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Message from the President of Surviving Spouse Virtual Chapter (SSVC)

Welcome to 2025!



The SSVC met on January 21, 2025. The Surviving Spouse Advisory Board members introduced themselves to many attendees. President Emeritus Barbara Smith was briefly praised for all she has done for the past two years in conducting the meetings, arranging the speakers, mentoring the members, and leading this diverse group of amazing Survivors (SS) and SS Liaisons.

Photo-MOAA

Gail Joyce, our notable speaker, a member of our board, Surviving Spouse Advisory Council leader, and the national MOAA Board of Directors, serves as the 2nd Vice Chair. Gail reviewed the many contributions of the Surviving Spouses and Liaisons during 2024. Virtual and in-person training sessions were reviewed, and the schedule for next year was announced. She also fielded questions on a variety of topics. Vivianne Wersel, Au.D. (newsletter editor), Gail, and I would love to know your latest contributions or activities. Send a summary including the number of people involved or affected and some pictures if you have them. Others may learn from your efforts. Email to MSSVC02@gmail.com. These items may be included in our newsletter and or the MOAA Magazine!

Our next meeting will be on **February 18, 2025, at 5 p.m. Eastern time**. It will be an unstructured meeting where members share issues, information, and ideas. **March 18, 2025, at 1 p.m. Eastern time:** Maj Gen. April Vogel, MOAA Government Relations Vice President, will be the SSVC guest speaker. Her topic will be **Advocacy in Action (AiA)**. The information she presents should motivate our membership to participate virtually in AiA. Using the MOAA website Advocacy Path, we can influence our congressional representatives concerning issues that the MOAA focuses on this year. I will list upcoming events and meetings in each quarterly edition of the SSVC Newsletter. As President, I aim to inform you through the membership meetings, emails, and the SSVC newsletter.

MOAA Surviving Spouse Virtual Chapter (SSVC)

Upcoming SSVC Meetings:

- **February 18, 2025, at 5 PM ET:** An unstructured meeting for members to share issues, information, and ideas.
- **March 18, 2025, at 1 PM ET:** Maj Gen. April Vogel, MOAA Government Relations Vice President, will be the guest speaker discussing "Advocacy in Action" (AiA).

Please join us! Newcomers are welcome. You can also connect with us on MOAA's Surviving Spouses Facebook group.

Membership Report

1. We have 266 Members registered for the Surviving Spouse Virtual Chapter. 232 Surviving Spouses and 74 Surviving Spouse Liaisons. There have been no changes in our membership during January.
2. I recorded attendance during our last chapter meeting. We had 52 participants and two guests. However, I was unable to identify 14 participants. Please update your screen name with your first and last name. (We have 11 "Patricia" and cannot find Terry's iPad.) Thank you.

Everyone is a **Chapter Recruiter!** Please give me one potential member's name and phone number in February. Another option is to have them apply directly- email mssvc02@gmail.com. Thank you in advance for your support.

Roy Yenchsky
Surviving Spouse Virtual Chapter, Membership
316-214-4234, wichitaroy@hotmail.com, 5112 S 247 St W, Goddard, KS 67052

MOAA Surviving Spouse Advisory Council (SSAC) Mission: The SSAC provides unwavering support, advocacy, and resources for surviving spouses of active-duty military personnel and veterans. The council also offers guidance and empathy to help spouses navigate military life and prepare for loss challenges. Eight advisory board members were chosen through an application process and then appointed by the president of the National Military Officers Association of America (MOAA). This selection ensures that Advisory Council members are selected based on their qualifications, keeping with MOAA's dedication to effective leadership and representation.

Council Members: Virginia Gail Joyce (Chair), Pat Green, Vivianne Cisneros Wersel, Au.D., Nora Durham, Cheryl Toland, Roy Yenchsky, Susan R. Collins, Kathy Thorp, Capt., USNR, Ret.
Contact info for MOAA Surviving Spouse Virtual Chapter. Email to MSSVC02@gmail.com

Spotlight New Advisory Members! We welcome the three new MOAA Surviving Spouse Advisory Board leaders while bidding farewell. Thanks to Barbara Smith, Renee Brunelle, and Nancy Mullen. Their efforts were greatly appreciated and will be missed. New board members are Cheryl Toland, Lt. Col. Roy Yenchesky, USA (Ret), and Susan R. Collins, who joins us with big shoes to fill.



