



The Patriot

Richmond Area Chapter - Military Officers Association of America - August 2025



The President's Corner by COL Vince Cammarata



Hello RAC-MOAA members, supporters and sponsors. Hard to believe this summer came quickly and now is getting ready to depart! I have been told that the older one gets, the quicker time passes. I never believed that, but I am a true believer now.

In our last newsletter, we shared that this year will be the changing of the board (out with the old and in with the new). I want to personally thank everyone that "stepped up" and volunteered to assume an open board position.... (Truthfully, all the board positions were open for fulfillment.)

The new slate of nominated board members can be found on page 7 of this newsletter for [your approval](#) and ultimately, the swearing in of this new board at our 5 November 2025 business meeting.

A special thanks to several board members that extensively reviewed our current By-Laws and recommended several modern-day language changes. These recommended changes will be presented to the membership for review, approval and an up or down vote.

Finally, as I was getting ready for our board transition, I stumbled upon a letter from the Internal Revenue Service dated March 22, 2013 stating that RAC-MOAA has been determined to be a 501 (C) (19) and donors can deduct contributions made to or for the use of our organization....With that said, please feel free to continue your generous donations and contributions that RAC-MOAA organizes, sponsors and drives; all worthy programs! All tax deductible!

This is the Year for New Board Elections

The Biennial Elections for the Board of Directors and to approve changes to the Bylaws is this year at our November Business meeting, scheduled for 5 November 2025 at the Meadowbrook Country Club during their Wednesday Night Buffet.

Changes to the Bylaws are summarized on page 6 along with the biography of the new member nominated to the board. You can [vote online at racmoaa.org](#), mail in the ballot attached as page 7 of this newsletter, or in person at the November business meeting. The board encourages you to review the Bylaw changes and the new slate of officers and cast your vote online as soon as possible. If you have any questions about the changes to the bylaws, or slate of officers, or want to volunteer, you can contact any member of the board shown on page 5.

Next Member Meeting is on Wednesday, September 3rd!

We will be meeting at the Meadowbrook Country Club for a buffet dinner. More details on page 2.

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Click the TAKE ACTION graphic above to see Active Legislative Campaigns

OUR MAILING ADDRESS
Richmond Area Chapter—
MOAA

P. O. Box 985
Chesterfield, VA 23832-9998

Read this newsletter on our webpage at: <https://www.racmoaa.org/Newsletter>

September 3rd Member Dinner Meeting



The 3 September 2025 Member Dinner Meeting will feature LtCol Curt Powell, USMC, Ret, briefing attendees on the success of the Chesterfield County Veterans Treatment Docket (VTD). The mission of the VTD is to provide comprehensive and interdisciplinary treatment services to justice-involved veterans to enhance public safety and promote healthy families in recognition of military service. Veterans who successfully complete the intense 16-month program not only receive focused treatment for such things as PTSD, substance abuse, etc., but may also have their charges dropped - a real chance for redemption. This



Chesterfield VTD was initiated in December 2023, and in July graduated its first two veterans - an amazing transformation. The VTD has 13 veteran participants and 13 veteran mentors. LtCol Powell will provide the story behind its origins and success. Also in attendance, and another chapter member, will be Chesterfield County Sheriff Karl Leonard (CAPT, USCG, Ret), providing an update on his highly successful Chesterfield County Jail's **Helping Addicts Recover Progressively (HARP) program** - recently profiled by the Wall Street Journal.

The meeting will be held on 3 September 2025 at Meadowbrook Country Club at 3700 Cogbill Rd in North Chesterfield, VA 23234. Social hour will begin at 5 PM, with dinner at 6 PM, and the meeting immediately following. Dress is business casual and all guests are welcome. The all-inclusive price is \$35 per person for the buffet including garden salad, fried catfish, beef & chicken skewers, rice pilaf, seasonal roasted vegetables, dinner rolls, assorted dessert bar, coffee and iced tea. Payment can be made online at the RAC-MOAA website using credit or debit card or by check mailed to PO Box 985, Chesterfield VA 23832-9998. If paying by check, please also send an email to Treasurer@racmoaa.org or phone 804-796-1113. The reservations deadline is Friday, 29 August 2025.

