda Caldwell, USA (Fmr), President of SC MOAA Chapters

Piedmont Chapter –New Members / Membership

HERE WE GROW AGAIN!!

As we close out the year 2024, our Piedmont Chapter membership stands at **83** members with the following new members:

LTC Ken Williams, USA (Ret), 207 Edgewater Drive, Anderson 29621, wife is Holly.
864-437-8274....kenwilliams@academy-associates.com

Capt. Stephen Graham, USMC (Fmr), 141 Bradley Park, Anderson 29621, wife is Pat
864-940-1526....yatyas@bellsouth.net

It has been a successful year for the Chapter and much of this membership success is attributed to our President Mel Case. Let's all follow his lead and keep the momentum going in 2025 and beyond. Wear that military gear and keep those chapter business cards handy. When you meet a potential member, please obtain their email address and/or phone number for me to follow up. Tell your contacts how we support all veterans, all ranks and military families.

Thank you for your dedication and faith in MOAA and the Piedmont Chapter mission.

"Never Stop Serving"

Howard

Piedmont Chapter – Birthdays

JANUARY

Tom Allen
Steve Davis
Jordan Doshier
Alexander Glass
David Maxwell
Dan Tollison
Tom Turner
Linda Wilson

FEBRUARY

Randy Bannister
Hal Cannon
Neil Lark
Marilyn Morrey
Jeff Stevens
Don Warmuth
Mary Rosenberger



If you don't see your name mentioned in YOUR month, please call Howard Stammerjohn
please call Howard Stammerjohn, Membership, 864-964-1631

Military Times News

The Department of Veterans Affairs actively encourages veterans to enroll in VA health care, and officials, including VA Secretary Denis McDonough, voice pride in the department's expertise treating combat-related mental health conditions. In 2023 alone, nearly 11% of the nation's 18.1 million veterans sought mental health services at the VA, having 19.6 million behavioral health "encounters" with the VA, including appointments, walk-ins and emergency room visits.

But veterans say they often can't get individual therapy appointments to accompany psychiatric medical care, and when they do connect, the treatment often is derailed by appointment cancellations and scheduling problems, according to more than a dozen veterans and current and former VA employees interviewed by Military.com.

They shared remarkably similar stories of working up the courage to seek help -- something that historically has not been easy in a community skeptical of mental health treatment -- and waiting months for sessions as multiple appointments were canceled, either at the start of a telehealth session or on arrival at a medical center or clinic.

Sometimes *they'd* be blamed, accused of failing to show up for appointments they didn't know about, or told they'd canceled the appointments themselves.

In the past 18 months, a former Army sergeant seeking mental health treatment at the VA Puget Sound Health System has had seven of 16 behavioral health appointments canceled, according to records provided by his mother to Military.com.

According to the records, the former soldier's appointments were canceled every month from July through November 2023.

Data provided by the VA showed that from 2020 through 2023, the cancellation rate for mental health appointments across facilities averaged 10.6%, with a high of 12.1% in 2020 early in the COVID-19 pandemic to 9.2% in 2023.

But individual medical centers may have bigger issues. Data obtained by the Americans for Prosperity Foundation through an ongoing Freedom of Information Act lawsuit showed that at 14 representative facilities across the U.S., from January 2020 to late May 2021, the cancellation rate was nearly double the VA provided figures, at 21%, although the time frame coincided with the height of the COVID-19 pandemic restrictions on non-urgent care.

The foundation funds training, education and policy research for libertarian and conservative causes, including Concerned Veterans, an affiliated advocacy group that supports broader access for veterans to private health care.

Any cancellation can affect continuity of care and have a negative impact on a veteran's health, however. They may even contribute to suicide among veterans, although exactly how many is unknown. The number is not zero, however, according to families.

In 2021 -- the most recent year for which data is available -- veterans died by suicide at a rate twice the general, non-veteran U.S. population, with 6,392 taking their own lives that year, including Rico Marles, a former Marine who died by suicide after trying to get care at the West Palm Beach, Florida, VA. His family has filed a wrongful-death suit against the facility that cites problematic appointments as a contributing factor.

An investigation in 2022 at the Columbus, Ohio, VA hospital found appointment cancellations and missed follow-ups relating to the department's new electronic health records system disrupted care for a patient who died by suicide.