Susan R. Collins has dedicated her life to service, learning, and community. She earned an associate degree in Medical Administration from Norwich University, a bachelor's degree in business administration from the University of Maryland's European Division, and a graduate degree in Health Administration from St. Joseph's College of Maine. With a 38-year career in health care administration, she holds several industry certifications and has taught at the college level. After her husband Wesley's passing, she moved to Lancaster County, Pa., to support other surviving military spouses and became the Lancaster Chapter MOAA Surviving Spouse Liaison. Susan also obtained her Pennsylvania real estate license and enjoys staying connected with her two adult daughters and three grandchildren. Read the full bio [HERE](#).



Cheryl Toland, another new Surviving Spouse Advisory Council member, plays an active role in the Mt. Rainier Chapter. She provides materials on surviving spouses, caregivers, and various support organizations at every Board of Directors and general membership meeting. She assists with the annual Christmas Gala and participates in numerous community and military events, including Washington State Patriotic Day, JBLM Retirement Day, and Wreaths Across America. Additionally, she is involved in the MOAA Surviving Spouses Facebook group, Surviving Spouse Virtual Chapter, and Grief Share Study through her church.



Lt. Col. Roy Yenchesky, USA (Ret)

Roy served in the Army for 26 years and now calls Wichita, Kansas, home. He is a member of the Surviving Spouse Council, Membership Chair for the Surviving Spouse Virtual Chapter, Surviving Spouse Liaison for the Air Capital Chapter, and Treasurer and Membership Chair for the 82nd Airborne Division Association. He also holds memberships in the American Legion and 173rd Airborne Association. Roy has trained and led soldiers, mentored high school students as a Junior ROTC instructor, advised military families financially, and assisted surviving spouses. He has been a member of MOAA/TROA for over 30 years and the Air Capital Chapter's Surviving Spouse Liaison since 2019. Read the full Bio [HERE](#)

Surviving Spouse Liaison

Surviving Spouse Liaisons ensure fellow survivors stay connected to the military family and engage in local and national programs and advocacy efforts at both the Council and Chapter levels. Learn more about the position and the Surviving Spouse Liaison Excellence Award [at this link](#). (MOAA.org)

MOAA Surviving Spouse Chapter News:

Spotlight Your Chapter! We want to showcase the wonderful things Surviving Spouse chapters are doing. Send us your news, photos, or event highlights, and we will share them! Email: Drviviannewersel@gmail.com

Cape Canaveral Surviving Spouse Tea

Honored Guests at the Cape Canaveral, Florida, Chapter Surviving Spouse Holiday Tea Party: L to R: Lorraine Holland, FL Area Vice President; Pat Green, President of SSSVC Chapter and SSL of Florida Council; Lt Col Rosa Reich; Mary Dunnegan, past National Surviving Spouse Awardee; Lt Col Bryan Whelan, President of Cape Canaveral Chapter; and Ellie Joy, Cape Canaveral SS Liaison. About 40 surviving spouses were present.



Photos courtesy Pat Green



Surviving Spouse Virtual Book Club

Pat Green

Hello, fellow readers,

We have started another year of the SSSVC Book Club and gained two new members. We now have 26 members! We meet on Zoom on the third Monday of the month at 4 p.m. Eastern time. The welcome mat is out.



Image courtesy of the Library of Congress.

In January, Mary Gustafson led the discussion of *THE WIDOW CLIQUOT* by Tilar J. Mazzeo. This nonfiction book is a history of champagne making, the intricacies and evolution of bubbles, color, corks, etc., and the life of a young widow who took on a family winery. She was an astute businesswoman who introduced marketing, brand name labeling, and presales in the 1800s. Spoiler Alert. This book is not like the movie.

The February selection is *WEST WITH GIRAFFES* by Lynda Rutledge and will be presented by Cheryl Glang.

Other books in this year's line-up are:

- *THE LOST BOOK SHOP* by Evie Woods
- *A YEAR IN PROVENCE* by Peter Mayle
- *A CALAMITY OF SOULS* by David Balducci
- *THE SPLENDID AND THE VILE* by Eric Larson,
- *FROZEN RIVER* by Ariel Lawton
- *THE SUNDAY PHILOSOPHY CLUB* by Alexander McCall Smith.
- Some others are pending, e.g., *THE BRIAR CLUB*, *LESSONS IN CHEMISTRY*.

When the schedule is arranged and finalized, it will be mailed to you; if you would like to join the group, email mssvc02@gmail.com

Keep those pages turning, Pat.