Treasurer's Report

Beginning Balance 01 January 2025:	\$24,306
Receipts	8,021
Expenses	(11,584)
Ending Balance 15 August 2025:	\$20,743
Encumbered Funds	(8,249)
UNENCUMBERED BALANCE	\$12,494

Membership Report

As Of	Regular	Surviving Spouse	Life/Honorary	TOTAL
14 Aug 2025	163	22	4	189

For membership questions/info, how to join, or if you are willing to learn and work with our Membership Chair, please contact CAPT Mary Lou Wassel at 804-551-1878 or by email at: membership@racmoaa.org.

The Patriot

The Richmond Area Chapter (RAC-MOAA) is an independent nonpartisan affiliate of the Military Officers Association of America (MOAA), a member of the Virginia Council of Chapters (VCOC-MOAA), and a non-profit, non-stock corporation registered in the Commonwealth of Virginia.

The Patriot is published five times each year in January, March, May, September, and November

Send articles or comments to:

Richmond Area Chapter - MOAA

ATTN: Newsletter Editor

P. O. Box 985, Chesterfield, VA 23832-9998

Email: editor@racmoaa.org

Editor: COL Alan Cunningham, USAR (Ret.)

MOAA Legislative Update

Thanks to your advocacy, and the collective efforts of hundreds of MOAA members and supporters, **Congress is taking steps to address housing affordability for servicemembers.**

In the defense portion of H.R. 1, the recently passed budget reconciliation “megabill,” Basic Allowance for Housing (BAH) will see a \$2.9 billion plus up to reduce or completely eliminate out-of-pocket housing costs.

While specific implementation plans are not yet finalized, this funding represents a meaningful response to an issue long prioritized by MOAA and its advocates.

Why It Matters

Servicemembers once received 100% of their housing allowance, but starting in 2015, Congress approved a series of reductions that left the benefit at just 95%, requiring servicemembers and their families to make up the difference out-of-pocket.

This provision in the reconciliation package reflects growing recognition that housing affordability directly affects readiness, retention, and financial security.

It also underscores the power of your advocacy.

MOAA’s Government Relations team works year-round to engage lawmakers and build trusted relationships on Capitol Hill, but those efforts are significantly amplified when constituents speak up.

Your messages help personalize these issues, remind lawmakers of who they represent, and reinforce that these challenges are real, urgent, and broadly felt.

What’s Next

This funding is an important step, but it’s not a permanent fix.

The provision offers temporary relief, and its impact will depend on how quickly and effectively the DoD puts the funds to use. There is a set window for spending the money, and until a long-term solution is in place, housing affordability will remain a concern for many in uniform.

MOAA will continue to advocate for lasting improvements to BAH and for broader efforts to strengthen quality of life across the force.

Medicare and TRICARE For Life: Finding Providers

If you have [TRICARE For Life](#), you’ll get health care from [Medicare](#) providers. Here’s what you need to know about finding different types of Medicare providers.

TFL is [Medicare](#)-wraparound coverage for TRICARE beneficiaries who have [Medicare Part A](#) and [Medicare Part B](#). You can see three types of [providers](#). This is described in the [TRICARE For Life Handbook](#).

- **Medicare participating providers.** They accept the Medicare-approved amount as full payment. Seeing these providers will result in the lowest costs.
- **Medicare nonparticipating providers.** They don’t accept the Medicare amount as full payment. They can charge up to 15% more than Medicare allows. TRICARE covers this extra cost.
- **Opt-out providers.** They don’t work with Medicare at all. You’ll pay much more when you see these providers. Medicare won’t pay anything. TRICARE only pays what it normally would. This is about 20% of the TRICARE-allowable charge. You pay the rest.