And cancellations and confusion over referrals for mental health care contributed to the suicide of a patient at the Memphis VA medical center in 2019, according to the department's Office of Inspector General.

While suicide is a complex issue that is tied to many factors, including mental illness, life circumstances and genetics, experts say consistent medical care with a trusted provider is a key component for prevention. Canceling appointments, often with little notice, for those who know they need help and have worked up the courage to seek it, only reinforces harmful thoughts that veterans aren't worth the effort.

According to the Cohen Veterans Network, a nonprofit group of clinics that provides behavioral health treatment to service members, veterans and their families, trust and connection between patients and therapists are key components to creating an environment where patients can share their experiences with suicidal thoughts and attempts.

"There's too many veterans who just give up. They're sick of fighting the system, they're sick of changing doctors," a VA scheduler who works at a Missouri medical center told Military.com. "And for us, there's no good guidance and no real plan to fix it."

System Overload or Performance Pressure?

Theories on the causes of cancellations vary. VA employees who spoke with Military.com said provider shortages are the root cause, while others point to the lack of a centralized scheduling system or pressure to keep veteran care inside the walls of a VA facility.

The VA has 32,199 mental health workers, including psychiatrists, psychologists, licensed professional mental health counselors, marriage and family therapists, peer support specialists, nurses and physician assistants, on staff, and officials say they are hiring more.

But the VA struggles to recruit clinicians, especially to rural locales and areas with underserved populations, and it competes with the private sector, where, in many places, quality care commands cash-only payments. According to the VA Inspector General in September, 66 of the VA's 140 health systems reported severe shortages of psychiatric providers.

Dr. Shereef Elnahal, the VA under secretary for health, said late last year that while the Veterans Health Administration was pulling back on overall hiring, it would continue to recruit mental health professionals and ambulatory care providers.

"We already have been working to increase our mental health workforce. But we know we're still not yet at what the evidence says should be the mental health staffing level at all our medical centers," Elnahal said in a call with reporters on Dec. 20.

Several VA employees who spoke to Military.com described a strained system that can't handle the demand. The scheduler in Missouri, who requested anonymity so they could speak freely on the issue, said many of the cancellations stem from staff taking leave without backup, high turnover and vacancies.

"A doctor leaves, and the whole clinic is canceled," said the scheduler. "They don't build a vacation schedule or build in holidays. Providers just don't cover each other like nurses are able to do."

Michelle Gradnigo, a retired Army lieutenant colonel and former site manager at the Chico, California, VA Clinic, said provider shortages and the lack of a centralized scheduling system contribute to appointment cancellations.

Others say the appointment cancellations are tied to the VA's desire to show it is meeting wait-time metrics and standards set by Congress to ensure it serves veterans in a timely fashion -- and avoid referrals to community care.

The wait-time metrics are important, because Congress set standards for such referrals. When a VA facility cancels an appointment, the clock continues to tick on the wait-time measures codified by the 2018 Mission Act, which expanded care for veterans in the private sector if they can't get an appointment at the VA.

If the veteran cancels an appointment, however, the wait-time clock resets, a change that would shorten the wait-time metric and allow the facility to reschedule the appointment, thus avoiding a referral.

Multiple veterans described being told about appointment no-shows when they'd never scheduled a session, or having VA employees insist the veteran had canceled. They described feeling "gaslit" by employees, a particularly troubling series of interactions for a veteran suffering through mental health issues.

By law, the VA must refer veterans to community care if the wait time for primary or mental health care appointment at a VA facility is more than 20 days or the drive time is longer than 30 minutes.

"We've been told you're going to live within your budget, you're going to control community care costs, you're going to improve efficiency internally and [the VA] is not going back to Congress to ask for money," said the director of a southern VA medical center in an interview with Military.com, just before the VA asked Congress for \$12 billion more to fund health care in fiscal 2025.

The medical center director added that hiring new mental health professionals is problematic, because while the VA Central Office has encouraged facilities to add staff, they also are being told that based on their budgets, they really shouldn't be hiring.

"I just feel like I'm in a death spiral," he said.

Community care -- treatment paid by the VA to non-VA providers -- now accounts for 42% of the medical services provided by the department to veterans, up from 26% in 2021. VA Secretary Denis McDonough has warned that the rising cost of outsourcing care could undercut the VA's ability to provide treatment directly to veterans in its own facilities.