Surviving Spouse Corner: What to Know About National Cemetery Burials: Cheryl Toland



(FEB. 2025, MOAA.org)

Servicemembers, veterans, and their spouses are eligible for burial at national cemeteries. Minor dependent children and, under certain conditions, unmarried adult children with disabilities are also eligible. An eligible spouse and children may be buried in a national cemetery even if they predecease the veteran.

If you or a loved one are considering burial in a national cemetery, here are three helpful considerations:

Locate the nearest cemetery. The VA operates 156 national cemeteries in 42 states and Puerto Rico. However, not every state has a VA cemetery. To find a cemetery close to you, visit <https://gravelocator.cem.va.gov>.

[MOAA PUBLICATION: [Your Guide to Military Burials](#)]

Plan. Make an emotional and stressful time less complicated by completing arrangements in advance. Learn more about the pre-need eligibility determination process and fill out forms online [at this link](#). Other needed documents, such as a DD Form 214 or other separation documents, [can be requested online](#).

Know your resources. Don't underestimate what the VA can do for you. You can learn more about VA burial benefits from local VA national cemetery offices, [the National Cemetery Administration](#), and VA regional offices toll-free at (800) 827-1000.

MOAA's publication *Preparing for the Loss of a Military Spouse* can provide further helpful guidance for getting your affairs in order. Premium and Life members can [download the publication here](#).

Send Us Your Feedback

We'd love to hear from you. Please let us know if this article was helpful by emailing sscomm@moaa.org.

[MORE SURVIVING SPOUSE CORNER ARTICLES](#)

Out with the Old and In with the New Generation Uniformed Services ID Card

The Department of Defense (DoD) has updated the process for issuing retiree ID cards, including for surviving spouses. These changes ensure access to benefits while improving security. Here's what you need to know:



As of 2024, the DoD has transitioned to the Next Generation Uniformed Services ID Card (USID), replacing the older laminated cards. The new cards offer enhanced security features and a standardized design.

Surviving spouses who receive benefits through the Defense Finance and Accounting Service (DFAS) are eligible for the new retiree ID card.

[How Surviving Spouses Can Obtain the New Retiree ID Card](#)
[Online USID card renewal page.](#)

How to Get the New ID Card

1. **Check Eligibility:** Ensure your status as a surviving spouse is updated in the **Defense Enrollment Eligibility Reporting System (DEERS)**.
2. **Locate an ID Card Office:** Use the [ID Card Office Locator](#) to find a nearby office. Appointments are recommended.
3. **Bring Required Documents:** Typically, you'll need:
 - Two forms of valid ID (e.g., driver's license, passport).
 - A copy of the retiree's death certificate.
4. **Schedule an Appointment:** Call ahead or book online to avoid long waits.

If your current ID card has "INDEF" as the expiration date, you don't need to replace it until lost or damaged. The new cards are no longer laminated and are made of hard plastic, similar to a driver's license. **Why It Matters?** The ID card is essential for accessing benefits, including base privileges, TRICARE, and commissary shopping. Having an updated card guarantees continued access to these resources.

For more details, contact your local **DEERS office** or visit milconnect.dmdc.osd.mil.

Editor's note: I realized my military ID card would expire in April while writing this article. I recently made my appointment for a new military ID, which was super smooth! Finding the closest renewal center online was easy, and I snagged an appointment in Greenville, SC.

Seriously, don't wait until the last minute! Getting it done early means you avoid any hassles and keep everything running smoothly. This is just a heads-up from my experience. Best, Vivianne

New MOAA Chairman of the Board Gen. Thomas D. Waldhauser, USMC (Ret)

MOAA selects its Chairman of the Board through a nomination and election process. A distinguished retired military officer typically holds this position. Gen. Thomas Waldhauser, USMC (Ret.), was elected as the new Chairman on September 6, 2024, succeeding the previous chair. The Board of Directors carefully selects candidates who align with MOAA's values and can lead its strategic initiatives. President Lieutenant General Brian Kelly, USAF (Ret.), remains MOAA's President. To see the full story, click [here](#).



MOAA's Mission:

The Military Officers Association of America (MOAA), the country's leading organization for uniformed service officers and their spouses, is the largest of its kind. With over 360,000 members from every branch of uniformed service, MOAA advocates for a strong national defense and supports service members from when they enter service to when they leave. MOAA is the leading voice on compensation and benefits for the uniformed services community. It supports two charities: one that provides scholarships to children of servicemembers and another that assists veterans and their families in times of crisis.

Established in 1929 and chartered by the federal government in 2009, MOAA provides career transition assistance, military benefits counseling, educational assistance, and participation in military professionalism activities. A board of directors governs MOAA's leadership.

