

The Battle That Never Ends:

Rudyard Kipling's 'The Gods of the Copybook Headings'

Jeff Minick 9/6/2025 | Updated: 9/8/2025 *The Epoch Times* September 08, 2025



World War I radically rearranged the world.

In the wake of World War I, Rudyard Kipling warned against the devastation of war and the glittering promises of progress. As a consequence of that bloody disaster, Czarist Russia collapsed and the communists seized control of the country. The Austro-Hungarian Empire was no more. Kaiser Wilhelm II's flight into exile signaled the end of the German empire. Combat, disease, and starvation took some 20 million lives and shattered European ideas of progress and civilization.

In 1919, the year that the Treaty of Versailles formally concluded "the war to end all wars," few people could foresee the earth-shaking events that the next 30 years would bring: the rise of Nazism, World War II with its tens of millions of dead, the spread of communism around the globe, the end of the European colonial system, and the loss of faith in religion and traditional morality.



Delegations during the signing of the treaty in Versailles, France, in 1919

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President's Corner

Welcome back everyone as I hope all had the opportunity for some relax-



ing and enjoyable summer months. It was great seeing so many of you and reconnecting at our first

meeting in September. We had a super turnout and our program by Dr. Brian Unwin was engaging and insightful. Our Program Chair, COL Tom Dalzell, continues to organize some great programs and excellent speakers for our meetings.

As mentioned in our meeting, we can expect busy months ahead with autumn activities and the holiday season. We will again participate in the Veteran's Day Parade on Saturday 08 NOV 2025 in downtown Roanoke riding in the Navy Shore Patrol Jeep. There is an opportunity before the parade for us to meet and greet with the public and the media in the Market Building. Membership Chair, COL Bob Brown faithfully mans the MOAA SWVA Chapter information table. Why not come out and assist with that effort. There is free coffee and donuts, too! The Chapter will also be participating in the annual Wreath Laying Ceremony at the SW Virginia Veterans Cemetery in Dublin on 13 DEC 2025. This is another opportunity to engage with the public while honoring our

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Presidents Corner Cont'd from page 1

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veterans in a moving ceremony. There is also talk of another Army-Navy game gathering on that day. More to come.

Thanks to Tom's diligent efforts along with that of many other chapter members, MOAA National has once again recognized our chapter as a Five Star Chapter for 2024. Thanks to all of you who work to make this recognition possible and your dedication to the Chapter. Additionally our Chapter Newsletter and website were once again recognized for their level of excellence. BRAVO ZULU!

Unlike many nationwide organizational trends, our membership continues to grow as we have recruited 7 new members since January and several former members have become active once again attending our gatherings. Membership Chair, **COL Bob Brown** and Secretary, LTC Steve Jamison stayed busy during the summer sorting out membership renewals and bringing our membership roster up to date. Our most successful recruiting tool is simply inviting a friend to our program meetings. In your social and professional conversations, look for potential new members and pass the word by inviting them to one of our meetings. We are continuing to explore the interest level of forming a Spouses Group within the Chapter.

Let us remind ourselves of our mission - to preserve and protect earned benefits for our uniformed services, veterans, their families, and surviving spouses through advocacy, leadership, education, and service. You can accomplish your part by remaining aware of the issues. At our barbecue in May, you heard our representatives encourage our comments through their websites, blogs and U.S. mail. We also have the MOAA Legislative Action Center at www.moaa.org/takeaction to send pre-formatted messages to your legislators. You can also contact them via MOAA's toll-free Capitol Hill hotline at (866) 272-MOAA (6222). Do your part in fulfilling MOAA's promise to **"Never Stop Serving."**

OUR MISSION

As the community face of the Military Officers Association of America, the Southwest Virginia Chapter's mission is to advocate for a strong national defense, be an influential provider and supporter of programs, benefits and services for our military community, and a source of social fellowship for our members.

OUR VISION

To Be An Influential Military Organization in Southwest Virginia.



Continued from Page 1 "The Battle That Never Ends"

But one writer did compose a poem in that same year of chaos and sweeping change. It served as a warning of what was transpiring and has remained relevant ever since. Disillusioned by the horrible slaughter in the trenches, which took the life of his son John, and disillusioned by the war's aftermath, Rudyard Kipling (1865–1936) penned "*The Gods of the Copybook Headings*":

*As I pass through my incarnations in every age and race,
I make my proper prostrations to the Gods of the Market Place.
Peering through reverent fingers I watch them flourish and fall,
And the Gods of the Copybook Headings, I notice, outlast them all.
We were living in trees when they met us. They showed us each in turn
That Water would certainly wet us, as Fire would certainly burn:
But we found them lacking in Uplift, Vision and Breadth of Mind,
So we left them to teach the Gorillas while we followed the March of Mankind.
We moved as the Spirit listed. They never altered their pace,
Being neither cloud nor wind-borne like the Gods of the Market Place,
But they always caught up with our progress, and presently word would come
That a tribe had been wiped off its icefield, or the lights had gone out in Rome.
With the Hopes that our World is built on they were utterly out of touch, They denied that the Moon was Stilton; they denied she was even Dutch; They denied that Wishes were Horses; they denied that a Pig had Wings; So we worshipped the Gods of the Market who promised these beautiful things.*

When the Cambrian measures were forming, They promised perpetual peace. They swore, if we gave them our weapons, that the wars of the tribes would cease. But when we disarmed They sold us and delivered us bound to our foe, And the Gods of the Copybook Headings said: "Stick to the Devil you know."

On the first Feminian Sandstones we were promised the Fuller Life (Which started by loving our neighbour and ended by loving his wife) Till our women had no more children and the men lost reason and faith, And the Gods of the Copybook Headings said: "The Wages of Sin is Death."

In the Carboniferous Epoch we were promised abundance for all, By robbing selected Peter to pay for collective Paul; But, though we had plenty of money, there was nothing our money could buy, And the Gods of the Copybook Headings said: "If you don't work you die."

Then the Gods of the Market tumbled, and their smooth-tongued wizards withdrew, And the hearts of the meanest were humbled and began to believe it was true That All is not Gold that Glitters, and Two and Two make Four— And the Gods of the Copybook Headings limped up to explain it once more.

As it will be in the future, it was at the birth of Man There are only four things certain since Social Progress began. That the Dog returns to his Vomit and the Sow returns to her Mire, And the burnt Fool's bandaged finger goes wabbling back to the Fire;

And that after this is accomplished, and the brave new world begins When all men are paid for existing and no man must pay for his sins, As surely as Water will wet us, as surely as Fire will burn, The Gods of the Copybook Headings with terror and slaughter return!

Continued on Page 4 "The Battle That Never Ends"

Continued from Page 3 “The Battle That Never Ends”



Rudyard Kipling, circa 1892, in a photographic postcard by Bourne & Shepherd. Beinecke Rare Book & Manuscript Library, Yale University. Public Domain

Words and Meanings

Copybooks were used into the early 20th century to teach handwriting to students. The top of every page featured a short proverb written in cursive, which the student reproduced numerous times on the horizontal lines below. The idea was twofold: to teach penmanship while also inculcating time-tested maxims. “**That wishes were horses**” in the poem hints at the copybook adage “**If wishes were horses, beggars would ride.**” Kipling takes “**The wages of sin is death**” from Romans 6:23, and “**Stick to the devil you know**” is a paraphrase of the old saying “**Better the devil you know than the devil you don’t.**”



A copybook from 1840–1850. Concord Museum, Concord, Mass. Public Domain

Cont’d. on Page 5 “The Battle That Never Ends”

Continued from Page 4. **“The Battle That Never Ends”**

Kipling’s gods of the copybook headings are the embodiments of tradition, wisdom, and truth. They wage an eternal war with the gods of the market place, who are deceitful or ignorant deities promising, for instance, a paradise where **“all men are paid for existing and no man pays for his sins.”** The market place gods represent those who rise up among tribes and nations by appealing to our dreams and our better natures with snake oil remedies whose cure all too often proves more deadly than the disease. In Kipling’s market place, the commodities being sold are ideas and, in turn, ourselves.

Some other terms Kipling uses may also throw readers for a loop. His **“Cambrian measures”** refer to that period hundreds of millions of years ago when the earth was forming, but also to Wales—Cambria being the Latin word for Wales—perhaps referencing the Welsh origins of Prime Minister David Lloyd George and the role he played in the making of the Versailles Treaty. Kipling contended, rightly as it turned out, that the treaty would lead to far more and greater problems than solutions. Kipling invented **“Feminian,”** which likely refers to the feminist movement of his time, with the **“Fuller Life”** possibly referencing Margaret Fuller, an American supporter of women’s rights.



A portrait of Sarah Margaret Fuller. New York Public Library. Public Domain

Near the end of the poem, some readers may find themselves confused by the line **“That the Dog returns to his Vomit and the Sow returns to her Mire.”** The canine citation derives directly from Proverbs 26:11, where it is written, **“Like a dog that returns to its vomit is a fool who reverts to his folly.”** In 2 Peter 2:22 in the New Testament, we find a similar reference: **“It has happened to them according to the true proverb, The dog turns back to his own vomit, and the sow is washed only to wallow in the mire.”**

The Poem as Mirror and Prophecy

Rich in allusion, word choice, and historical references, **“The Gods of the Copybook Headings”** also acted as a commentary on the times and as a crystal ball forecasting the future.

The poet applauded America’s entry into the war in 1917. His wife was the American Caroline Balestier, and his poem **“The Choice”** celebrated America’s entry into the war on the side of Britain. Yet he disagreed with President Woodrow Wilson’s idealism and his **“peace without victory”** stance at Versailles. Though perhaps not its intention, Kipling’s poem is a blast at Wilson’s market place idealism.

The Great War, as some called it before its eclipse by World War II, also rang the death knell on the belle époque—that European golden age between 1871 and 1914, that **“March of Man”** when optimism, advances in science and technology, and increasing prosperity were deemed inevitable. Progress had joined the gods of the market place as new deities ready-made for worship. Then came the war with its horrific numbers of wounded and disabled soldiers and graveyards of dead. The survivors were reminded that promises like **“perpetual peace,”** “abundance for all,” and **“Social Progress”** were both **“cloud” and “wind-borne like the Gods of the Market Place.”**

But the market place gods did not disappear. In Russia, the communists promised bread and prosperity to all. The Nazis vowed to restore German honor, power, and prestige. America delighted in the Jazz Age and a fountain of new wealth. Kipling lived long enough to see all these market place dreams become twisted versions of themselves until, as inevitably happens, **“The Gods of the Copybook Headings with terror and slaughter return.”**

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Continued from Page 5 **“The Battle That Never Ends”**



The famous belle époque-era clock tower at the Parisian train station Gare de Lyon, in 2009. Philip Capper/CC BY-SA 2.0

And On We Go

A note appended to an analysis of **“The Gods of the Copybook Headings”** on the Kipling Society’s website reads: **“Since we started logging the numbers of readers viewing individual poems, in 2021, this has been consistently among the most popular.”**

Given the many twists and turns in American and British political life in the last decade, along with the upheavals in society produced by COVID-19, this popularity comes as no surprise. Kipling’s poem is a timeless meditation on the clash between the old and the new, between inherent wisdom and the always present temptation to take an easier, broader path to a better life.



Two gates, two paths. Rudyard Kipling's poem calls into question the worth of the broad, easy path. Rob Burke/CC BY-SA 2.0

This conflict between wisdom, which in many instances is plain common sense, and the untested glittering promises of politicians and ideologues applies not only to nations and peoples but to individuals as well. We willingly put aside the earned wisdom of parents, grandparents, and mentors to bow before the gods of the market place and the beautiful things they promise us. Sometimes this worship blends the larger culture with the individual person, as our current immersion into digital technology demonstrates.

Kipling was not opposed to innovation, only to those schemes that fly in the face of tradition and wisdom, to untested designs, or worse, to designs that failed but are again revived. We can resist these market place gods—the pie-in-the-sky promises of politicians, the adoration of celebrities, the allure of the cheap and the false in our culture—by keeping Kipling’s poem in mind. Even better, we can pass on the gold nuggets of that copybook wisdom, once a staple of education, to our young people and so help protect them against the enticements of **“smooth-tongued wizards.”**

THE COST OF AGING

On Thursday 18 September 2025 Dr. Brian K. Unwin, MD, Chief of Geriatrics & Palliative Medicine, Carilion presented a program on **“The Cost of Aging”**. The cost of aging can be significant, including the cost of long-term care, basic expenses, and healthcare in retirement.



Long-term care: The HHS estimates that Americans turning 65 in 2022 will incur an average of \$120,900 in long-term care costs. Families are expected to pay nearly 40% of these costs out-of-pocket. **Basic expenses:** The Elder Index estimates that a single older adult in good health needed \$27,096 for basic expenses in 2021, which is \$14,100 more than the federal poverty threshold. Healthcare in retirement. Fidelity Investments estimates that a 65-year-old retiring in 2023 should expect to spend an average of \$157,500 for health and medical expenses throughout retirement. **Support services.** The median monthly cost of adult day services is \$1,690, while a home health aide costs \$5,148 per month.

Definitions

- Gerontology (1903)
 - The study of the social, cultural, psychological, cognitive and biologic aspects of aging (wikipedia)
- Geriatrics
 - A branch of medicine that deals with the problems and diseases of old age and the medical care and treatment of aging people

Objectives

- Get you to think like a geriatrician
- "Big Picture" of elderhood
- See the importance of "non-medical things" pushing back against biology
- I hope you leave with a checklist of ideas to address "the costs of aging."

Profile of Older Americans, 2023

- 57.8 Million individuals age 65+
- 11.2 million still working
- 8 million veterans
- 25% are members of racial or ethnic minorities
- In community setting: 59% live with partner, **28% live alone**
 - At age 75+ women: 42% are living alone
- Median Income in 2022 was \$29k (\$37k for men, \$25k for women)
 - ~6 Million live below poverty level (10.2%)
 - Another 2.7 M near-poor
- Long-term Care Cost: **\$108k/year**
- Annual medical out-of-pocket expenses (OOP): \$7540 (2022)

What does dying look like in America?

"Beginning with the end in mind..."

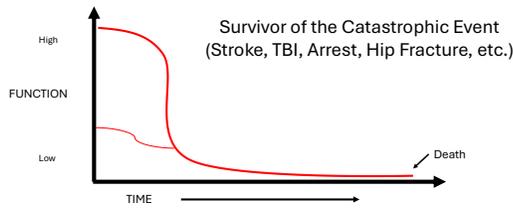
Stephen Covey, "Seven Habits of Highly Effective People"



Continued on Page 8 “The Cost of Aging”

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"THE FIFTH TRAJECTORY"

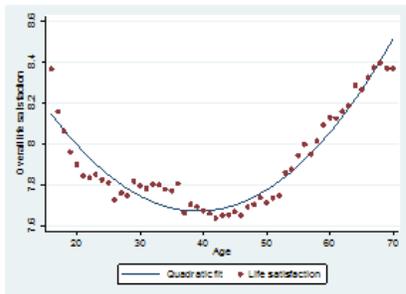


The California State University; Shiley Institute for Palliative Care

AMERICAN ACADEMY OF FAMILY PHYSICIANS

And, when are we most happy?

Life Satisfaction Increases with Age



Getting there

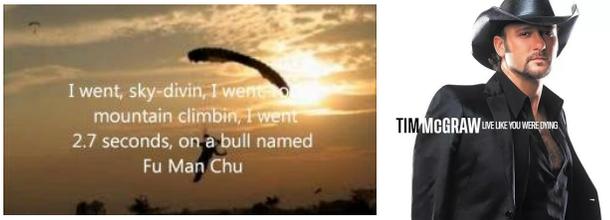
The Big Three Factors

- Genetics
- Environment
 - Vision
 - Hearing
 - Home
 - Work
 - Technology
- Lifestyle/Decision Making

LIFESTYLE:

- Exercise
- Nutrition
- Stop smoking
- Limit alcohol
- Relationships
- Socialization
- Lifelong learning
- Adaptive coping style (don't be "ornery")
- Advanced directives

"How do I live while I am aging?"

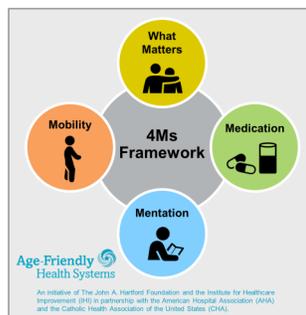


What our military service taught us...



Thinking like a geriatrician: THE KEY PRACTICAL ISSUES of ELDERHOOD

"Fifth M": Multiple Medical Problems



What Matters

Know and align care with each older adult's specific health outcome goals and care preferences including, but not limited to, end-of-life care, and across settings of care.

Medication

If medication is necessary, use Age-Friendly medication that does not interfere with What Matters to the older adult. Mobility, or Mentation across settings of care.

Mentation

Prevent, identify, treat, and manage dementia, depression, and delirium across settings of care.

Mobility

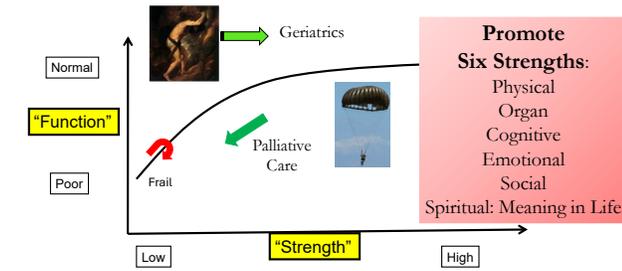
Ensure that older adults move safely every day in order to maintain function and do What Matters.

An initiative of The John A. Hartford Foundation and the Institute for Healthcare Improvement (IHI) in partnership with the American Hospital Association (AHA) and the Catholic Health Association of the United States (CHA).

For related work, this graphic may be used in its entirety without requesting permission. ©2015 IHI and guidance at ihi.org/4ms

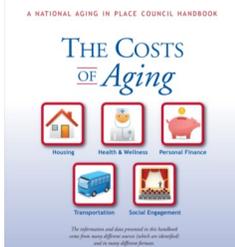
Continued from Page 8 "The Cost of Aging"

Thinking like a geriatrician: Promote Strengths to Increase Function



Established Populations for Epidemiologic Studies of the Elderly (EPESE).
J Gerontology, 1994;49(3):M109-15

National Aging in Place Council (ageinplace.org)



- Health and Wellness
- Housing Planning
- Personal finance and legal Planning
- Transportation Planning
- Recreational Planning

PPPPP: Prior Planning Prevents Pitiful Performance

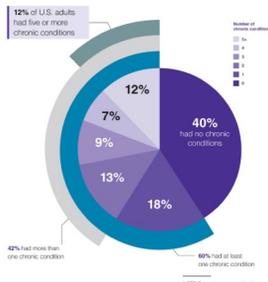
YOUR Strategy for Aging...

Resources:
YOUR physical, emotional, cognitive, organ, social strengths
YOUR meaning of life
YOUR definition of your Quality of Life

Medical Care and Wellness

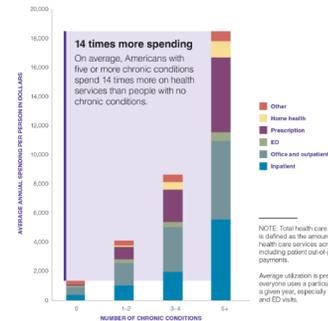
Resources:
Doctors **Social Workers** Physical/Occupational Therapists
Counselors Nurses Caregivers Support Groups Spiritual Guide

Percentage of U.S. Adults with Chronic Conditions, by Number of Chronic Conditions (2014)



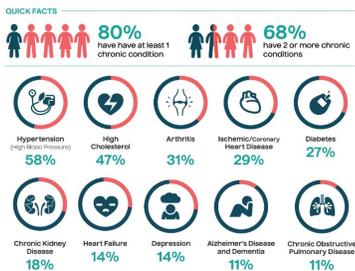
Multiple Chronic Conditions in the United States, Christine Burtuff et al., RAND Corporation, TL221-PF03, 2017 (available at www.rand.org/TL221)

Health Care Spending by Number of Chronic Conditions (2014)



SOURCE: Multiple Chronic Conditions in the United States, Christine Burtuff et al., RAND Corporation, TL221-PF03, 2017 (available at www.rand.org/TL221)

10 Common Chronic Conditions for Adults 65+



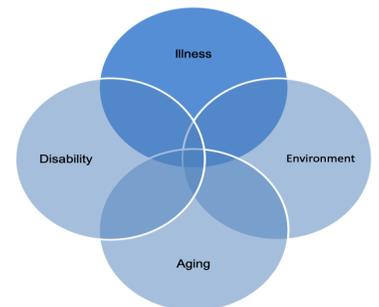
These conditions don't operate in isolation, they interact!

- Diabetes is risk factor for dementia
- Heart failure can make you depressed
- Arthritis limits your ability for lifestyle changes
- Etc.

Contributors

33% report having a disability

Aging is **NOT A DISEASE!**



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Financial and Legal Planning

Financial Planners ElderCare Attorneys **Social Workers**
 "Family" (however defined) Adult Protective Services

Medicare (Talk to a social worker for details)*

Pays for (in general)

- Medical Care*
- Some medication costs
- Skilled rehab services*
- Skilled nursing services*
- HOME HEALTH (HOMEBOUND)
- HOSPICE CARE

DOES NOT PAY FOR (in general)

- BED/BREAKFAST
- BASIC CARE (bathing, dressing, etc.)
- MEDICATION ADMINISTRATION
- RESPITE CARE
- HOME AIDES

MEDICAID

- Health insurance for **low-income people** of all ages
- Joint federal/state program; eligibility and benefits vary considerably from state to state
- **Pays for nursing home care for patients who reach a “spend down” threshold**
- Eligibility is based on modified adjusted gross income
- About 7% of older Americans are covered by Medicaid

The Big Issues from this physician's perspective:

- Who is the decision maker if you are not ("**Who's the XO?**")
 - Power of Attorney
 - **Can your Power of Attorney DO the job?**
 - Does your POA **know** what is important to you (no guessing...)
- "**What are your orders?**" AKA an Advance Directive (AD)
 - Stipulating guidance with respect to life prolonging procedures
 - Feeding tubes, dialysis and respiratory support
 - **NOT JUST CODE STATUS**
 - Does ___ months of life support make sense at this time in your life?
 - Does your advance directive reflect your current health?
 - Have you had a dedicated talk with your –ologist about your AD?
- "**Orders**" promote clarity and peace of mind
- A will...who gets your stuff.



Transportation Planning

Resources:
 LOAA.org (Area Agency on Aging) **Social Workers** Civic Organizations
 Friends Family UBER/LYFT

Retirement from driving is an EVENTUALITY...

- It's not just about vision
- Judgment!
- Sedating medications
- Unstable vs. stable conditions
- Physical ability
- Cost/maintenance/insurance and complexity
- Reasons to drive
- Alternatives
 - Public
 - Private

Housing Planning

Resources:
Social Workers Certified Aging in Place Consultants VA Benefits Advisors
 LOAA.ORG CMS Nursing Home Compare

Home (in 2020)

- Wealth by age = your house
 - Age 65-74 median net worth of \$224k, with most of that wealth in the home
 - Age 75+ median net worth of \$264k, with most of that in the home
- Virginia housing value (median) \$265k (2020 data)
- 78% own homes
- One-third of income to housing costs
- Accessibility issues in most homes



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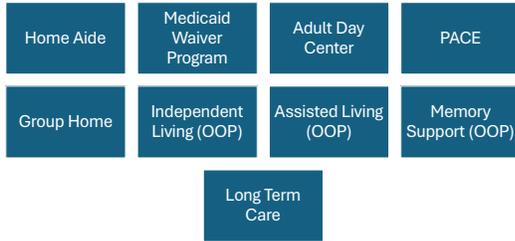
Access, safety and technology...



Staying at home is contingent on

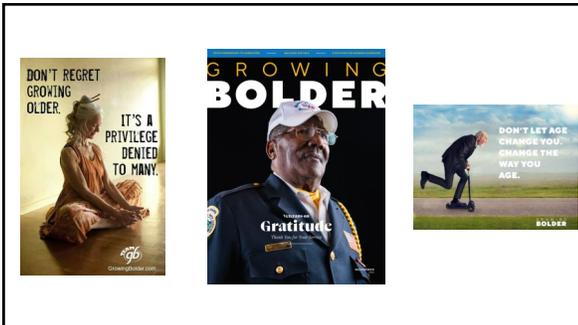
- Patient factors
 - Decline in function
 - New issues
- Family, Social, Environmental, Caregiver issues
 - Caregiver burden/status
 - Financial issues
 - Distance/time factors
- Hospitalization
 - Medical treatments
 - Rehabilitation
- End-of-life issues

"Types" of Housing options Am Fam Physician. 2022;106(5):567-570



Recreational Planning

Resources:
 Churches Clubs Family Neighbors Friends
 Educational benefits Volunteering **Social Worker**



Be sure to read through the slides on this presentation.

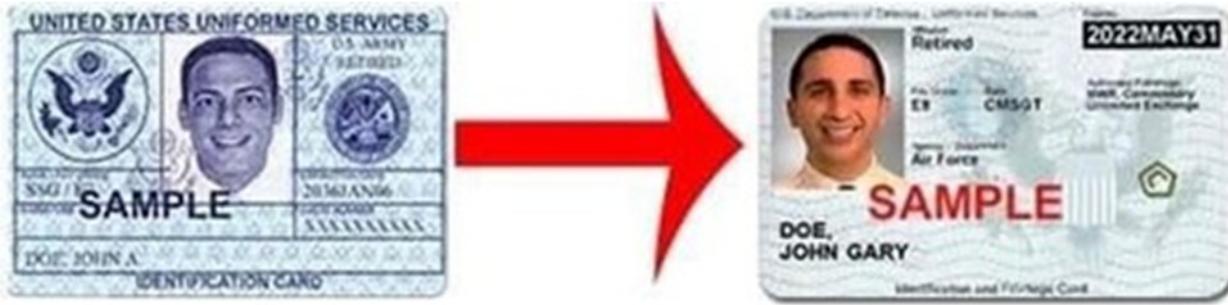
Dr. Unwin’s ability to combine meaningful data with clear explanations made the topic both fascinating and thought-provoking. The depth of knowledge he shared, along with the way he highlighted the real-world implications of this important issue, resonated with all those present. His presentation not only deepened our understanding of this critical issue but also sparked new perspectives on how aging impacts individuals, families, and society. It was truly both educational and inspiring.



Chapter President CAPT Gary Powers presenting the SWVC “Cup” to Dr. Brian Unwin for his outstanding presentation on “The Cost of Aging”.

SWVC chapter members attending the educational and inspirational presentation on “The Cost of Aging” with real-world implications of this important issue that resonated with all those present.

Reminder: Next Generation USID Card for Retirees, Spouses, & Dependents



Military retirees are required to update their Uniformed Services Identification (USID) cards to the new Next Generation USID card by December 31, 2025. The paper-based USID cards with indefinite expiration dates will no longer be accepted after this date. The new cards are more secure and durable, incorporating features like plastic cardstock and enhanced security measures.

According to the DoD Common Access Card website, USID cards are issued to retired military and Reserve members, dependent family members of uniformed Service members, and other eligible individuals in accordance with DoD policy.

It's important for military retirees/dependents/surviving spouses to know these old forms of ID will not be valid to access a military installation, and you will need issuance of the NextGen ID card. This will be true even if your old ID card has an INDEF expiration date on it - **the ID will still be invalid. The deadline is 31 December 2025.**

Based on this, we strongly encourage everyone with an old-style ID card to get a NextGen ID card now!

There are several ways to make an appointment to get a new ID card. (1). You can visit the RAPIDS ID Card Office Locator website to find the closest office and either call them to make an appointment or (2). schedule your own appointment using the website. <https://idco.dmdc.osd.mil/idco/> To make an appointment using this site select the **“ID Card Office Locator & Appointments”** block. - **do it now!**

A recent DOD self-service initiative helps Navy personnel, retirees, and family members save time by skipping the trip to the ID Card Office. Uniformed Services Identification Card (USID) card holders or sponsors can renew USIDs from home using the ID Card Office Online. Retirees and family members use the Next Generation USID for benefits, privileges, and facility access. **“The retirees, military members, and dependents we serve have lives, jobs, and families too,”** said Rear Adm. **Stu Satterwhite, Commander, MyNavy Career Center (MNCC).** **“Renewing USIDs online instead of waiting in line gives back valuable time to our customers.”**

USID online renewals officially went live for all eligible cardholders in September 2024. Since December, online USID renewals outnumber in-person renewals by 70 percent according to MNCC’s Navy Project Office.

“We want our customers to be able to eliminate the hassle of traveling to an ID lab, which may be hours away from home,” said Satterwhite. **“Sponsors can easily renew their dependents’ USIDs without having to visit an ID lab in person, which is especially convenient for those deployed or stationed in a different geographic area from their family.”**

Retirees and sponsors can renew USIDs online by visiting the ID Card Office Online at <https://idco.dmdc.osd.mil/idco/>. A USID recipient’s photo and address must be current in the Defense Eligibility Enrollment Reporting System (DEERS) to receive their USID via USPS mail.

“Renewing a USID online saves time for both the sponsor and the cardholder,” said Erika Marks, MNCC Navy Project Officer. “The military sponsor simply needs their Common Access Card (CAC) or DS logon to get started with the renewal request today.”

Issuing a new USID, including replacing a lost card, still requires an in-person appointment at an ID lab for the sponsor and recipient. For military members and civil servants, CAC issuance and renewal still require in-person appointments.

SPOUSES CORNER

Surviving Spouse Corner: Understanding Long-Term Care Insurance Policies



National statistics show that 70% of Americans will need some level of long-term care, which can be a range of services and support to meet your personal care needs. Most long-term care might be considered non-medical or custodial care.

The insurance industry definition of long-term care is when you cannot perform two of the six activities of daily living: toileting, transferring, eating, dressing, bathing, and continence. Significant cognitive impairment might also result in the need for long-term care.

The cost of long-term care will vary depending on where you live. You will need to research the cost of long-term care for your local area. Levels of care might include an Alzheimer's disease/dementia care unit, nursing home care, assisted living, in-home care, and adult day care. In many parts of the country, the cost can be over \$100,000 a year.

The basic cost of a long-term care insurance policy is determined by your age and any health issues you might have as well as decisions you select for coverage. These might include daily benefit, home care, benefit period, lifetime benefit, and elimination period, which are all part of the basic premium. Generally, the younger you are when you buy a policy, the lower your premium will be. However, depending on the policy, the premium might not be guaranteed, and the insurance company might increase the premium.

Adding to the complexity of long-term care insurance policies are numerous riders (options) available. Every rider you choose will increase the premium cost but will also add an enhanced overall benefit. Some, but not all, of the riders available might include: percentage benefit increase, spousal shared care, waiver of premium, spousal survivorship, international benefit, cost-of-living adjustment, nursing care, nonforfeiture, shortened benefit, and paid-up benefits.

The premiums you pay for a qualified long-term care insurance policy might be included as part of your medical expenses if you itemize deductions on Schedule A on your IRS form 1040 instead of taking the standard deduction.

A long-term care insurance policy also gives you choices as to what facility you use or if you choose to stay in your home and have home health care.

The long-term care insurance industry is continuing to evolve with new and enhanced products, such as providing a death benefit if you never use it for long-term care and guaranteed fixed premiums.

Consult with an elder law attorney and a trusted financial advisor when doing your research. But please, discuss this with your spouse and plan now.

Help for Those Grieving

MOAA-backed bill to expand access to post-9/11 survivor benefits



A bipartisan House bill would remove a statute of limitations on claiming some survivor benefits, ensuring next of kin receive what they're owed after losing a loved one. The **Supporting Our Surviving Spouses Act (H.R. 3509)** would exempt survivor benefits for post-9/11 servicemembers from the current six-year time limit. That limit could prevent surviving spouses from receiving these earned benefits if they are unaware of their eligibility or unable to complete the application process within that time frame. Rep. Jared Golden (D-Maine), who cosponsored the legislation alongside Rep. Morgan Luttrell (R-Texas), became aware of the issue when DoD denied a constituent's application for survivor benefits made more than a decade after her husband's death on active duty in 2012. *"This is a serious problem that's hurting people who've already lost so much,"* Golden said in a press release announcing the bill's introduction. *"Getting them the resources they're entitled to is a basic responsibility of our government, and I'm glad to work across the aisle to remove barriers that prevent it from happening."* Spouses can request a waiver to the existing time limit, but few requests are successful, according to the press release. The American Legion, the Veterans of Foreign Wars, the Tragedy Assistance Program for Survivors, and the Disabled American Veterans joined MOAA in supporting the bipartisan bill. "Our commitment to Gold Star families shouldn't expire on a timeline, especially when some families don't even know they're eligible until it's too late," Luttrell said in the release. Learn more about additional MOAA-supported legislation, including how you can add your voice by contacting your legislators, at MOAA's Legislative Action Center at www.moaa.org/takeaction. — By Kevin Lilley, MOAA's digital content manager

FOR SURVIVING SPOUSES Find a wealth of resources from MOAA, and MOAA's own Surviving Spouse Advisory Council, at these websites: www.moaa.org/survivors [www.moaa.org/surviving spouse corner](http://www.moaa.org/surviving-spouse-corner)

MOAA Charities

Chapter members are encouraged to consider the following MOAA Charities in your planned giving.

- Support MOAA Charities by shopping with Amazon Smile
- Consider a bequest to The MOAA Foundation
- Consider a bequest to the MOAA Scholarship Fund
- Contributing cash and securities to MOAA Charities
- Setting up a Charitable Gift Annuity (CGA)
- Establishing a Designated Scholarship
- How Charitable Gift Annuities (CGAs) can provide income for life

DO YOU KNOW?

Did you know that the Southwest Virginia Chapter of MOAA undertakes annual MOAA Medal awards presented to distinguished JROTC Cadets/Midshipmen in 14 area high schools and the four ROTC Cadets/Midshipmen at Virginia Tech and Radford University? Did you know that these awards recognize the recipient's academic, community service and leadership qualities that demonstrate exceptional potential for leadership while a member of their respective JROTC/ ROTC Programs? These JROTC/ ROTC awards consist of a MOAA Medal Award and an appropriate Award Certificate. The chapter bears the cost of the MOAA Medal Awards, presentation folders and mailing costs.

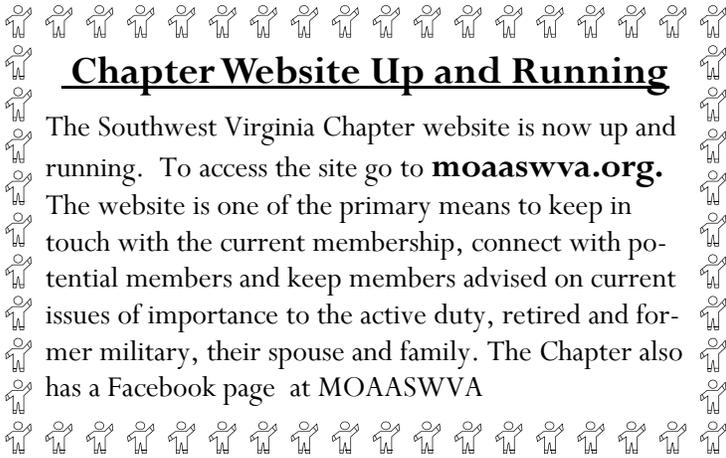
Did you also know that the Southwest Virginia Chapter of MOAA has established two Leadership Awards presented to ROTC Cadets/Midshipmen at Virginia Tech and Radford University during each academic year? Recipients are to be juniors or who will be starting their final year in the coming fall of the academic year. The Leadership Awards were established to recognize the recipient's academic, community service and leadership qualities that demonstrate exceptional potential for military leadership while a member of the Virginia Tech and Radford University ROTC Programs. The two Leadership Awards each carry a \$500 monetary award and an appropriate Award Certificate. The chapter bears the cost of the two Leadership Awards, presentation folders and the two \$500 monetary awards.

The South West Virginia Chapter of MOAA was a strong supporter of the Military Family Support Center. However, the Military Family Support Center has gone out of operation. The Southwest Virginia Chapter looked into new options to restart the mission to identify and provide for the morale, welfare, and informational needs of military families (of all branches and components) who reside outside of the established support networks. During 2024 the chapter signed a partnership agreement with VFF to be able to provide food assistance in the form of credit cards to needy military families. In 2024 and 2025 the SWVC received a \$2,000 grant from MOAA and \$250 in personal donations to support the VFF program.

The South West Virginia Chapter of MOAA also supports the Southwest Virginia Veterans Cemetery in Dublin, Virginia each year providing a MOAA Mobile Vehicle and with the Christmas Wreath Laying Program providing and placing wreaths on veterans' grave sites. The Chapter funded and dedicated a "Memorial Bench" at the Virginia Veterans Cemetery in Dublin, Virginia in honor of LTC James "Pat" Green, USA (Ret) who was the person most responsible for getting the cemetery located at Dublin, Virginia.

These programs are extremely important for the SWVC to continue as the community face of the Military Officers Association of America, to be an advocate for a strong national defense, to be an influential provider and supporter of programs, benefits and services for our military community, and to be a source of social fellowship for our members. The chapter has no regular financial stream except for chapter dues or donations. During the coming year we will be asking for your personal and financial support of our outreach programs and our monthly membership meetings.





Chapter Website Up and Running

The Southwest Virginia Chapter website is now up and running. To access the site go to **moaaswva.org**. The website is one of the primary means to keep in touch with the current membership, connect with potential members and keep members advised on current issues of importance to the active duty, retired and former military, their spouse and family. The Chapter also has a Facebook page at MOAASWVA

WANT TO KNOW WHAT'S GOING ON AT MOAA?

- Legislative Accomplishments?
- Legislative TAKE ACTION Center?
- Publications and Reports?
- Military Officer Magazine?
- Newsletters?

Log on to MOAA.org

MOAA Southwest Virginia Chapter
P.O. Box 3090
Roanoke, VA 24015-1090
Email: info@moaaswva.org
Webpage: www.moaaswva.org
Facebook: MOAA SWVA

The Military Officers Association of America (MOAA) and the Southwest Virginia Chapter (SWVC) of MOAA are a nonprofit veterans' association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors. Membership is open to those who hold or have ever held a warrant or commission in any component of the Army, Marine Corps, Navy, Air Force, Coast Guard, Space Force, Public Health Service, or National Oceanic and Atmospheric Administration and their surviving spouses.

UPCOMING MEMBERSHIP PROGRAMS

A REMINDER THAT A GREAT LUNCH IS PROVIDED AT EACH MEMBERSHIP MEETING

16 October 2025. Program by Major General William Seely III, USMC (Ret), Commandant, Virginia Tech Corps of Cadets on the “**Status of the Virginia Tech Corps of Cadets**”.

20 November 2025. Board of Directors meeting. Program by Mr. Jeff Vick on “**The Peoples Republic of China's Military-Civil Fusion Threat**”

18 December 2025. Board of Directors meeting. Program by Ms. Dena Kilgore, Program Director, Affiliated Councils and Chapters, MOAA, on the status of MOAA and the installation of Southwest Virginia Chapter Officers and Board of Directors for 2026.

15 January 2026 Mrs. Bethany Butcher on “**The New Mercy Care Center Foundation; A Safari to Kenya and Tanzania and making a difference in the lives of children in Africa.**”

19 February 2026. Mr. Larry Johnson, CAPT USA (former), Vietnam veteran helicopter pilot on “**Helicopters in The Vietnam War—A Personal Perspective**”.

19 March 2026. Ms. Carol Young, the CEO of Healing Strides located in Boones Mill, Virginia. Healing Strides of VA (HSVA) is a non-profit organization established in 1991. Their mission is to promote wellness for people with personal challenges who can benefit from equine assisted activities and therapies in a safe and supportive environment. Their staff is professionally licensed, certified, or trained in their various expertise to serve the community! The program will include a tour of their facilities and will include a lunch provided by Mission BBQ.

MOAA'S LEGISLATIVE PRIORITIES FOR THE 119TH CONGRESS

As the legislative slate is wiped clean for the 119th Congress, grassroots support becomes even more vital to achieving MOAA's advocacy objectives. MOAA needs your help to keep momentum for existing priorities such as the Major Richard Star Act, which would benefit tens of thousands of combat-injured veterans and had the support of two-thirds of Congress at the end of last session. We also need your work on behalf of new objectives and emergent issues, often via immediate action to keep up with the stop-and-go pace of legislation. To keep connected, ensure you are signed up for [The MOAA Newsletter](#) and [register as an advocate](#) at our Legislative Action Center.

Here is a look at MOAA's priorities, in support of the 50th anniversary of our all-volunteer force and to address the challenges facing our uniformed community. Note: Our advocacy team remains active on many other issues not listed here; our priorities will be shaped throughout the year depending on concurrent successes or emerging issues that warrant an all-hands approach. Additionally, we share many interests with The Military Coalition and other stakeholder groups, and leverage those relationships to expand our reach on Capitol Hill.

- Compensation and Service-Earned Benefits
- Military Housing
- Health Care for Currently Serving and Retirees
- Health Care and Benefits for Veterans
- Service Families
- Survivors
- Guard and Reserve

As protecting health care and service-earned benefits is a challenge, MOAA will press forward to engage Congress to shape outcomes in these vital areas. There are steep hills before us. Our nation has a rising debt of more than \$30 trillion and a deficit of more than \$3 trillion. Because of this, MOAA anticipates robust attempts to control federal budgets, reduce or eliminate unprogrammed expenditures, and reduce entitlements. MOAA needs you to be ready to reach out to your legislators and keep that engagement going as necessary to make sure your voice is heard. **Details at <https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/advocacy/tricare-for-life,-star-act,-housing-help-will-anchor-moaas-spring-advocacy-push/>**

VIRGINIA COUNCIL OF CHAPTERS/JOINT LEADERSHIP COUNCIL 2025 INITIATIVES **(Adopted at the September and December 2024 JLC meetings)**

- **JLC Initiative 2025-01** - Verification of Veteran Status – Arrest, Jails, and Prison
- **JLC Initiative 2025-02** - Stop Unscrupulous Firms from Exploiting Veterans
- **JLC Initiative 2025-03** -Virginia National Guard Tuition
- **JLC Initiative 2025-04** - Suffolk State Veterans Cemetery Expansion
- **JLC Initiative 2025-05** -Women Veterans Day

A summary of the approved 2025 JLC Initiatives Policy papers for each initiative can be accessed on the JLC webpage at: <https://www.dvs.virginia.gov/dvs/joint-leadership-council-veterans-service-organizations-2>



VITTLES FOR VETS

“ Our partner, **Vittles For Vets**, is preparing to publish their annual “**Classic Car Calendar** “ for 2026. With Christmas and the New Year approaching, you can beat the holiday rush and order this beautifully printed collection of automotive art. It will feature local veterans displaying their “pride and joy”, a great gift for the car enthusiast in your life.

Our MOAA SWVC will be facilitating sales through our chapter, and expect to have them available for sale at our November and December meetings. The calendar can also be ordered through the Vittles For Vets website. The cost will be \$20.00 and all proceeds will go to feeding veterans in need. “



Southwest Virginia Chapter President CAPT Gary Powers, USN (Ret), Shore Patrol Jeep will one of the featured “Vintage” vehicles in the VFV’s 2026 calendar.



CHAPTER MEMBERSHIP
as of **30 SEPT 2025**

Regular Members	73
Surviving Spouses	1
Total Members	74

Talk to a fellow officer about joining the Southwest Virginia

JOIN THE CHAPTER

Looking to join the Southwest Virginia Chapter? Want more information on how to join and become involved? Check us out on the chapter website at moaswva.org or on face book at [moaswva](https://www.facebook.com/moaswva) then Contact COL Bob Brown, USA (Ret), Chapter Membership Chair at (540) 904-2810



**MILITARY OFFICERS ASSOCIATION OF AMERICA
SOUTHWEST VIRGINIA CHAPTER - ENROLLMENT/RENEWAL FORM**

Name (First ,Middle, Last, Rank) _____
 Address _____ City _____ State _____ Zip _____
 Home Phone _____ Cell Phone _____ Email Address _____
 Branch of Service _____ Retired _____ Active Duty _____ NG _____ Former Officer _____
 Date of Birth _____ Spouse Name _____ MOAA Membership ID No. _____

Annual Chapter Dues are \$30.00. Widows (ers) dues are \$15.00. Dues for those entering MOAA between 1 July and 31 December are \$20.00. Please mail dues payment to: **MOAA, Southwest Virginia Chapter, P.O. Box 3090, Roanoke, VA 24015-1090**

Note: The Chapter Newsletter *The Communique* is published quarterly and sent to the membership by email. Printed copies will be provided upon request. The next issue will be published at the end of September 2025.

Featured in This Issuer
 Presidents Corner
 - "The Battle That Never Ends. Rudyard Kipling's 'The Gods of the Copybook Headings'
 - "The Cost of Aging"
 - Next Generation USID Card for Retirees, Spouses, & Dep
 - Surviving Spouse Corner: Understanding Long Term Care Insurance
 - Help For Those Grieving

**Bring a fellow officer
and their spouse to
our next meeting.**



NEVER STOP SERVING!



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