An internal VA report generated by a panel of experts this spring recommended that the VA double its efforts to bring patients back to the VA, expanding mental health offerings, monitoring referrals more closely and revisiting access standards to community care.

Schedulers say they are feeling the pressure of the recommendations in the report, a copy of which was obtained by Military.com, to ensure that veterans remain as VA facility patients regardless of disruption to their care. According to them, they are encouraged to refer veterans to another VA facility, often miles away from the veteran's home, rather than close-by community care. Or they make appointments with VA providers knowing they may get canceled and rescheduled.

"We really don't want [veterans] to go to community care, because it's costing too much money," the Missouri scheduler said.

Infrequent appointments and cancellations certainly weighed heavily on Marles, the former Marine sergeant who died by suicide after trying to get care at the West Palm Beach VA.

Marles' attorney, Peter Bertling, said the defense is using an argument that Marles was an unreliable patient, often canceling his own appointments or not showing up.

But Bertling said he has records of cancellations by the facility.

"Here's the record where you're saying he is scheduled to see a doctor, a mental health provider, a psychologist and he gets the notification, 'Oh sorry, buddy, we have to cancel your

appointment," Bertling said. "People who have mental health issues [who] are going through stress, anxiety, having hallucinations, flashbacks and [they] are told you've got to wait."

An Army veteran who served as a Black Hawk crew chief in the mid-1990s told Military.com that after moving to Charleston, South Carolina, he had numerous appointments canceled at the VA medical center in late 2023, a pattern he also experienced in 2021 at the Martinsburg VA Medical Center in West Virginia.

When he asked whether he could get a consult for community care, he was told he could pay out of pocket for a civilian therapist.

He has stopped pursuing therapy. "[The VA] won't do it, and they won't give referrals out. The only thing I do mental health-wise with the VA is have an appointment every three months with my psychiatrist for a meds review," said the veteran, who asked that his name not be used because he worried about retaliation from the VA.

Escalating Demand

VA officials said patient requests for mental health care have grown steadily in the past 10 years at a rate that far exceeds demand for overall health services, and they have shifted toward a more proactive approach that includes case management, outreach and "stepped care," meaning it may begin a patient with group therapy, self-help or brief sessions and proceed to more intensive treatment as needed.

The VA also has hired more mental health providers -- including 4,106 last year.

"There is nothing more important to us at VA than providing veterans with the mental health care they need, whenever and wherever they need it," VA Press Secretary Terrence Hayes said in an email on Sept. 19.

"Over the past few years, veteran mental health appointments have increased, the number of veterans receiving support for mental health has increased, wait times have decreased, and cancellations are down -- meaning that veterans are getting the care they need when they need it," Hayes said.

He said trust in the system has risen among veterans and wait times for mental health care declined an average of 7% from April 2023 to April 2024, "at a time when VA is delivering more care to more veterans than ever before."

Earlier this year, the department held "Access Sprints" at certain facilities, offering appointments in primary care, mental health and other specialties during night and weekend hours.

According to Veterans Health Administration spokesman Mark Ledesma, the Access Sprints helped VA facilities increase the volume of new patient appointments and decrease wait times.

The effort also led to a decrease in the number of patients who received community care referrals as a result of prolonged wait times at the VA.

"Access Sprints have ended; however, VA continues to optimize best practices and lessons learned across the enterprise," Ledesma said in an email.

Regardless, any cancellation for mental health treatment can disrupt care and frustrate patients. Duane France, a therapist and Army veteran who served in Iraq and Afghanistan, said for veterans, building trust with a clinician is a key component of treatment and cancellations can destroy that faith.

"It's really necessary to build trust and have trust, especially with mental health care providers, and being able to have consistent appointments with the same provider can definitely be beneficial for sharing a lot of those things that may be difficult to talk about," France said during an interview with Military.com.

Disruptions to mental health treatment can have horrific consequences for patients who struggle for care, like Julia Larsen, a former Navy firefighter who sought care at the Chico, California, VA clinic in late 2021.

Larsen had served on an aircraft carrier and later earned accolades for a response to a fire on the flight deck of the amphibious assault ship Kearsarge. Her father Marty Larsen, also a Navy veteran, was proud of his daughter following him into service.