More information is available at the [TRICARE Newsroom](#) linked here or at <https://newsroom.tricare.mil/News/TRICARE-News>

2025 Leader-Scholar Awardees

On 21 May 2025, RAC-MOAA held its annual Awards Dinner Meeting to recognize recipients of the 2025 COL Mel Drisko JROTC \$1,000 Leader-Scholar Award. The Chapter's ability to issue these awards is entirely dependent on the generous donations from Chapter members, so please consider contributing to the Leader-Scholar Awards program in the future.

Each year, criteria for the Leader-Scholar Award are sent to Senior Instructors at the twenty-four high school JROTC programs that are supported by our Chapter. Senior Instructors are asked to nominate Cadets for this award who have demonstrated high levels of achievement in academics, leadership, and extra-curricular activities throughout their JROTC program. At a minimum, applicants must be senior-year JROTC Cadets accepted for admission to a four-year collegiate institution, with the express purpose of pursuing a career as a military officer through a Senior ROTC or service academy course of study. In addition to letters of recommendation from multiple instructors, applying Cadets must also write a one-page essay detailing their qualifications for the Leader-Scholar Award.

Upon receipt of all Leader-Scholar applications, a committee of five RAC-MOAA members (officers from various military branches), scrutinized all complete and timely received applications against rigorous criteria for the award. At the end of the competitive process, the top three applications were selected to receive the \$1,000 COL Mel Drisko Leader-Scholar Award. This year's recipients included:

Cadet Hayden Cariglio from New Kent High School NJROTC who will join the Corps of Cadets at Virginia Tech in the Air Force ROTC program.

Cadet Malachi Montgomery from Goochland High School MCJROTC who will join the Corps of Cadets at Virginia Tech in the Naval ROTC program.

Cadet Laila Seward from Manchester High School AJROTC who will join the Army ROTC program at Texas A&M University

Cadets Hayden Cariglio and Malachi Montgomery were recognized and received their award certificates and \$1,000 checks during the Awards Dinner at the Meadowbrook Country Club on 21 May 2025. Both Cadets were accompanied by their parents and their senior instructors. Cadet Laila Seward was unable to attend the awards dinner; however, COL Mark Rich presented her award certificate and a \$1,000 check on the following day at Manchester High School. During Cadet Seward's award presentation, she was accompanied by her parents and both of her JROTC instructors. Pictures from the 21 May 2025 Awards Dinner and from Cadet Seward's award presentation are included below.

In the picture taken at the Awards Dinner, Cadet Malachi Montgomery (second from the left) was accompanied by his senior instructor LtCol Kevin Williams (far left). Cadet Hayden Cariglio (second from the right) was accompanied by his senior instructor CPO Zachary McDonald (far right). Pictured in the center was our guest speaker Brigadier General John (Jack) Mountcastle.



In the picture taken at Manchester High School, Cadet Laila Seward (third from the left) is accompanied by her parents, Torrance and Maria Seward (to the right of Cadet Seward), her senior instructor Aiesha Rasulala (far right), assistant instructor Gustavo Canales (far left), and presenter COL Mark Rich (second from the left).



Chapter News

Chapter Contacts - 2025

Elected Officers & Directors

President	COL Vincent Cammarata	804-338-8975
1st Vice-President	CAPT Mary Lou Wassel	804-551-1878
2nd Vice-president	LTC Craig Pinsker	804-301-1222
Past President	COL Mark Rich	804-706-6650
Secretary	LTC Terry Moore	804-739-8112
Treasurer	LTC Owen Waltman	804-796-1113
Director-at-Large	MAJ John Nahm	804-839-5635
Director-at-Large	CDR Cliff Noe	804-931-7894
Director-at-Large	LtCol Curt Powell	703-999-5816
Appointed Editor	COL Alan Cunningham	804-307-7815

Appointed Directors

Member Services	CAPT Mary Lou Wassel	804-551-1878
Legislative Affairs	LCDR Wayne Sine	804-363-5406
Youth Programs	LCDR Wayne Sine	804-363-5406
Personal Affairs	Vacant	
Transition Services	CAPT Hardy Josephson	804-883-5955
Publicity	MAJ John Nahm	804-839-5635
Surviving Spouse	Mrs. Rosemary Salcedo	804-938-9945
Hospitality	LTC Terry Moore	804-739-8112
Special Programs	LTC Owen Waltman	804-796-1113
Chaplain	LTC Ken Ruppar	804-639-0179
Webmaster	MAJ John Nahm	804-839-5635

Chapter Database or E-mail Address Corrections ([Login to the Website](#) to make Updates is Preferred)

Please make the following changes to the RAC-MOAA Membership Database and/or my e-mail address:

Request you add Zip Code Plus 4. The Plus 4 is needed by the Postal Service and gives you faster mail delivery. It saves the editor time having to look it up for mailings. Thanks, keeping us informed of address changes saves money.

Reservations for the 3 September Dinner Buffet Meeting at the Meadowbrook CC

Please make reservations for ____ persons for the buffet Dinner on Wednesday, **3 Sep 25, social at 1700, dinner at 1800.**

My check for \$_____ (**\$35.00 per person**) payable to "**RAC-MOAA**" is enclosed. **Please respond by 29 Aug!**

Rank and name: _____

Guest(s): _____

Are you attending a RAC-MOAA Event for the first time? _____

If you are mailing a check, please call 804-796-1113, or email the Treasurer (treasurer@racmoaa.org) to let him know to expect your check. Registration on web page is preferred method.

GOAL!!!

ALMOST THERE!

KEEP GOING!

WE CAN DO IT!

ACCELERATE!

START!

COL Mel Drisko Leader-Scholar Award

Goal
\$4,000
By 30 Apr 2026
Achieved
\$325
As Of 15 Aug 2025

Achieved
8% of Goal

COL Mel Drisko Leader-Scholar Awards Contribution

I wish to contribute \$ _____ to support the *Drisko Memorial Leader-Scholar Awards Fund*. This fund provides monetary awards for senior-year JROTC cadets who have demonstrated the leadership and scholastic ability to pursue collegiate degrees and careers as military officers.

Enclose check payable to RAC-MOAA & put Leader-Scholar in comments. *All contributions are tax-deductible.*

Print Name and Rank: _____

GOAL!!!

ALMOST THERE!

KEEP GOING!

WE CAN DO IT!

ACCELERATE!

START!

Military Community Assistance Program (MCAP)

Goal
\$4,000
By 31 Dec 2025
Raised
\$2,105
As of
15 Aug 2025
53% of Goal
Achieved!

Military Community Assistance Program (MCAP) Contribution

I wish to contribute \$ _____ to support the Military Community Assistance Program (MCAP). This fund provides money to support one or more of the following initiatives: Virginia Veterans Services Foundation; the VA National Guard Foundation; The Fisher House at Richmond VAMC and Sitter-Barfoot Veterans Care Center; The Spinal Cord Injury Unit Recreation Services; USO; and other worthwhile military and veterans' organizations of Virginia.

Enclose check payable to RAC-MOAA & put MCAP in comments. *All contributions are tax-deductible.*

Print Name and Rank: _____

New Nominee to the Board of Directors



Tony was raised in Riverside, California. He holds a BA degree in Sociology from California State University, Fullerton, a Vocational Education Credential from University of California, Los Angeles, a MS degree in Sports Management from American Military University, Charles Town, WV, and a MS degree in Strategic Studies from The U.S. Army War College, Carlisle Barracks, PA. He began his 36-year Army career with eight years of service as an enlisted Soldier rising to the rank of Sergeant then attended Officer Candidate School at Fort Benning, Georgia. His Branch within the Army was the Ordnance Corps. His key assignments were Company Commander, U.S. Army Recruiting Command, Commandant, Regional Training Site-Maintenance, Fort Hood, TX,

Secretary of the General Staff, D.A., Pentagon, Battalion Commander, Camp Phoenix, Afghanistan, Interim Brigade Commander, 59 th OD BDE, Fort Lee, VA and Chief of Staff, U.S. Army Ordnance School, Fort Lee, VA. Tony is a Legion of Merit and Bronze Star recipient, he retired from the Army on September 1, 2021. Following his Army, career he served as the Senior Army JROTC Instructor for Manchester High School in Midlothian, VA. Tony is an Ordained Minister and is currently the Chaplain for American Legion Post 354 James River. Tony is a Life Member of the Military Officers Association of America. He is married to his wife, Julie, and they reside in North Chesterfield, VA. They have three adult children, Corrine, Anthony II, and Lara, and four grandchildren Owen, Kindyl, Shari, and Khloe.

Proposed Changes to the Bylaws

The entire text of the proposed Bylaws with these changes can be seen on our [website](http://www.racmoaa.org).

Article IV – Membership, Section 1: Add “Limited Duty Officer (LDO)” in an addition to commissioned or warrant officer as qualifying for membership

Article VII – Meetings, Section 2: Add “quarterly” and remove “during the months of January, March, May, September, November” regarding when regular meetings will be held

Article VIII – Board of Directors, Section 1:

Remove “First and Second” Vice Presidents and remove the “s” from Vice Presidents

Add “JROTC/Youth Programs” to the list of additional directors to attend to the functions of Legislative Affairs, Member Services, ...

Article IX – Officers, Section 1: Remove “First and Second” Vice Presidents and remove the “s” from Vice Presidents.

Article IX -Officers, Section 6: Remove “First” where it precedes Vice-President in sentences 1, 2 and 3. Remove “the Second Vice President shall perform the duties of the President, and as necessary,”

Article IX -Officers, Section 8: Remove “The Treasurer shall also coordinate with the Secretary and maintain a separate but duplicate set of records and documents and will at least twice a year consult with the Secretary to ensure both have identical records.” Remove **duplicated** Section 8 which stated: “The elected Directors will serve as the representatives of the membership-at-large and will perform other duties as assigned by the President.”

Article IX -Officers, Section 9: Delete entire section which stated: “The document specifying in detail the duties of the elected and appointed officers and directors of the Chapter will be the “Register of Duties and Responsibilities,” which will be maintained and updated by the Secretary and approved by the Board of Directors.” This document is included with these Bylaws as Appendix 1 but is subject to review and approval by the membership.

Article X – Amendments, Section 2:

After the word Membership, remove “;” and add “and.”

After Legislative Affairs add a period, remove “;” and remove “Community Relations; and Personal Affairs.”

2025 Ballot for the Election of Directors

To vote, you can mail-in this ballot to RAC-MOAA, **vote on our website** starting 18 August 2025, or in Person at the **5 November Membership Meeting**.

☐ I elect to vote for all officers and directors shown below as nominated by the committee.

Position	Name	Vote	Or Write-in
President	LCDR Wayne Sine, USNR (Ret)	<input type="checkbox"/>	
Vice-President	MAJ John Nahm, USAR (Ret)	<input type="checkbox"/>	
Secretary	LTC Terry Moore, USAR (Ret)	<input type="checkbox"/>	
Treasurer	LTC Owen Waltman, USAR (Ret)	<input type="checkbox"/>	
Director-at-Large	COL Anthony Atlas, USA (Ret)	<input type="checkbox"/>	
Director-at-Large	LtCol Curt Powell, USMC (Ret)	<input type="checkbox"/>	

☐ Please contact me about my volunteering for an appointed position or committee assignment. I am interested in the following:

Vote on Changes to Bylaws

☐ I hereby give my proxy to the President to vote on the changes to the **Bylaws** as approved by the Board.

☐ I have reviewed the changes to the **Bylaws** and vote no on the changes.

Signature

Name