MOAA's Membership is open to active duty, National Guard, Reserve, retired, and former commissioned officers and warrant officers of the Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Public Health Service, and National Oceanic and Atmospheric Administration. Memberships are also available for surviving spouses of deceased officers.

There are numerous advantages to surviving spouses joining MOAA. Their mission is to improve the lives of those who serve and their families. As MOAA members, surviving spouses have opportunities to connect with kindred surviving spouses and receive information that may be new to them regarding updates on benefits and programs. Understandably, when one becomes a surviving spouse, there is a particular knowledge gap to navigate. Surviving Spouses of MOAA exists solely to close that gap. It's also important to note that many survivors may not be aware that they are eligible to join MOAA even if their military spouses were not MOAA members. For the surviving spouse, there are different levels of membership options. Basic (free), Premium, and Life (varies depending on age). Each level offers various degrees of benefit and rewards. To upgrade your membership, [HERE](#).

LEGISLATION:



Photo: Vivianne Wersel

The 119th Congressional Session Began January 2025

The 119th Congressional session of the U.S. Congress convened in January 2025 for both chambers, the House of Representatives and the Senate. Congress will be the 19th Congressional Session for the next two years.

Understanding the U.S. Congress

- **House of Representatives:** 435 members representing districts nationwide. Elected for two-year terms.
- **Senate:** 100 members, two per state. Members serve six-year terms, and one-third of the Senate faces elections every two years. (Congress.gov)

See more detailed information on [Congress.gov!](https://www.congress.gov/)

Advocacy in Action - April 9, 2025

This April, hundreds of MOAA members and staff from all states will gather in Congress to advocate for currently serving personnel, retirees, veterans, survivors, and family members. MOAA's top three legislative priorities to discuss with Congress have not been finalized.

- MOAA's Board of Directors carefully approves legislative priorities annually, reflecting the mission to improve the lives of service members and their families.
- MOAA AiA Members aim to connect with each office, emphasizing their concerns, presence, and purpose of MOAA's top three legislative priorities.
- This event highlights nationwide support for MOAA's legislative priorities.
- This dedication has driven MOAA advocacy efforts in Washington, D.C., for over ninety years.

How can MOAA surviving spouse members help?

Connect with the MOAA Legislative Action Center from the comfort of your home. Your work at home influences Capitol Hill and inspires us to keep going.

How to use MOAA's [Legislative Action Center](#)

1. Log onto [MOAA](#).
2. Click Advocacy, then Legislative Action Center.
3. Locate and click Key Advocacy Issues.
4. This will propagate a letter to your elected official.
5. The final step is to "Submit Selected Letters."

Why engage with MOAA Advocacy?

- Advocacy helps maintain momentum for priorities like the Major Richard Star Act, benefiting combat-injured veterans.
- Support is needed to build new objectives and emerging issues.
- Support is needed that requires immediate action.

How to be a MOAA Advocate.

Register as an advocate in MOAA's [Legislative Action Center](#). If registered, share the link with a family member or friend. The Legislative Action Center is open to all who support the uniformed services community; they do not have to be MOAA members. (MOAA.org)

When MOAA Speaks, Congress Listens!

Learn more about MOAA's key advocacy issues and contact your elected officials using our messaging platform. (MOAA.org) [TAKE ACTION](#)

Recent MOAA Article: [New Congress, New Opportunities: Sign Up for MOAA's Legislative Action Center.](#)

By: Brenden McMahon

[RELATED: [Latest Advocacy News From MOAA](#)]

Keeping up with Changes and Available Resources with VA and Department of Defense (DoD) Benefits.



JOINT SURVIVORS' FORUM

April 24th, 2025

*Save the Date for the next Joint Survivors' Forum.
Invite with more information will be forthcoming.*

The VA/DoD virtual Survivor Forum

- The VA /DoD virtual Survivor Forum met on January 23, 2025. Many pertinent topics were reviewed and discussed.
- Please find the slides attached or [visit the OSA website to access the PDF](#) OR click here [2025January_SlideDeckFINAL.pdf](#)
- Subscribe to Survivors' Forum Updates CLICK [HERE](#): Receive Forum updates, including email invitations and access to slide

DoD Virtual Survivor Symposium Feb. 21, 2025

Join the DoD Winter Survivor Symposium on Friday, Feb. 21, 2025, from Noon to 3 PM EST.