But shortly after Julia left the Navy, Marty and Candy Larsen noticed changes in their daughter. They learned she had been sexually harassed and physically assaulted on the Theodore Roosevelt while it was in the shipyard, and that experience, along with the stress of the fire response, triggered mental health problems, Marty Larsen told Military.com.

Larsen's appointments at the Chico clinic had been spotty, and the care inconsistent. While Julia was able to obtain medications for her condition, she received little psychotherapy. Her dad estimates that roughly half her appointments were canceled.

On Jan. 3, 2022, Candy Larsen took a "highly agitated" Julia to the clinic to see whether she could get a same-day appointment. Julia was sent home with sleeping meds and scheduled for an appointment 11 days later. That night, while staying with her parents, she had what appeared to be prescription drug-related psychosis and picked up a gun, according to the VA Office of Inspector General. The incident was also at the center of an investigation by ProPublica published earlier this year.

She fired off several rounds and, while fighting with her father for control of the weapon, shot Candy dead. She struck Marty with the pistol and nearly killed him as well.

"She wanted to be normal so badly -- she went to college, got a job, and she was trying to not be that person that had mental problems," Marty Larsen said. "She wanted a proper counselor."

Gradnigo, who later was fired from her job for alleged comments she made to co-workers but said her status as whistleblower at the clinic contributed, believes the chaotic scheduling system is purposeful at individual facilities. "I definitely think it is a practice ... it's piss-poor management and a combination of three things -- no policy, no leadership and no repercussions. And nobody cares."

Julia Larsen was found not guilty of her mother's death by reason of insanity and is finally getting the help she "desperately needed" at a California state hospital, according to her father, who has spoken with her on the phone but can't bring himself to visit.

Marty Larsen chokes up when he discusses the failures of his daughter's VA care, saying he wants a "sea change" at the VA.

"Instead of screwing up and having people like me file lawsuits against them, wouldn't it be better to focus on doing it right from the beginning?" he said.

Some veterans are able to persevere in the VA system and find help.

A former Navy cryptologic technician told Military.com that after roughly five appointment cancellations from a therapist with whom she clashed, she stopped trying and stopped taking her medication. After trying again at VA, she eventually found suitable treatment.

"So, they got a new person recently, and she seems to be pretty good," the former sailor said.

Others, like Bagwell, managed to get care when they finally gave up on the VA.

Bagwell said BetterHelp provides the weekly support he wants and gladly pays for.

The Army veteran in Charleston said he stopped getting VA treatment after the cancellations and scheduling problems with a therapist who, once they connected, spent the appointment singing the praises of remote work with her cat draped around her neck.

"It was, pardon my French, a f***ing disaster ... so now I'm just on my meds doing my best," he said.

If you are a service member or veteran who needs help, it is available 24/7 at the Veterans and Military Crisis Line. Dial 988 Press 1, text 838255 or use the online chat function at www.veteranscrisisline.net.

-- Military.com reporter Drew Lawrence contributed to this report.

MOAA News

COMMAND CONSIDERATION More than half of the Army's senior officers are turning down opportunities to command per internal Army data, Military.com reported Dec. 13. This year, 54% of eligible officers opted not to participate in the Battalion Command Assessment Program. The BCAP assesses 800 to 1,000 lieutenant colonels annually for leadership through interviews, psychological tests and physical fitness evaluations. "The predominant reasons were personal and family circumstances, such as retirement eligibility and family stabilization," Maj. Heba Bullock, an Army spokesperson, said in a statement of why lieutenant colonels were not participating in the BCAP.

INSTALLATION PLAN The Department of the Air Force released its Installation Infrastructure Action Plan Dec. 11, per a Secretary of the Air Force Public Affairs press release. The plan aims to adapt the Air Force's installations to great power competition. The I2AP effort will address challenges including aging and excess facilities, hazardous weather and emerging cyber threats to and increasing costs for constructing and maintaining infrastructure. "This plan sets the direction for our bases for the next fifteen years," said Dr. Ravi Chaudhary, the assistant secretary of the Air Force for energy, installations and environment.

BAH INCREASE The basic allowance for housing rates will increase by 5.4% on average in 2025, the Defense Department announced Dec. 13. The BAH is paid to active-duty service members stationed in the United States when government housing is not available. DoD will pay approximately \$29.2 billion in BAH to about 1 million service members in 2025. The new rates go into effect Jan. 1. BAH is available to some National Guardsmen - for example, Guardsmen who are on active duty under Title 10 for 30 days or less.

TOXIC SUBSTANCES Rep. Julia Brownley, D-Calif., introduced the Supporting Military Families Exposed to Toxic Substances Act Dec. 10, according to a press release from her office. The bill would provide Department of Veterans Affairs health care benefits to military family members and other individuals who lived or worked at certain military facilities and sites and were diagnosed with a presumptive service-connected disability due to exposure to harmful toxins. Disabilities are deemed presumptively service-connected when a veteran has a specific enumerated disability and is presumed to have been exposed to a toxic condition due to the location where they served.

MILITARY WOMEN Young women ages 16-21 lack the confidence to pursue military aspirations, according to a new data compilation from Joint Advertising Market Research & Studies, the Defense Department's internal polling agency. Surveys JAMRS completed in 2023 found young women rate their confidence in pursuing a military career at 26%, *Military Times* reported Monday. Young women rated their confidence at 33% in 2018. An average of 10% of all young people ages 16-21 surveyed between 2020 and 2023 could see themselves "definitely" or "probably" serving in the military during the next few years.

Backyard News

Nothing to report

In Remembrance



CDR Lawrence A. Budreau USCGR Ret. (89) of Anderson, SC, died November 4, 2024, after a brief illness, surrounded by his loving family.

Larry was a graduate of Central Michigan University and Coast Guard OCS. He also retired from Warner Lambert/Pfizer and was Director of Specialty Marketing at the time of his retirement in 1990 after 29 years with the company.

Following his retirement from Warner Lambert, he worked as a marketing consultant in the medical device industry and was a licensed Realtor locally in Anderson.

He is survived by his wife of 66 years, Barbara, two sons, Lawrence of Abbeville, SC, Michael and his wife Vicky of Summerville, SC, a special grandson, Jason and his wife Leah of Greenwood, SC, three grandchildren, Andrew, Anna & Matthew and one great-grandchild, Annabel and many cousins, nieces, and nephews.

He loved flying his airplane and was a licensed pilot for over 50 years. Hanging out at Anderson airport on Sunday mornings was his weekly ritual. Larry enjoyed trout fishing, especially in the North Maine Woods with his family. He was a member of Aircraft Owners and Pilots Association, Experimental Aircraft Association, Military Officers Association, and the American Legion.

A Military burial will be at a later date in his hometown of Millinocket, Maine.

In lieu of flowers, memorials may be made to the DCI (Duke Cancer Institute) Hematologic Malignancies and Cellular Therapy at:
<https://gifts.duke.edu/dci?designation=3912642>.

The Standard Cremation & Funeral Center is serving the family, and a message of condolence may be sent by visiting www.standardfuneralcenter.com.

Piedmont Chapter – Surviving Spouse Corner

What You Need to Know About Reserve-Component Benefits

By: Kathy Thorp December 04, 2024

Did your spouse die before he or she turned 60 years old and before reaching the age to apply for retirement with pay? Are you confused about what death benefit you might be eligible for, and how to apply for it?

Let's take this step by step to explain Reserve Component-Survivor Benefit Plan (RCSBP) eligibility. If you can find your loved one's notice of eligibility letter (20-year letter), it will outline what was selected at the 20-year mark in your spouse's career. If the "immediate" annuity was selected, it is known as Option C (DD2656-5) and you are immediately entitled to your spouse's RCSBP. Option B is a deferred annuity; the annuity is deferred to your spouse's eligible age of 60 if he or she were alive today. Option A is when one declines election, and the surviving spouse will not have any RCSBP.