Learn:

- Updates from the Defense Finance Accounting Service and the Department of Veterans Affairs
- The online survivor benefits reports
- Financial counseling and how it can benefit survivors
- Tax implications for deceased military personnel and property tax abatements for surviving spouses

[Register Here](#). **Click here to watch the recording of the last symposium and learn about Spouse Education, Career Opportunities,** and more.

Retiree Appreciation Day Includes Surviving Spouses!

Retiree Appreciation Day (RAD) events are held annually at military installations across the United States to honor and support military retirees, surviving spouses, and their families. These events provide valuable updates on benefits, healthcare, and legislative changes while offering health screenings, ID card renewals, and financial planning resources. RADs also allow surviving spouses to connect with installation officials, Veteran Service Organizations, and fellow military community members, ensuring they remain informed and supported. Source: The chart is from the [USMC Semper Fidelis Newsletter- Retirees and Survivors](#)

DATE	LOCATION	CONTACT
1 Mar	JBSA-Lackland, Tx	210-671-9204
22 Mar	USAG Fort Stewart, GA	912-767-5013
5 Apr	Kingwood, WV	wvmcrad@gmail.com
25-26 Apr	Pittsburgh, PA	Usarmy.usarc.rso@army.mil
Apr 26	Fort Wainwright, AK	907-353-2095
1-3 May	Fort Jackson, SC	803-751-6715
3 May	JBER-Richardson, AK	907-384-3500
27 Jun	JB Lewis-McChord, WA	253-966-5884
19 Jul	Presidio of Monterey, CA	831-242-4986
16 Aug	Tobyhanna Army Depot, PA	570-615-7019
6 Sep	Camp Pendleton, CA	760-725-6090, https://www.marines.mil/contact-us/
12-13 Sep	Fort Leonard Wood, MO	573-593-6637
18-Sep	Fort Sill, OK	580-442-2645
20 Sep	Fort Campbell, KY	270-798-5280
27 Sep	Fort Gregg-Adams, VA (Fort Lee)	804-734-6973/7345
27 Sep 0900-1400	Camp Lejeune, NC (Marston Pavilion)	910-451-0287
9-10 Oct	Fort Bliss, TX	915-568-5204
11 Oct	JB Ellington, Houston TX	210-221-9004-9793
18 Oct	JB Langley, Eustis, VA	757-878-3648
18 Oct	Carlisle Barracks, PA	717-245-4501
24-25 Oct	Fort Belvoir, VA	703-806-4551
24 Oct	Fort Knox, KY	502-624-7236/1280
25 Oct	Fort Leavenworth, KS	913-684-5583/2425
31 Oct	Fort Novosel, AL (Fort Rucker)	334-225-9124/9739
1 Nov	Fort Johnson, LA (Fort Polk)	337-531-0363/0402
7 Nov	Fort Moore, GA (Fort Benning)	706-545-1805-4434

Vet Tix: Supporting Military Surviving Spouses



(Photo VA.gov)

As a military surviving spouse, you may be eligible to join Vet Tix. This nonprofit organization provides free or discounted event tickets to veterans, active-duty service members, and their families, including surviving spouses. Vet Tix aims to strengthen connections within the military community by giving members access to concerts, sporting events, theater performances, and more.

Joining is simple: register on their website at VetTix.org. You will need to verify your eligibility through their secure verification process, which includes uploading a copy of your military documents, such as a DD214 or proof of dependent status. Once approved, you can access many events to enjoy with family and friends.

Vet Tix is an excellent resource that brings joy and connection to military families and surviving spouses. Sign up today and take advantage of this fantastic program to support you!

"I'm grateful for the financial savings this organization provides, allowing me to attend events I might not have experienced with my children or on my own. It's significant to see Surviving Spouses included alongside veterans and retirees in these opportunities." Major Katherine Richardson, USMC (Ret.), Surviving Spouse.

Resources



For Veterans and their loved ones, if you or someone you know needs assistance, help is available around the clock. Service members and their families can contact Military OneSource by calling 1-800-342-9647 or visiting www.militaryonesource.mil. Service members, veterans, and their loved ones can contact the Military and Veterans Crisis Line at 1-800-273-8255, press 1, chat at veteranscrisisline.net, or text 838255. The National Suicide Prevention Lifeline is also accessible to anyone at 1-800-273-8255.

What should be done if an annuitant or retiree dies?

Report an SBP Annuitant's Death and what to do when a **military retiree dies**: Annuitants: Eligibility for Survivor Benefit Plan annuity pay ends with the annuitant's death. Prompt reporting of the annuitant's death can help avoid delays in the final settlement of the annuity.

Retirees: What You Need to Know for Retirees: [Military Retirees Checklist](#)

Department of Defense Office: Casualty and Mortuary Affairs and Military Funeral Honors Phone number: 571-372-5319 Email: osd.pentagon.rsrcmgmt.list.ousd-p-r-gold-star-advocatembx@mail.mil

Additional information is available on the DFAS Report a Retiree's Death webpage: <https://www.dfas.mil/retdeath>.

Are you considering returning to school? Please refer to the Excellent Education programs for survivors and their children. [DFAS Webpage](#)

- [Military OneSource](#)
- [Office of Survivor Assistance \(VA\)](#)
 - [Survivor Connection: Your link to Enduring Support](#))
- [Pact Act](#)
- [Survivor Journey Map](#)
- [DFAS September 2024 Survivor Newsletter](#)
- [USMC Semper Fidelis Newsletter- Retirees and Survivors](#)
- [Army Echoes DFAS Newsletter](#)
- [My Military Benefits Newsletter](#)

- [VA and Survivor Benefits- PACT ACT Eligibility](#)
 - [Learn about VA DIC and how to apply.](#)
 - [Learn more about family member benefits.](#)
 - [VA education website](#)

Directory:

VA: Office of Survivor Assistance (202) 461-9383

**DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS) (888) 332-7411, www.dfas.mil
U.S. and OCONUS: (216) 522-5955, Fax: (800) 469-655**

TRICARE: <https://tricare.mil/>

- East: (800) 444-5445; <https://www.humanamilitary.com/east/>
- West: (844) 866-9378; <https://www.tricare-west.com>
- Overseas: (888) 777-8343; <https://www.tricare-overseas.com>
- Health Beneficiary Counseling Assistance Coordinator: <https://www.tricare.mil//bcacdcao>
 - TRICARE for LIFE: (866) 773-0404; [https:// www.tricare4u.com](https://www.tricare4u.com)
 - TRICARE Network Pharmacy Program (877) 363-1303; <https://www.express-scripts.com/TRICARE/index.shtml>
 - TRICARE Pharmacy Home Delivery: (877) 363-1296; <https://tricare.mil/homedeliver>



Gold Star and Surviving Family Member Representatives

U.S. Army Office: Installation Management Command G-9, Survivor Outreach Services Phone number: 833-313-1960 Email: usarmy.jbsa.imcom-hq.mbx.sos-survivoradvocate@mail.mil

U.S. Marine Corps Office: Long Term Assistance Program Office Phone number: 866-210-3421, ext. 2 Email: Gold.Star.Advocate@usmc.mil

U.S. Navy Office: Long Term Assistance Program Office Phone number: 901-874-0083 Email: MILL_LTAP@navy.mil

U.S. Air Force Office: USAF/A1SAA, Airman and Family Care Division Phone number: 703-693-0683 Email: usaf.pentagon.af-a1.mbx.af-a1saa@mail.mil

U.S. Coast Guard Office: Coast Guard Casualty Matters Office Phone number: 202-795-6637 If you are not satisfied with the casualty assistance provided by your service advocate, you may contact the DoD's Gold Star Advocate:



Newsletter Editor: Vivianne Cisneros Wersel, Au.D. I welcome your feedback and insights to help improve this resource newsletter. Please send your ideas, photos, or topics you would like to see to drviviannewersel@mail.com. Let us honor the memory of our fallen heroes, stand by one another on this journey, and find solace in our shared experiences.

I want to share an inspirational quote from Colonel Jay R. Vargas, United States Marine Corps (Retired), a Medal of Honor recipient.

“Believe in yourself, set reasonable goals, and love God and your parents. If you fall or fail, get up and never give up.”

To read about Colonial Vargas’ service and honors, click [here](#).

Newsletter Disclaimer: the MOAA Surviving Spouse Virtual Newsletter, published quarterly, informs MOAA Military Surviving Spouses and their family members about relevant information regarding their rights, benefits, and privileges. The content within this newsletter is compiled from various sources, including experts in their respective fields, such as DFAS, VA, and TRICARE. It’s important to note that the views expressed in the newsletter may not necessarily align with those of the VA or the Department of Defense.

Vivianne Cisneros Wersel, Au.D.,
MOAA Surviving Spouse Advisory Council
MOAA Surviving Spouse Virtual Chapter Newsletter creator and editor.
Western NC MOAA Chapter- Legislative Chair (Federal)

Center for American Values. (2012). Medal of Honor quotes: Inspiration from American military heroes—Center for American Values.