[FOR PREMIUM AND LIFE MEMBERS: [Guard and Reserve Retirement Guide](#)]

If you are unable to locate the 20-year letter, call the appropriate service casualty office and report your spouse's passing, and they can help you. Find more contact information online at these sites:

- **Army Reserve:** <http://www.hrc.army.mil/>
- **Air Force Reserve:** <http://www.arpc.afrc.af.mil/>
- **Navy Reserve:** <https://www.mynavyhr.navy.mil/Career-Management/Reserve-Personnel-Mgmt/Reserve-Retirements/>
- **Marine Corps Reserve:** <http://www.marforres.marines.mil/>
- **Coast Guard Reserve:** <http://reserve.uscg.mil/>

For example, a surviving spouse of a Navy servicemember who was a gray-area reservist should call (833) 330-6622 and report the passing of your loved one. Mail a request for death benefits, along with an original death certificate, to:

*Navy Personnel Command
ATTN: PERS-912E 5720
Integrity Dr. Bldg. 768
Millington, TN 38055*

If your spouse reached the 20-year mark and was eligible for retirement (regardless of branch), you will need to call the Defense Finance and Accounting Service at (800) 321-1080 to report the death.

There are various types of coverages for RCSBP, such as spouse-only; spouse and child(ren); child(ren) only; former spouse; former spouse and child(ren); and natural interest person (insurable interest).

If you are eligible for RCSBP, you have only six years from the date of your spouse's death to apply for the annuity or the annuity may be denied.

"To all Surviving Spouses members of the piedmont Chapter. If anyone has an interest in specific issues concerning the rights of surviving spouses, please contact me at: **argojo@aol.com** and I will respond quickly. It has been so good to know that surviving spouses are not forgotten."

Gordon Johnson
Chaplain

Piedmont Chapter 2025 Board of Directors

OFFICERS

President	COL Melvin E. Case, USA	904-304-8871
VP/Programs	COL Wayne Beam, USA	843-814-7145
Secretary	Juliana Heck, Surviving Spouse	703-475-5374
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DIRECTORS

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Membership	LtCol Howard Stammerjohn, USAF	864-964-1631
Newsletter	CDR Alan Erisman, USN	678-778-0183
Social Media/Facebook	CPT Tim McKnight	864-359-7646
Webmaster	Mr. Danny Nelson	864-209-1638
Chaplain/Personal Affairs	Rev (Col) Gordon Johnson, USAF	864-633-4995
Hospitality	Sharon Jacobs, Surviving Spouse	864-245-5501
	Penny Schriver, Surviving Spouse	864-224-4374

For Chapter property, anyone having equipment should notify Juliana Heck, Secretary, by email: julianaheck@yahoo.com. She's the record keeper of all the Chapter property.



HELP MILITARY FAMILIES TODAY

ACT NOW: Now is the time to urge your senator to help military families by securing financial relief for the U.S. child-care industry.

You may have noticed some changes to the Take Action Website, it is now even easier to reach out to your lawmakers on these issues, as well as track what MOAA is engaging in the halls of Congress. To learn more about the new changes, [click here!](#)

Take Action Now



HELP THOSE IN NEED

Donate to help address emerging needs among currently serving and former uniformed service members, retirees, and their families.

Every donation, no matter the size, makes a positive difference in the lives of uniformed servicemembers and their families across the country.

Thank you in advance for your generosity.

Donate Now!

**“All good ideas start out as bad ideas; that’s why it takes so long”
- Steven Spielberg**

The image is a light blue rectangular box containing the MOAA Insurance Plans logo at the top. The logo consists of three vertical bars of increasing height followed by the text "MOAA" and "INSURANCE PLANS" in smaller text below it. Below the logo, 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 smaller, dark blue font. A small number "100392" is visible in the bottom right corner of the box.

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Telephone: 202-251-9488

Contact

Email: michele.armesto@amba.info

[Sponsor Website](#)

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Join MOAA: If you want to join MOAA national go to [MOAA National](#).

To join our chapter, choose **JOIN**, choose the state of **South Carolina**, and choose the **Piedmont Chapter**.

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Disclaimer: The Piedmont Chapter of MOAA is affiliated with the South Carolina Council MOAA and the national MOAA organization and all are nonpartisan.

QUOTE:

POLITICAL ACTIVITIES

A reminder from National MOAA: "As an organization exempt from federal taxation under Sec 501(c)(19) of the Internal Revenue Code, MOAA and its affiliates must take care to avoid engaging in partisan political activities. Under the IRS rules, we are prohibited from directly or indirectly participating in, or intervening in, any political campaign on behalf of, or in opposition to, any candidate for public office."

PIEDMONT CHAPTER LINKS:



MOAA SOCIAL LINKS:

