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CAPE CORAL COMMUNICATOR

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PRESIDENT’S MESSAGE: Col Gary Nolan, USAF (Ret)

Happy New Year to all our members!

Thanks to everyone who came out to our Christmas party. Great food with good friends and a lot of camaraderie. We reviewed the rules on the white elephant gift exchange and we



failed again, but we will be better next year.

January’s breakfast meeting will be on Jan. 11, at 10 a.m., Cape Royal Golf Club. Our guest speaker will be Mike Giallombardo, State Representative District 79, Cape Coral.

Please RSVP to Cindy by Jan. 8 at capecoralmoaa@gmail.com or call 618-580-2368.

“Never Stop Serving”

**CCMOAA
Monthly Breakfast
Meeting**
*Second Saturday
of the Month
January - May
September - December*

NEXT MEETING:

**Saturday, January 11
10 a.m.**

**Cape Royal
Golf Club**

**11460 Royal Tee Circle
Cape Coral**

Cost \$12

(Prefer exact change please)

Breakfast Reservations to:

Cindy Nolan

capecoralmoaa@gmail.com

618-580-2368

**PLEASE WEAR YOUR
NAMETAG**

*(If you need one, contact
Gary Nolan)*

Rep. Mike Giallombardo to speak at Cape MOAA Jan. 11 breakfast meeting

Florida State Rep. Mike Giallombardo will be the speaker at the Jan. 11 Cape Coral MOAA breakfast meeting at Cape Royal Golf Club.

He is a politician, businessman and current Chief Warrant Officer, all while serving as a member of the

Florida House of Representatives from the 79th District, which primarily encompasses the City of Cape Coral.

Representative Giallombardo was raised in Cape Coral. He earned an associate of science degree from Georgia Military College in Valdosta, GA, a bachelor of arts in Criminal Justice from Florida Atlantic University in Boca Raton, and a master of arts in International Relations from American Military University. As an undergraduate, Giallombardo was a middle linebacker for the Florida Atlantic Owls football team under coach Howard Schnellenberger.

After college, Representative Giallombardo enlisted in the United States Army and was deployed to Iraq in support of Operation Iraqi Freedom. During his deployment, he served with the 4th Infantry Division and



supported special operation missions. He played a significant role as a liaison to the Iraqi military and other coalition forces supporting the counter insurgency effort in Iraq. He is highly decorated from operations he took part in and was awarded numerous medals including the Army Commendation and Army Achievement Medals for his operational roles in Iraq that led to capturing various targets.

After leaving active duty, he continued his service in the Florida Army National Guard. He is currently a Chief Warrant Officer and serves as the State Emergency Response Team liaison for the State of Florida. He has been activated for multiple hurricanes working with multiple counties ensuring the citizens have support from the Florida National Guard.

He was elected to the Florida House of Representatives in November 2020 and re-elected in 2022 and then again this year, representing the renamed 79th District.

His committee assignments in the Florida House of Representatives includes: Regulatory Reform Subcommittee - Vice Chair; Pandemics and Public Emergencies Committee;

State Affairs Committee; Local Administration and Veterans Affairs Subcommittee; Insurance and Banking Subcommittee; and State Administration and Technology Appropriations Subcommittee.

He and his wife, Wendy, have three children: Luca, Presley and Ivey.



Officers

PRESIDENT:

Col Gary Nolan
US Air Force (Retired)

VICE PRESIDENT:

COL Tom Wagner
USAR (Retired)

SECRETARY:

LtCol Gary Peppers
US Air Force (Retired)

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CAPT Timothy Cook
US Navy (Retired)

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(at large)

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US Army (Retired)

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LtCol Gary Peppers

CHAPLAIN:

Cindy Nolan

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Marilyn Stout

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(Vacant)

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PARLIAMENTARIAN:

Marilyn Stout

NEWSLETTER EDITOR:

Capt Larry Atkinson
US Air Force

TOPS:

(Vacant)

SURVIVING SPOUSES:

(Vacant)

FCOC SW AREA VP:

Col Gary Nolan

Veterans are twice as likely to be targeted

Florida has the third largest population of veterans in the nation. Research shows veterans are twice as likely to be targeted for scams. Empowering our heroes and their families to safeguard their finances helps protect those who protect us.

Benefits Buyout Offer – This scheme offers a quick lump-sum buyout for future disability or pension payments. Companies that offer this buyout often only end up paying a fraction of the veteran's benefits over time. Veterans should think twice about entering such an agreement.

Secret Benefits Scam – A caller says the veteran is missing out on money, but must pay a fee to claim it. Veterans benefits are available to claim at any time free of charge. Florida veterans should contact the Florida Department of Veterans' Affairs for questions regarding unclaimed benefits.

Phishing Scam – A caller claims to work for the federal government and asks veterans for Social Security Numbers and personal financial information to update military records. Active military and veterans should never give out personal information over the phone. Do not click on hyperlinks contained in emails from unknown individuals or businesses.

Phony Employment Scam – Scammers are aware that past military experience appeals to many employers and use that to their advantage. Scam artists will collect personal information by advertising fake positions to steal someone's identity or may even charge a fee for locating a job that doesn't exist. If a company or organization is mentioned in an ad or interview, contact that company directly to find out if they are hiring.

Mortgage Relief Scam – Military homeowners looking for assistance with paying their mortgage should be cautious of this type of scam. Some mortgage relief companies will try to convince servicemembers and veterans to pay a fee in exchange for a loan modification or to stop foreclosure. It's against the law for mortgage relief companies to charge any money until you have been given a written offer from your lender and you have accepted it. If you're struggling to

make you mortgage payment, there are legitimate programs that can help.

Pension Scam – Veterans 65 and over are targeted by financial advisers persuading them to transfer pensions into a special trust and charge excessive fees. The advisers claim to help veterans qualify for Aid and Attendance benefits, but may cause them to lose eligibility for Medicaid or access to their pension.

Credit Repair Scam – Scam artists claim to improve your credit score, remove bankruptcies, judgments and liens, and repair your credit. Under federal law, credit repair companies cannot require you to pay any fees until they have completed the service they promised. Financial counselors on your military installation can help review your credit report free of charge and dispute errors on the report. Active military servicemembers should also consider freezing their credit before deploying. As of July 1, 2018, credit reporting agencies can no longer charge a fee to freeze your credit.

Courtesy of the Florida Department of Financial Services.

Military and Veterans Assistance Program

The Military and Veterans Assistance Program ("MVAP") was created by the Florida Attorney General's Office to help educate military members and veterans on the types of scams that target their communities, what they can do to protect themselves, and how they can help protect others by reporting scams and deceptive business practices. In addition, members of the MVAP team work directly with military servicemembers and veterans who have been targeted, or their representatives, to help resolve their consumer protection related issues or find other outside assistance if necessary.

If you are aware of a scam targeting our servicemembers or veterans, or have been affected by a scam or deceptive business practice, please file a complaint by calling the Attorney General's consumer protection division at 1-866-9-NO-SCAM (1-866-966-7226). For more information, visit <http://www.myfloridalegal.com/MVAP>

TREASURER'S REPORT

CAPT Timothy Cook, USN (Ret)

September 1, 2024 – December 27, 2024

Beginning Balance: Sept. 1, 2024:.....\$2,303.22

Deposits:

TOTAL DEPOSITS:..... \$0

Expenses:

Meeting Reimbursement..... \$500

FCOC Tournament/Dinner Sponsor..... \$470

Christmas Party..... \$879

TOTAL EXPENSES:..... \$1,849

Ending Balance: Dec. 27, 2024:..... \$454.22

(NOTE: There was no activity in the operating account in the months of Aug., Sept. and Oct.)

FINANCES REPORT

LtCol Gary Peppers, USAF (Ret)

Finance Committee Chairman

At the end of November, our Raymond James account total was \$47,908.83, a gain for the year of \$10,058.40 less a withdrawal for a scholarship of \$2,000.00 and expenses of \$342.38.

As of Christmas Eve, our account totals \$48,410.18, indicating an increase in Net Asset Value of just over \$500 for December.

Governor DeSantis awards \$2.1 million to state's military-supporting infrastructure



Marvin C. Harris
Newsletter

Communications Award

FIVE STARS

2003, 2018, 2019,
2020, 2021, 2022, 2023
& 2024



FIVE STARS

Chapter Excellence
Award

2006, 2008, 2009,
2010, 2011, 2012, 2018,
2019, 2020, 2023 &
2024



FOUR STARS

Chapter Excellence
Award

2005, 2007, 2013,
2016, 2017 & 2021

On Nov. 26, Florida Gov. Ron DeSantis announced more than \$2.1 million in additional funding for military-supporting infrastructure through the Defense Reinvestment Grant Program.

This program provides grants to support infrastructure projects and economic growth in Florida's military communities.

"Florida is committed to investing in our military's capacity and in military communities," said Governor DeSantis.

"These funds continue my mission of making Florida the most military-friendly and veteran-friendly state in the nation."

"Under the leadership of Governor DeSantis, Florida is continuing to support critical projects that further strengthen military readiness," said Secretary of Commerce J. Alex Kelly. "These awards will have impacts across the state, building on past investments and further cementing the bond between our defense communities and military installations."

Since 2019, Governor DeSantis has awarded nearly \$6.3 million to Florida's military communities through this program. The Defense Reinvestment Grant Program to local governments or economic development organizations that represent a local government with a military installation.

Awards through the Defense Reinvestment Grant Program include:

1. One Okaloosa Economic Development Council (\$122,500) – to implement strategies that support and protect local military installations, missions, and ranges, and to assist in diversifying the military dependent economy with Science Technology Engineering and Math (STEM)-based industry and job growth.

2. Bay Defense Alliance (\$90,530) – to leverage the volunteer talent of Bay Defense Alliance and its community partners to continue development of existing missions and pursuit of new, next-generation defense missions.

3. Orlando Economic Partnership (\$250,000) – to support military technology



development and small business involvement in Live, Virtual, and Constructive simulation projects.

4. Economic Development Commission of Florida's Space Coast (\$106,500) – to develop a Wastewater Treatment Plant Phase 3 plan for Cape Canaveral Space Force Station to include targeted funding resources for infrastructure improvement.

5. Pensacola-Escambia Promotion and Development Commission

(\$250,000) – to develop advanced facilities to accommodate existing and future cyber assets adjacent to Corry Station.

6. Bay County (\$220,000) – to create an Area Development Plan for the Barefoot Palms property located adjacent to Naval Support Activity Panama City.

7. Santa Rosa County Board of County Commissioners (\$250,000) – to fund a master plan to guide a land swap between the county and the Navy on a current outlying landing field.

8. Clay County Economic Development Corporation (\$230,000) – to leverage the opportunities created by the construction of the First Coast Expressway and local assets.

9. Tampa Bay Defense Alliance (\$85,353) – to continue development of a defense community organization inventory to assist community leaders in coordinating and directing limited resources to support regional defense needs, improve awareness, minimize redundancy, and solve problems.

10. Miami-Dade Beacon Council (\$250,000) – to diversify the economy around Homestead Reserve Air Base by supporting small and mid-sized companies diversify their client base, secure the needed partners, and access the technical assistance needed to ensure their long-term viability.

11. Pinellas County Board of County Commissioners (\$250,000) – to fund professional services to assist Pinellas County in creating redevelopment specifications for a former U.S. Department of Energy weapon's site now known as the Young-Rainey STAR Center.

Chuck Douglas has a varied career

The newest member of the Cape Coral Military Officers Association of America has a resume that would dizzy most people.

In addition to being a retired New Hampshire National Guard colonel, Chuck Douglas has also served as a U.S. Congressman, was a judge on the New Hampshire Supreme Court, served as a legal and legislative counsel to a New Hampshire governor, is a published author, owns and edits a community newspaper and as of this December, has retired from his full-time law practice.

If that weren't enough, there's more!

Charles Gywnne "Chuck" Douglas III was born in Abington, PA and now lives part-time in Pembroke, NH, a suburb of Concord, and part-time in Cape Coral. He graduated from William Penn Charter School in Philadelphia in 1960 and then attended Wesleyan University, Middletown, Conn., from 1960 to 1962. He received his Bachelor of Arts degree from the University of New Hampshire, Durham, NH, in 1965 and a juris

doctor degree from Boston University School of Law in 1968, with honors.

He was admitted to the bar in 1968 and began his law practice in Manchester, NH. That same year, he joined the New Hampshire Army National Guard, and because New Hampshire was an artillery brigade, after two months of training at Fort Sill, OK, he was assigned to the 197th Field Artillery as fire direction computer. "Back then there were no computers, so we did it on paper," he said.

During the training, Douglas said they would have live fire exercises with 155mm Howitzers. "The forward observer and I would be pretty much

forward five or six miles ahead of the guns," he said. "And the job was to sight them in and hope like hell you didn't get a short round." The targets used in the live fire training were decommissioned yellow school buses. "They made great targets," he said, "but I guess that would be politically incorrect today."

"So, after a few years of that, the general said that because I was a lawyer he could give me a direct commission as a JAG, which I took and went in as a captain," Douglas said. "That was a chance so I could stay in the Guard but also use my legal skills, obviously." Although he didn't go to Officer



Chuck Douglas, then a JAG captain in the New Hampshire Army National Guard talks with NH Gov. Meldrim Thomson on a helicopter.

Candidate School, he did attend U.S. Army Command and General Staff College in Charlottesville, VA.

One of his memorable National Guard experiences as a judge advocate general was in April 1977 when more than 2,000 protesters occupied the Seabrook Nuclear Power Plant construction site in New Hampshire. State Police arrested 1,414 of the activists for trespassing, one of the largest mass arrests in American history. The problem of being a small state was that they didn't have enough room for all people arrested, so they decided to hold those arrested on the drill floors, 200 to 300 in each of four or five National Guard armories in the state. They were arrested on a Saturday and were to be arraigned on the following Monday.

So, for the Guard members, it was all hands on-deck, Douglas said. "The general became an involuntary warden," Douglas said. "He said, 'This is not my thing. I have no idea what we're supposed to do here,' and I said, 'well, that's two of us.'"

"I remember the first problem we had was that not enough of our cooks showed up," he said. "So, we went to McDonalds in Concord, and we said, 'We need 300 hamburgers and 300 of this,' and they thought we were kidding. But the trucks pulled up and they just kept pumping the burgers out."

From 1973 to 1974, Douglas served as legal counsel and legislative counsel to then Republican Gov. Meldrim Thomson, Jr. After that he was named

(Continued on next page)



New Hampshire U.S. Rep. Chuck Douglas (R) with his staff on the steps of the United States Capitol.

Member Profile (continued)

(Continued from previous page)

an associate justice of the New Hampshire Superior Court from 1974 to 1976 and then served as an associate justice of the New Hampshire Supreme Court from 1977 to 1983 and senior justice from 1983 to 1985. While on the state's Supreme Court, Douglas served with David Souter, who was appointed to the U.S. Supreme Court in 1990 by then President George H.W. Bush, retiring in 2009.

Douglas was elected as a Republican to the 101st Congress, serving as the United States Representative for New Hampshire from January 1989 to January 1991. He served as a member of the Judiciary Committee.

"The one thing I was most proud of in my short tenure in Congress was getting the Balanced Budget Amendment voted on in the House," Douglas said. "I ran as a cut-the-deficit, cut the debt and no new taxes conservative." As a strong advocate of a balanced budget, he soon discovered that there couldn't be a vote on it as the chairman of the Judiciary Committee wouldn't allow it. So, he went to work and got the 218 signatures for a discharge petition, forcing the vote.

"Now, it wasn't passed, but at least for the first time in 25 years, members had to vote on the Balanced Budget Amendment," he said.

Since 2017, Douglas has chaired NH



Chuck and Debra Douglas at the Cape Coral MOAA Christmas Party this year.

Gov. Chris Sununu's Commission on Judicial Selection, which is an unpaid post that screens and interviews candidates for judges at all levels of courts in New Hampshire. He plans to leave that post next month when New Hampshire's new governor, Kelly Ayotte, takes office.

Douglas is also now serving as a commissioner on the New Hampshire Commission on Civics, which is creating 48 curriculum lessons for elementary, middle and high school students on civics, the Constitution

and the rights and responsibilities of citizenship. "It's all the things that people have not been taught for the past 25 years," he said.

He is the author of three books. One, *New Hampshire Practice and Procedure: Family Law* is the definitive source for New Hampshire divorce and family law attorneys and is frequently referred to in New Hampshire Supreme Court decisions. He also authored the *New Hampshire Evidence Manual*, and in 2022, the book *C.C.A. Baldi, The King of Little Italy*, about his great grandfather in Philadelphia was published.

Douglas and his wife, Debra, also own the 4,350 circulation monthly newspaper, *The Bow Times*, which serves the communities of Bow, Dunbarton and Hopkinton, NH. In addition to the mailed circulation, an additional 700 copies of the free paper are placed in various stores and locations in the area. "It's in every mailbox, so you can read it or wrap fish with it; whatever you want," Douglas said. He is the editor of the paper and also writes the editorials for the newspaper. One of his favorite editorial subjects is fighting extravagant and unnecessary government spending.

He and his wife ended up in Southwest Florida in 2008 when he was invited to Pine Island to visit his former Congressional chief of staff, who owned a home on the island. "We ended up buying a house that weekend," he said, and they lived on Pine Island for 10 years before moving to the Cape Royal Community in Cape Coral in 2018. They spend about six months in Cape Coral, five months in New Hampshire and travel for another month each year.

The Douglasses have two sons: Charles, who is a vice president of Comcast in Philadelphia for Corporate Affairs; and Thomas, the senior geologist with the Army Corps of Engineers in Fairbanks, AK. They have two grandsons and one granddaughter.

Debra is also chairman of the New Hampshire Lottery Commission, serving her fifth three-year term on the commission.



New Hampshire Supreme Court Judge Chuck Douglas (second from left on the bench) served with David Souter (far right), who in 1990 was appointed to the U.S. Supreme Court by President George H.W. Bush.

UPCOMING EVENTS:

Cape Coral MOAA Board Meeting

10 a.m.
Thursday, Jan. 9
Cape Royal
Golf Club
All members are welcome



About CCMOAA

*Serving All Military,
Veterans, & their families
in the Cape Coral area
... and beyond!*

Members of the Cape Coral Chapter of the Military Officers Association of America, P.O. Box 100508, Cape Coral, FL 33910-0508, publish the Cape Coral Communicator monthly, except June, July and August. The Chapter is a non-profit, non-partisan, and tax-exempt IRS 501(c)(3) and a 501(c)(19) organization, affiliated with National MOAA and the Florida Chapter of Councils, MOAA, not associated with the Department of Defense. The views expressed do not necessarily reflect the views of MOAA, the Florida Council of Chapters, this Chapter, or DOD.

JANUARY Calendar of Events

SUN	MON	TUES	WED	THUR	FRI	SAT
			1 <i>New Year's Day</i>	2	3	4
5	6	7	8	9 <i>CCMOAA Board Meeting</i>	10	11 <i>CCMOAA Breakfast Meeting</i>
12	13	14	15	16	17	18
19	20 <i>Martin Luther King Jr. Day</i> <hr/> <i>Inauguration Day</i>	21	22	23	24	25
26	27 <i>International Holocaust Remembrance Day</i>	28	29	30	31	

Cape MOAA Christmas Party

Twenty-eight members attend Dec. 10 Cape Coral MOAA Christmas Party

Cape Coral MOAA members enjoyed a meal of prime rib and salmon with apple cobbler dessert Tuesday, Dec. 10, followed by a 50/50 cash drawing and a White Elephant Gift Exchange.

Twenty-eight members attended the event. The cocktail hour was followed by the meal and then drawing for 50/50 raffle. The winner, Robin Cameron, won the \$90 prize and the chapter earned the remaining \$90.

The party ended with the fun-filled White Elephant Christmas Gift Exchange, where those who brought \$20-value gifts for the exchange could pick a wrapped gift from the table or “steal” another’s gift that was previously unwrapped. Prior to the exchange numbers were drawn from a Santa stocking to determine the order in which people got to go to the table and pick a gift. The person with the last number had the obvious best advantage by either picking the final gift on the table or taking any of the previous unwrapped gifts. As usual, the most popular gifts had the most steals!



Tim Cook, Bill Deile and Gary Peppers



Robin Cameron picks a number from Cindy Nolan's Santa Sock



Arthur Oxley takes a photo of his wife Marie (left) and Janet Deile



Marilyn Stout, Christina Cook and Gloria Wagner



Tim Cook at the full table of exchange gifts



Debra Douglas, Gary Nolan and Chuck Douglas



Gary Nolan, Tom Wagner, Tim Cook



Tim and Karen Horton and Roberta Atkinson



Robert and Kathryn Bode and Richard and Susan Rolf

From The MOAA Chairman

MOAA's new chairman outlines steps to move the organization forward

*By: Thomas Waldhauser
Gen. Thomas D. Waldhauser,
USMC (Ret), MOAA's new chairman of the board, speaks during the association's annual meeting in October 2024. (Photo by Mike Morones/MOAA)*

Our mission must reflect not only MOAA's proud 95-year history but also the changing landscape of our members' experiences, from the newly commissioned officer to those who have long retired. At every level, we strive to maintain an organization that is both efficient and effective — one that champions issues for veterans and retirees and their families, caregivers, and survivors, making a lasting impact that reaches beyond our own ranks.

Serving on the board for more than four years now, my goal is to build on my experiences, working with our exceptional staff, to move MOAA's work forward with even greater relevance and responsiveness.

Our members' advocacy has had a tremendous impact over the past years. Through Advocacy in Action, for example, we have seen support grow — both in person and online — alongside an increase in member participation in our Legislative Action Center. As we engage with a new administration and Congress, maintaining past relationships and forging new ones will be important. Please stay connected with MOAA communications and continue to answer our calls to action.

[\[REGISTER TODAY: MOAA's Legislative Action Center\]](#)

I was inspired by the support for MOAA Charities in 2024, in particular, The MOAA Foundation's Crisis Relief Program, which provided hundreds of thousands of dollars to servicemembers and veterans whose lives were upended



Gen. Thomas D. Waldhauser, USMC (Ret), MOAA's new chairman of the board, speaks during the association's annual meeting in October 2024. (Photo by Mike Morones/MOAA)

by the natural disasters. I want to extend my thanks to those who have contributed and encourage others to consider supporting this worthy cause.

I am also incredibly proud of our council and chapter members, whose commitment drives our organization at the local level. The contributions made by these groups are relevant and meaningful.

We are moving forward in 2025 with important steps to ensure MOAA can continue to be the leading voice when it comes to protecting service-earned pay and benefits.

The most significant initiative will be Total Force+, Oct. 28-29, at National Harbor, Md. This conference will underscore our commitment to servicemembers and their families.

The purpose is to assemble together leaders from the community, services, industry, and civilian colleagues in defense and academia to identify

solutions to the personnel challenges across all uniformed services

and veteran communities.

We are excited to see what new ideas and concrete proposals can be generated from this first-time event that is exclusively devoted to "people issues."

[\[JOIN THE WAITLIST: Total-Force+\]](#)

Remember MOAA's motto: Never Stop Serving. This call to serve takes many forms — whether it is through your current uniformed service, supporting your local community, honoring Junior ROTC cadets, conducting ceremonies on Veterans Day, or standing with us in advocacy. There is no single way to serve, but together, we embody this mission in everything we do.

Finally, thank you for your membership. It is because of your dedication that MOAA has been able to serve our community for nearly a century. Let us continue to carry forward this mission, with all the rich history and future promise, making a brighter pathway for all.

National Defense Authorization Act recap: What's in and what's out in final bill

By MOAA Staff

At more than 1,800 pages, the FY 2025 National Defense Authorization Act (NDAA) will shape the service-earned benefits of those in uniform, and their families, well beyond the fiscal year.

The bill, which cleared Congress recently and President Biden signed into law Dec. 23, includes dozens of provisions tracked by MOAA throughout the long lawmaking process ... with several more proposals that did not make the final cut.

Some of these MOAA-backed moves – most notably the substantial increase in pay for junior enlisted servicemembers – already have received significant media coverage.

Here's a more complete breakdown of the legislation, including areas where MOAA hopes to secure future improvements via advocacy work with the incoming 119th Congress.

Pay and Allowances

Highlights: MOAA outlined details of the junior enlisted pay hike and the 4.5% raise affecting nearly all other servicemembers, along with increased eligibility for the Basic Needs Allowance (BNA), shortly after the bill passed the Senate on Dec. 18.

Reports Required: DoD must report on the Basic Allowance for Subsistence (BAS) to Congress – specifically, to determine whether the allowance is enough to cover food costs and whether a servicemembers' number of dependents should factor into rate calculations. Another report requires a review of factors used to calculate both stateside and overseas cost-of-living adjustments (CONUS/OCONUS COLA), and whether changes to the formula are warranted.

Other Improvements: Junior enlisted members on sea duty may be eligible to receive their Basic Housing Allowance (BAH), and reservists will be eligible for travel-cost reimbursement for inactive duty training and muster duty.

Not Included: MOAA will continue its work to restore BAH to 100% of anticipated housing and utilities costs – provisions authorizing funds for such an increase did not make the final



legislation.

Health Care

Highlights: The bill includes reforms designed to improve beneficiary access to health care, such as allowing tele-mental health providers to offer services across state lines; a waiver for the referral requirement for some types of care for servicemembers under TRICARE Prime; and the end of copays for TRICARE contraception coverage.

REWARD-ing: Existing rules made it difficult for military treatment facilities to retain skilled, experienced civilian nurses seeking to take on new positions. The NDAA includes language from the MOAA-backed REWARD Experience Act that would waive such regulations and allow for talented medical personnel to remain part of the DoD health care system.

Reports Required: The Government Accountability Office (GAO) will look into the performance of providers under the new "T-5" TRICARE contracts, and DoD will brief Congress on TRICARE's non-coverage of monoclonal antibodies as part of Alzheimer's treatment. Both of these measures were included in a report accompanying the final bill, not the NDAA itself.

[\[RELATED: Your TRICARE Benefit Will Change in the New Year: Here's What to Know\]](#)

Not Included: MOAA will advocate for a number of improvements left out of the NDAA late in the process, such as:

- A pilot program to treat pregnancy

as a qualifying life event under TRICARE.

- Expanding coverage of hearing aids to children of retirees using TRICARE Select (a recent change covered children under TRICARE Prime).
- Creation of a TRICARE dental plan for Selected Reserve members.
- A report on the TRICARE retail pharmacy network, to ensure beneficiaries, especially those in rural areas, can access the care they need.

Spouse and Family Support

Highlights: A full breakdown of MOAA priorities in this bill touches on spouse employment improvements, upgrades to military housing, and improvements to military child care.

Not Included: MOAA sought expanded flexibility for military spouses who work for the federal government and face career challenges brought on by PCS moves – a provision that did not reach the final legislation. Other unfilled priorities included reports and studies on several programs, such as the Exceptional Family Member Program, DoD child care services, and home-based businesses on military installations.

Retirees, Survivors, and Veterans

Highlights: Several sections of the bill provide for the restoration of caisson services at Arlington National Cemetery, which have been suspended since May 2023.

Survivor Support: The NDAA provides an extension for minor dependents to file death gratuity claims. It also opens enrollment in DoD-run elementary and secondary schools to some dependents of fallen servicemembers.

Not Included: MOAA will continue its work to remove hiring restrictions faced by retired servicemembers seeking some DoD civilian positions – removing the so-called "180-day rule."

Help MOAA continue the fight on these ongoing issues, and ensure the upgrades that were included in the NDAA are carried out as intended by lawmakers, by signing up for our Legislative Action Center.

Long-sought bill improving veteran caregiver support heads to president's desk

By: René Campos

The Dec. 16 passage of a bipartisan slate of VA health care and benefits improvements marks a major milestone for veterans, caregivers, and survivors, with the legislation addressing issues from long-term care services to claims processing to resources for student veterans and many other critical VA programs.

The Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act (S. 141), strongly supported by MOAA and more than 50 veterans organizations, passed out of both the House and Senate in the final hours of this Congress; the House passed its initial version Nov. 18, the Senate passed an amended version Dec. 12, and the House approved that version four days later. The legislation now heads to the president's desk for signature.

"As we approach the end of this legislative session, we must recognize the profound positive impact this bill will have on the health and well-being of our veterans, their caregivers, and survivors," MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), said.

Key provisions in the 250-page bill include:

- Increasing VA's share of home nursing care costs from 65% to 100%, significantly reducing the financial burden on aging and disabled veterans who wish to receive care at home.
- Expanding services to better support caregivers, providing them with respite and mental health care to ensure their well-being and that of their families.
- Strengthening support for unhoused veterans by raising the VA's per diem rate for transitional housing and offering greater flexibility to assist with essential needs and other critical



services.

Leaders of both the House and Senate Veterans' Affairs committees — Chairmen Rep. Mike Bost (R-Ill.) and Sen. Jon Tester (D-Mont.), along with ranking members Rep. Mark Takano (D-Calif.) and Sen. Jerry Moran (R-Kan.) — played pivotal roles in advancing the legislation. Organizations like MOAA worked tirelessly for months to help lawmakers reach agreement on this sweeping package, which represents the culmination of efforts to pass over 90 major veterans' bills during the past two years.

More Work to Do

Despite its significant strides, the Dole Act does not address all veteran care concerns. During negotiations, provisions to expand non-VA residential treatment programs for veterans facing mental health and substance use challenges were removed.

Moran, the Senate Veterans' Affairs Committee ranking member, expressed disappointment over this exclusion and pledged to prioritize the issue when he assumes the committee chairmanship

in the next Congress.

"While I look forward to the enactment of this bill and the good it will do, I remain committed to ensuring veterans have access to the residential care they need to overcome mental health and substance use issues," Moran said.

MOAA and other veterans organizations have pledged to work with Moran and other congressional leaders to address residential care in 2025. Prior to Senate passage of the bill, veterans organizations sent a letter to committee leaders advocating for the expansion of

residential rehabilitation treatment programs in the VA's offerings. MOAA and our partners are committed to prioritizing access to these programs as well as ensuring all veterans receive the care they deserve through both the VA direct care system and its community care network.

The Dole Act's passage emphasizes the critical importance of bipartisan collaboration in supporting the veteran community. Once enacted, the legislation will provide immediate and long-term benefits to millions of veterans and their families, reaffirming the nation's commitment to those who have served.

As this congressional session closes, MOAA extends its heartfelt gratitude to our members, advocates, and partners who worked with dedication and passion to help get the Dole Act across the finish line. Your steadfast commitment to MOAA's mission and advocacy engagement empowers our association to make a meaningful difference in the lives of those in our uniformed services and veteran communities. MOAA deeply appreciates your unwavering support.

Get ready for MOAA's TotalForce+ Conference coming in October 2025

By: Brian T. Kelly

At MOAA, we know a strong national defense depends on more than advanced equipment and rigorous training. It's the people who are the backbone of our national security.

People outrank everything. And MOAA wants to ensure this community thrives.

We've been able to do that through advocacy, education, and charity for the past 95 years.

But in 2025, MOAA will mobilize in a new and exciting way with TotalForce+, a unique conference that will bring thousands together to strengthen our national defense and identify solutions to support the men and women who serve and have served our country.

A New Platform for Solutions

On Oct. 28-29, MOAA will host the inaugural Total Force+ at the Gaylord National Resort & Convention Center in National Harbor, Md. This event will comprise decisionmakers from DoD, the VA, industry, and academia as well as servicemembers and their families, who represent the heart of the uniformed services.

This conference will center on four enduring pillars:

- Modernize Talent Management and Innovation: Ensuring we attract, retain, and maximize the potential of those who serve.
- Optimize Leadership Development: Building leaders and



improving individual performance to match the demands and complexities of modern service.

- Advance Quality of Life: Addressing the holistic needs of servicemembers and their families, from health care to housing.

- Amplify the Veteran and Retiree Experience: Creating a continuum of opportunity and care from initial transition and throughout one's post-service years.

Learning from the Best

We recognize the vital role of existing military conferences led by fellow military and veterans service organizations. TotalForce+ will complement these efforts while providing a laser focus on the people and people ecosystem that make a strong national defense possible.

Whether it's navigating the challenges of recruitment, leveraging AI and modernizing IT

systems, refining transition support, or ensuring veterans receive top-tier health care, TotalForce+ aims to foster innovation and collaboration. It will be the venue where fresh ideas meet tested expertise, driving change.

A Vision for the Future

MOAA's commitment is long-term: We aim to make TotalForce+ a flagship event that grows in impact and scope year after year. The success of this event will be measured by its ability to create lasting, positive change.

Visit www.totalforceplus.org to learn more, sign up for updates, and be the first to hear about speakers and events. Registration will open in March.

Join us in shaping the future of a thriving, resilient uniformed services community. Together, we'll ensure those who make a strong national defense possible continue to receive the support they deserve.

Surviving Spouse News

What you need to know about reserve component benefits

By: Kathy Thorp

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

Let's take this step by step to explain Reserve Component-Survivor Benefit Plan (RCSBP) eligibility. If you can find your loved one's notice of eligibility letter (20-year letter), it will outline what was selected at the 20-year mark in your spouse's career. If the "immediate" annuity was selected, it is known as Option C (DD2656-5) and you are immediately entitled to your spouse's RCSBP. Option B is a deferred annuity; the annuity is deferred to your spouse's eligible age of 60 if he or she were alive today. Option A is when one declines election and the surviving spouse

will not have any RCSBP.

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

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

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

original death certificate, to:

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

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

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

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

Find more details on the process [at this link](#).



The graphic features the FDVA logo on the left, which includes the text "FDVA" in large blue letters, "FLORIDA DEPARTMENT OF VETERANS' AFFAIRS" in smaller blue letters below it, and "Honoring those who served U.S." in a small font at the bottom. A blue banner with the word "HELPLINE" in white capital letters is positioned below the logo. To the right of the logo, there is a list of services: "Health Care", "Education", and "Earned Benefits", each preceded by a blue bullet point. At the bottom of the graphic, a red banner contains the email address "FDVA.VSO@FDVA.FL.GOV" and the phone number "727-319-7440" in white text.

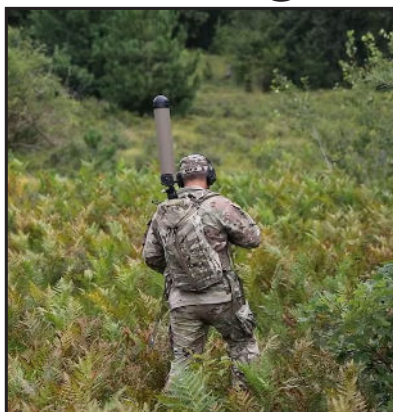
To contact FDVA from anywhere in the State, call (727) 319-7440 or send an email to FDVA.VSO@FDVA.FL.GOV. A reminder that all services provided by the Florida Department of Veterans' Affairs are free to the client.

New tool enables Army brigades to visualize electromagnetic spectrum

A new tool is now available to select U.S. Army brigades, allowing them to visualize their presence and that of enemy forces within the electromagnetic spectrum.

This tool, known as the Terrestrial Layer System-Brigade Combat Team (TLS BCT), is being deployed to three operational brigades: The 2nd Light Brigade Combat Team of the 25th Infantry Division in Hawaii, the 2nd Brigade of the 10th Mountain Division at Fort Drum, New York, and the 2nd Brigade of the 101st Airborne Division at Fort Campbell, Kentucky.

The TLS BCT system, which is a smaller and lighter version of a device previously used by Army special operations forces, enables soldiers to conduct signals intelligence and electronic detection and attack in one integrated package. This capability



allows commanders to understand and influence the electromagnetic spectrum environment effectively.

The Army has awarded a nearly \$100 million contract to Mastodon Design, a subsidiary of CACI, to build, field, and train soldiers on the TLS

BCT system. The system is designed to help commanders visualize their electromagnetic footprint and control their presence within the spectrum.

The “Transformation in Contact” approach, which aims to continuously improve equipment fielding and adoption, is being implemented with these brigades. This approach allows units to field, test, and implement new equipment and tactics without withdrawing from operations.

Feedback from the brigades’ experiences during combat training center rotations and real-world deployments will be used to refine and enhance the TLS BCT system. The Army plans to deploy this system to every brigade, ensuring all units have the capability to operate effectively within the electromagnetic spectrum.

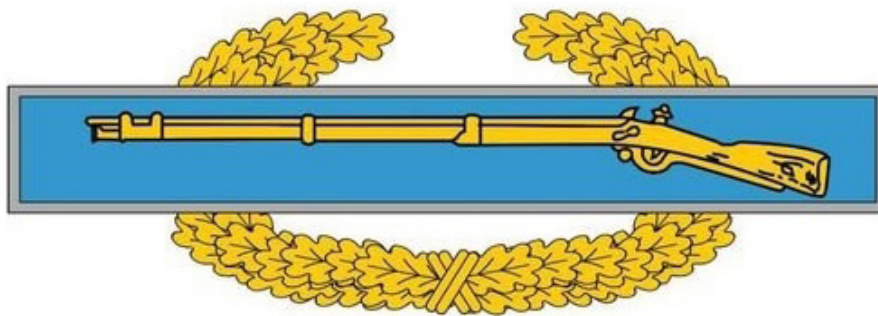
Army to introduce Master Combat Badges

The Army is set to introduce Master Combat Badges next spring, combining expert and traditional combat badges.

Historically, troops could only wear one badge at a time, often choosing the combat badge to highlight their wartime experience. The new Master Combat Badge will merge the Combat Infantryman Badge, Combat Medical Badge, or Combat Action Badge with their expert versions.

The badges are expected to be available across the force by April. They will resemble their combat counterparts but will feature a gold wreath, a notable change from the traditional all-black badges.

This initiative follows an announcement by Sergeant Major of the Army Michael Weimer in October, which included various uniform-related updates. The introduction of



the Master Combat Badge comes as combat badges become less common, reflecting a decrease in overseas combat operations after prolonged conflicts in Iraq and Afghanistan.

Weimer, speaking at the Association of the United States Army conference, reminisced about his early career, noting the inspiration he drew from veterans of Panama, Grenada, and Vietnam. Soldiers with mixed badge types, such as a Combat Infantryman Badge and an Expert Medical Badge, will wear the master badge aligned with the combat badge, as per the memo.

The Combat Infantryman Badge, introduced during World War II, aimed to elevate the infantry’s prestige and

initially came with a \$10 monthly bonus, discontinued in 1948. The Combat Medical Badge was established in 1945 to honor medics providing care under fire. The Expert Infantryman Badge, also from that era, recognized proficiency in

combat tasks. The Expert Medical Badge was created in 1965.

In 2005, the Combat Action Badge was introduced for soldiers in all other occupations, following significant contributions and casualties from cavalry and tank units during the Iraq invasion. The Expert Soldier Badge, introduced in 2019, opened the prestigious expert badge category to all troops, with the same test as the Expert Infantryman Badge.

In 2022, the Army doubled the promotion points for expert badges, emphasizing their importance for unit commanders.

Air Force is testing autonomous flight

The Air Force is actively testing autonomous flight capabilities at Edwards Air Force Base to determine how artificial intelligence can be integrated into future aircraft.

BrigGen Doug Wickert, commander of the 412th Test Wing, mentioned during a briefing on Dec. 5, that 12 AI agents are currently being tested. These autonomous pilots, developed by various companies under the Defense Advanced Research Projects Agency's Air Combat Evolution program and other initiatives, are not intended for direct use in future programs. Instead, they aim to inform the testing and training processes for AI in future projects, including the Collaborative Combat Aircraft (CCA) expected to arrive at the base in 2025.

The integration of AI technology into CCA drones will be a gradual process involving different levels of autonomy to build trust in the technology. Edwards Air Force Base, known for its role in developing and experimenting with new technologies, is also home to the X-62A VISTA, a modified F-16 used for both student training and autonomous flight research.

Despite the potential of AI for future warfare, Wickert highlighted that



Secretary of the Air Force Frank Kendall flies in the X-62 VISTA in the skies above Edwards AFB, CA (US Air Force photo)

there are still significant gaps in the Air Force's ability to test AI in both digital and real-world environments. He also addressed recent comments by Elon Musk, who suggested that manned aircraft are outdated and

expensive compared to drones. Wickert countered that while fully relying on robotic warfare might be possible in the future, it is likely centuries away due to the complexities and ethical considerations of modern combat.

Air Force reintroduces warrant officers in record time

On December 6, the first group of Air Force warrant officers in 66 years graduated from their new training school at Maxwell Air Force Base, Alabama.

This milestone not only signifies a new chapter for the Air Force but also highlights a significant bureaucratic achievement. Career field managers, personnel experts, and other specialists worked tirelessly to establish the new program in under a year.

Typically, large organizations like the Air Force take considerable time to implement major changes. However, when Secretary of the Air Force Frank Kendall announced the return of warrant officers in February, he set a tight deadline: graduate the first class by the end of the year. Lt. Col. Justin Ellsworth, career field manager for cyberspace operations officers, noted that it took 296 days from the announcement to the graduation on

December 6.

"We were informed a few weeks before the Secretary's announcement, and since then, it's been all hands on deck," Ellsworth said.

Enlisted and commissioned Airmen are usually groomed for leadership roles, which can detract from their hands-on skills, especially in fast-evolving fields like cybersecurity and IT. Warrant officers fill this gap by serving as dedicated technical experts, explained Alex Wagner, assistant secretary of the Air Force for manpower and reserve affairs.

"With rapidly changing skills in areas like cyber and IT, experts can't afford to spend eight or nine months in leadership courses," Wagner said in April.

The reintroduction of warrant officers is crucial as the Air Force aims to stay ahead of competitors like China and Russia, stated Air Force Chief of Staff

Gen. David W. Allvin.

"We are in a competition for talent, and technical expertise will be critical to our future success," Allvin said in February.

Implementing this vision quickly was challenging. Each rank in the Air Force has specific policies for pay, benefits, retirement, and other aspects of military life.

Air Force officials met with representatives from other services to learn about their warrant officer programs. They then consulted with Air Force IT and cyber experts to define the roles warrant officers would fill.

The Air Force decided that warrant officers would serve as professional warfighters, technical integrators, and trusted advisors. Air University established a training school in June, staffed by Airmen who graduated from the Army warrant officer instructor course in July.

USS Zumwalt gets hypersonic missile upgrade

The USS Zumwalt (DDG-1000), the first U.S. Navy destroyer modified to carry advanced hypersonic missiles, has been returned to water following extensive modernization.

The warship, part of the Zumwalt-class, underwent modifications at Ingalls Shipbuilding in Pascagoula, Mississippi. After over a year of work, the vessel is now docked at the shipyard, according to an announcement from HII on December 6, 2024.

The modernization of the USS Zumwalt began in August 2023 when it was placed in dry dock to facilitate key upgrades. The primary enhancement involved integrating the Conventional Prompt Strike (CPS) weapon system. In addition to this, the ship's original 155mm Advanced Gun Systems were removed and replaced with advanced missile tubes, enabling it to house the Common Hypersonic Glide Body (C-HGB) missiles. These missiles are designed to hit targets at vast distances with minimal warning.

Originally intended to support land attacks with guided munitions, the Zumwalt-class was re-envisioned in 2017 as a long-range strike platform. This shift came after the costs of its specialized ammunition were deemed prohibitively high. With the reorientation, the U.S. Navy aimed to equip the Zumwalt with more versatile



capabilities, including the ability to deploy hypersonic missiles.

The ship's weaponry overhaul included the removal of the forward gun mount and ammunition storage system. These were replaced by four large-diameter missile launch tubes, each capable of carrying three hypersonic missiles, bringing the total missile capacity to 12.

The two other Zumwalt-class ships—USS Michael Monsoor (DDG-1001) and USS Lyndon B. Johnson (DDG-1002)—are also undergoing similar transformations. The USS Lyndon B. Johnson is currently stationed at Ingalls Shipbuilding for the activation of its combat systems and missile tube installation, while the USS Michael Monsoor remains based in San Diego, awaiting its own modifications.

VADM Johnny Wolfe, director of the Navy's strategic programs, indicated that sea testing of the hypersonic weapons aboard the USS Zumwalt is expected to begin in 2027 or 2028.

The new modular CPS system features an "all-up-round" design, meaning the missile and payload are packaged together, ready for launch.

According to Wolfe, the CPS missile requires a distinct approach for launch due to its size and unique characteristics. Unlike traditional ship-based missiles, the CPS system demands a launch method similar to an in-air release, given its significant dimensions.

The U.S. Navy also plans to deploy the CPS weapon system on the Block V Virginia-class submarines. This move further extends the military's effort to incorporate hypersonic strike capabilities across multiple platforms, enhancing its operational flexibility and strategic deterrence.

With its sophisticated capabilities and modernized arsenal, the USS Zumwalt is set to play a crucial role in the Navy's future long-range strike missions, marking a significant step in the evolution of U.S. maritime warfare.

Cape Coral Communicator Member Profiles

The Cape Coral MOOA newsletter strives to publish a profile on each of our members each month

An online Microsoft Word form can be found on the CCMOOA Website at: www.capecoralmooa.org.

Members are encouraged to download the form, fill it out and return it to newsletter editor Larry Atkinson at publisherlarry@gmail.com.

For those who would rather just fill out the form by hand, copies of the questionnaire will be available at each monthly breakfast meeting.

We also request that photos be provided, including a current photo, one in uniform while in the service and any other photos you think other members might enjoy seeing.

Marines establish first East Coast F-35C squadron

On Dec. 5, the U.S. Marine Corps reestablished the renowned Marine Fighter Attack Squadron 251 (VMFA-251) at Marine Corps Air Station Cherry Point, near Camp Lejeune, North Carolina.

This milestone signifies a major step in modernizing the Corps' aviation capabilities for potential large-scale conflicts against technologically advanced adversaries.

The squadron, also known as the "Thunderbolts" or "T-Bolts," was previously deactivated in April 2020 after operating F/A-18 Hornet jets out of Marine Corps Air Station Beaufort, South Carolina, since 1986. The deactivation followed the squadron's participation in numerous missions in Iraq and Afghanistan. The squadron's origins trace back to World War II, where its pilots flew the F4F Wildcat in key Pacific Theater battles such as Guadalcanal, the Solomon Islands, and the Philippines. For their actions during the war, the unit received two Presidential Unit Citations for "extraordinary

heroism." Over the years, VMFA-251 also played roles in the Korean War and in NATO missions enforcing no-fly zones over Bosnia and Herzegovina during the 1990s.

LtCol Evan Shockley, commanding officer of the Thunderbolts, emphasized the honor of continuing this proud legacy. "Our immediate focus is achieving initial operational capability (IOC)," he stated, highlighting the importance of having sufficient aircraft, trained personnel, and support systems ready to perform critical mission tasks. Once IOC is achieved, the squadron will aim for full operational capability (FOC), expected no later than 2026. Reaching FOC will allow the unit to deploy globally, as needed.

VMFA-251 recently received its first F-35C Lightning II, a carrier-based variant of the advanced stealth fighter. The F-35C is known for its extended range of approximately 1,200 nautical miles and its ability to operate from aircraft carriers. It is one of three

versions of the F-35, with the F-35B capable of short takeoff and vertical landing (STOVL) from amphibious assault ships. The Marine Corps began utilizing the F-35C in combat in 2023, launching strikes from the USS Abraham Lincoln against Houthi targets in Yemen.

The reactivation of VMFA-251 represents a key shift in the Corps' aviation strategy. By 2026, the squadron is expected to be fully equipped with 10 primary F-35C aircraft, as outlined in the Marine Corps' 2022 aviation plan. The reactivation also aligns with broader efforts to update the Corps' aviation forces as part of the 2nd Marine Aircraft Wing, which supports the 2nd Marine Expeditionary Force on the East Coast.

Following its 2020 inactivation, the Thunderbolts' return marks a resurgence of Marine Corps airpower on the East Coast, showcasing the service's continued evolution to meet modern battlefield challenges.



The Marine Corps has activated its first F-35C Lightning II stealth fighter squadron on the East Coast with the legendary Marine Fighter Attack Squadron 251. (Lance Cpl. Orlans Diaz Figueroa/U.S. Marine Corps photo)

Congress will open next session with more veterans than two years ago

This article by Leo Shane III originally appeared on Military Times, the nation's largest independent newsroom dedicated to covering the military and veteran community.

Congress will open next year with 100 members who have prior military experience, three more than last session and the largest total of veteran lawmakers on Capitol Hill in eight years.

But it won't stay that way for long.

That's because two of next session's veterans — Ohio Republican Sen. JD Vance and Florida Republican Rep. Michael Waltz — are expected to step down shortly after opening procedures to take other roles in government. Vance was elected vice president in last November's election, and Waltz was tapped by President-elect Donald Trump to be his national security adviser.

Even with those subtractions, the one-member increase in veterans from Congress' 118th session to 119th session is a surprise, given a 5% drop in veteran candidates who won primaries this year.

In 2022, 196 candidates with major party backing were on the November ballot. This year, that total was only 188.

Seth Lynn, founder of Veterans Campaign, said the increase is significant for two reasons. First, he said it shows a shift in political power from older generations of veterans to the post-9/11 generation.

Thirty-two of the veterans started



their military careers after Jan. 1, 2000, while 37 others spent at least part of their time in the military after that date.

The second reason focuses on how voters view veteran candidates now.

"Fifty years ago, Vietnam veterans were significantly less likely to be elected to Congress compared to their civilian peers," Lynn said. "Although there is still room for improvement, this underscores a remarkable turnaround in the relationship between America and its veterans."

After Vance and Waltz depart, the 98 remaining veterans in Congress will include 19 Senate members and 79 House lawmakers.

Two new senators — Arizona Democrat Ruben Gallego and Indiana Republican Jim Banks — are currently serving in the House. Fourteen other non-incumbents won their election bids.

Next year's Congress will feature the largest total of women veterans ever, with nine. Iowa Republican Rep. Mariannette Miller-Meeks, who served in the Army for 24 years, was declared the winner in her re-election bid only last week, adding to that group.

Twenty-six of the veterans in the next Congress are Democrats, while 72 are Republicans.

A full list of the veterans who won races this cycle is available at [this link](#).

Lawmakers debate cyber retaliation against China

Lawmakers Debate Cyber Retaliation Against China

During a U.S. Senate hearing on Dec. 11, lawmakers questioned why the United States doesn't retaliate more aggressively against Chinese cyberattacks, such as the recent Salt Typhoon breach affecting 80 telecom providers.

Sen. Dan Sullivan (R-Alaska) emphasized the need for stronger deterrence, suggesting that the U.S. is

perceived as a "cyber punching bag."

Experts like James Mulvenon, a Chinese cyber-espionage expert and chief intelligence officer at Pamir, which advises clients about investing in China, and Justin Sherman, who leads Global Cyber Strategies, a tech policy and geopolitics advisory firm, argued that the issue is not about capabilities but political will. The FBI has conducted operations to disrupt foreign hacking, but these have been

largely defensive.

James Lewis from the Center for Strategic and International Studies recommended diplomatic warnings and a clear offensive strategy to deter future attacks.

The discussion comes as the incoming Trump Administration considers splitting the leadership of Cyber Command and the NSA.

CCMOAA 2024 Year In Review



The new 2024 officers for the Cape Coral MOAA were sworn in at the Jan. 13 breakfast meeting. (Left to right): CAPT Tim Cook (USN, Ret), treasurer; COL Bill Deile (USA, Ret), member-at-large; LtCol Gary Peppers, (USAF, Ret), secretary; COL Tom Wagner (USAR, Ret), vice president; and Col Gary Nolan (USAF, Ret), president.



Former Cape Coral MOAA President Michael Beard (second from right) and Marilyn Stout, on Jan. 10, present a \$500 check to Mariner High School Senior JROTC Instructor MAJ Brian Williams and JROTC Cadet LTC Eryka Vazquez, Marksmanship Commander, so the Mariner JROTC Rifle Team can attend a national championship match at Camp Perry, OH.



Cape Coral MOAA President Col Gary Nolan (third from left) and Vice President COL Tom Wagner (second from left) are presented Five Star Chapter Excellence and Five Star Marvin C. Harris Communications Awards for the chapter Newsletter and Website from former FCoC President CDR Patrick Luever (right) and (left) MOAA Chairman of the Board, Gen. Gary North



Cape Coral MOAA President Gary Nolan presents Lee County Commissioner Kevin Ruane a MOAA Tervis mug after speaking at the chapter's February breakfast



Preparing the raffle gift baskets for the CCMOAA Armed Forces Golf Tourney on March 9 are Cindy Nolan, Janet Deile, Gloria Wagner and Christina Cook. The tournament raised a total of \$5,990.



Cape Coral MOAA President Gary Nolan presents Cape Coral Mayor John Gunter a MOAA Tervis mug following his speaking at the November breakfast meeting of the Cape Coral MOAA



Cape Coral MOAA President Gary Nolan is sworn in as the Florida Council of Chapters Southwest Area vice president



Cape Coral MOAA President Col Gary Nolan and Vice President COL Tom Wagner present national MOAA medals and certificates to 16 JROTC cadets representing each high school in Lee County

Ongoing oversight shortfalls keep VA health system on ‘high risk’

Editor’s note: This article by Patricia Kime originally appeared on Military.com, a leading source of news for the military and veteran community.

Offices that monitor risk management, medical investigations and internal audits within the Veterans Health Administration continue to miss the mark, lacking the muscle needed to improve the system overall, according to a new report from the Government Accountability Office.

Since 2015, the VHA, the Department of Veterans Affairs’ medical system, has been on the GAO’s “high risk” list, a biennial compilation that names federal programs and operations that struggle with waste, fraud, abuse, mismanagement or need transformation.

This year, the VHA was again placed on the list over concerns with the offices tasked with oversight of the system, which serves 9 million veterans in 170 medical centers and more than 1,000 clinics.

According to the GAO, the VHA mainly has struggled to implement the goals it set when reorganizing its oversight offices this year, including the one responsible for reviewing investigations into alleged medical malpractice and providing recommendations to improve systemwide safety.

“In 2024, VHA reorganized to eliminate overlap and fragmentation of responsibilities across its [oversight] offices,” GAO analysts wrote in their report, released Monday. “Among other things, the reorganization highlighted VHA’s need for a workforce plan. Having a plan would help ensure these offices have the staff they need to



understand what’s working within the health system, and manage any remaining risks.”

But the GAO also acknowledged that the department has improved immensely in the past decade in its efficiency and providing services to veterans.

“It has been nearly a decade since we added VA health care to GAO’s High-Risk List, and in those intervening years, VHA has taken important steps to improve its oversight of its vast health care system,” the analysts wrote.

The GAO found that the department’s Committee for Audit, Risk and Compliance, which reviews findings from investigations into adverse medical events and alleged malpractice, did not regularly perform its duties or provide systemwide improvement recommendations -- a shortcoming that could undermine the quality of care at VA health facilities, according to the GAO.

The report also noted that the department’s Office of Integrity and Compliance has not implemented what are considered to be the best practices for risk identification and management across its health care system.

“By taking additional steps to fully meet leading practices, VHA can better respond to risks that could potentially interfere with the

timeliness and quality of veterans’ health care,” the GAO analysts wrote.

And the department’s Office of Internal Audit, established in 2016 after the GAO first put the VHA on the “high-risk” list, struggles as a result of what the government watchdog described as an “unclear reporting structure and oversight role.”

“By clearly defining its purpose, VHA can better ensure its Office of Internal Audit is used effectively, such as to provide VHA leadership information on trends and emerging issues,” they wrote.

The VHA was put on the list in 2015, largely as the result of issues with providing timely, quality health care to veterans. That year, the GAO made more than 100 recommendations to improve the administration.

This year, the number of GAO’s recommendations has dwindled to four. They include: developing a workforce plan for oversight offices; improving practices for managing risk; defining the purpose of the VA’s internal audit efforts; and taking care to ensure that findings from medical investigations and other assessments are used for potential systemwide improvements.

In a letter to the GAO, VA Chief of Staff Meg Kabat said the department concurred with the recommendations and would complete three of the four in 2025, with the last -- the portion regarding risk management -- occurring by September 2027.

According to Kabat, the VA plans to implement a multiyear process to “incorporate a wide range of best practices into the risk framework proposal for the VHA.”

House Republicans introduce bill to “Complete the Mission” Act

House Republicans have introduced new legislation, the “Complete the Mission” Act, aimed at expanding veterans’ access to private-sector medical care using taxpayer funds.

This move is expected to spark debates about the size and responsibilities of the Veterans Affairs (VA) health care system in the coming years.

The bill, sponsored by House Veterans’ Affairs Committee Chairman Mike Bost, R-Ill., and supported by several conservative activists, seeks to broaden community care options for veterans, including nearly all extended care services such as mental health residential rehabilitation. It also aims to prevent the VA from offering telehealth appointments with department physicians as a substitute for outside care options.

The proposed legislation would ease the rules for determining community care eligibility, taking into account caregiver schedules and preferences. It would also mandate new reimbursement rules for outside medical offices and require VA leaders to better inform patients about private-sector options.

This bill builds on the VA MISSION Act, passed in June 2018, which overhauled eligibility rules for veterans’ outside care options. Since the implementation of the MISSION Act, community care options have significantly increased. In fiscal 2017, the VA paid for nearly 27 million outside care appointments, accounting for roughly 27% of total scheduled medical visits. By fiscal 2023, this



number had grown to almost 47 million, about 39% of the total.

Despite this growth, conservative groups have accused President Joe Biden’s administration of undermining outside care options through excessive rules and insufficient communication of patient choices. They also claim that VA leaders are more focused on expanding their own department rather than finding the best ways to serve veterans.

Bost criticized VA bureaucrats for obstructing veterans’ access to community care, while John Byrnes, Strategic Director of Concerned Veterans for America, accused VA leaders of failing to uphold their mission to treat veterans.

VA leaders, however, dispute these accusations. Under Secretary for Health Shereef Elnahal acknowledged the necessity of community care for many veterans but noted that the growth in community care has slowed in recent years. He

attributed this to the VA offering more appointments between medical centers, which more veterans are utilizing.

Democratic lawmakers have accused their Republican colleagues of attempting to privatize the VA, thereby undermining the department’s extensive medical care system and diverting more taxpayer money into private-sector businesses. Currently, more than \$24 billion is spent annually on community care appointments.

Although the “Complete the Mission” Act is likely to receive support in the Republican-controlled House, it may face challenges becoming law this year due to a compressed legislative schedule. However, if it does not pass this year, it is expected to be a foundational point for veterans’ legislative efforts in the next session, where Republicans will control the House, Senate and White House.

Movement to cut VA disability benefits is gaining traction

A growing movement to cut Veterans Affairs (VA) disability benefits is gaining traction, raising concerns among experts and veterans' advocates.

This push, aimed at saving federal dollars, overlooks the significant costs of two decades of war and could cause irreparable harm to generations of veterans.

A recent opinion article in *The Economist* described veterans' disability benefits as "absurdly generous," echoing similar arguments made by the *Washington Post's* editorial board. These arguments suggest that limiting disability payments could help manage America's financial situation, but experts warn that such cuts could become law.

Project 2025, a policy guide produced by the Heritage Foundation, proposes revamping the VA by increasing privatization, narrowing eligibility criteria for health benefits, and replacing civil service employees with political appointees. The guide argues that many health conditions qualifying for VA disability are only tenuously

related or wholly unrelated to military service.

President-elect Donald Trump has appointed Russell T. Vought, a key player in Project 2025, to lead the Office of Management and Budget, signaling a potential shift in government spending priorities.

Veterans' advocates, such as Patrick Murray of the Veterans of Foreign Wars, argue that disability compensation is not a free handout but a necessary support for veterans who have sacrificed for their country. Murray, a Marine veteran who lost his leg in Iraq, emphasizes that disability benefits help offset the financial burden of service-connected injuries. He criticizes the notion that these benefits disincentivize recovery, stating that veterans would prefer to regain their health if possible.

The Disabled American Veterans (DAV) organization warns that cuts to disability benefits would lead to significant suffering. Spokesman Dan Clare highlights the tremendous healthcare needs of veterans after

two decades of war, noting that many injuries and illnesses do not surface immediately. Reducing benefits could exacerbate issues like veterans' homelessness and suicide, as many rely on these benefits to maintain stability.

The PACT Act, signed into law in 2022, established 23 health conditions linked to toxic exposure during military service and expanded care for Vietnam veterans affected by Agent Orange. Critics of disability compensation often overlook the long-term health impacts of military service, leading to a growing civilian-military divide.

Former Marine Maj. Kyleanne Hunter of the RAND Corporation points out that many Americans misunderstand the complexities of veterans' injuries and the benefits to which they are entitled.

Army veteran Kayla Williams, who has held various roles within the VA, emphasizes the difficulty of applying for disability compensation. Veterans must prove their injuries are service-connected, and the increase in VA spending reflects veterans finally receiving their entitled benefits. Cutting these benefits would not only harm veterans but also be less cost-effective in the long run.

Retired Army Lt. Gen. Walt Piatt, CEO of the Wounded Warrior Project, asserts that veterans earn disability compensation through their service-related injuries and illnesses. He stresses the nation's obligation to care for those who have sacrificed for American freedoms, urging against cutting disability benefits.



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VA to change login procedures for My HealtheVet and DS Logon

From the VA

The Veterans Administration is committed to making it as easy as possible for Veterans to manage their benefits and health care online while protecting their identities and data.

Starting Jan. 31, 2025, to streamline veterans' sign-in options, VA will transition to two modern, secure sign-in options: a [Login.gov](https://www.va.gov/login) or [ID.me](https://www.va.gov/idme) account.

After this transition, Veterans, beneficiaries, and caregivers looking to access VA's online services (e.g., VA.gov, the VA: Health and Benefits mobile app, and other VA online services) will need to sign in with either a Login.gov or ID.me account. Veterans and other beneficiaries will no longer be able to use usernames and passwords for My HealtheVet after January 31, 2025, or DS Logon after September 30, 2025.

VA will provide information and support throughout this transition. Veterans can begin this transition now by visiting www.va.gov/sign-in-changes to learn how to create a verified Login.gov or ID.me account. The process takes about 10 minutes. Importantly, Veterans who do not transition before these deadlines will be able to resume accessing their data, benefits, and services online as soon as they create a Login.gov or ID.me account.

This transition only impacts account-based online services. Many VA webpages are accessible without signing in—such as finding information about VA locations, downloading VA forms, learning more about the PACT Act and how to file claims, and more.

Why is VA transitioning to Login.gov or ID.me accounts

- This transition is our response

to Veterans' feedback to offer fewer sign-in account options and help reduce confusion and sign-in complexity.

- This change helps us continue to protect the security of Veterans' identities and data by ensuring that all Veterans use modern, secure accounts and have the added protection of multifactor authentication.

- Identity theft and related medical identity theft are serious issues that can cause severe financial hardship and disruption in medical care for Veterans and their families.

- In 2023, the Federal Trade Commission (FTC) received more than 1 million reports of identity theft. That same year, Veterans and military retirees also reported to the FTC \$350 million in losses to fraud.

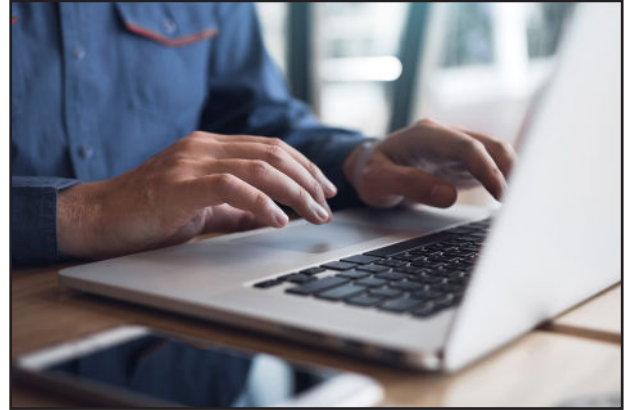
- Federal policy requires VA to help all Veterans begin using a sign-in account that meets modern security standards, and that Veterans' sign-in experience is as simple as possible. gov and ID.me help us meet both these requirements.

Actions to take—and who's affected

If you use an account to access any VA online services – including through VA's mobile app – and are not yet using Login.gov or ID.me, this change will impact you. Don't worry – there's still time to transition!

If you:

- Already use a gov or ID.me account to access VA's online



services or mobile app, you are all set and don't need to do anything additional.

- Currently use a DS Logon or My HealtheVet username and password to access VA's online services or mobile app, we encourage you to create a Login.gov or ID.me account sooner rather than later so you have time to get used to it before this change.

- Are planning to create a sign-in account for the first time this year to access VA's online services or mobile app, please create and use a Login.gov or ID.me account.

- Want to manage your VA benefits and services offline, that's not a problem. VA will continue to provide easy access to manage your VA benefits and health care in other ways, including by phone or in-person.

Learn more and get support

VA is dedicated to making sure you succeed in transitioning to a modern, secure account. We're here to support you and help you prepare.

[Learn how to create a Login.gov or ID.me account to manage VA benefits online.](#)

[Keep up to date with the latest information on the upcoming sign-in changes.](#)

VA cemeteries in three states are now offering 'green' burials

Editor's note: This article by Patricia Kime originally appeared on Military.com, a leading source of news for the military and veteran community.

Department of Veterans Affairs cemeteries in three states will now have specified sections for "green burials," giving veterans the chance to lessen the environmental impact of their interments.

The pilot program, which started this fall at the National Memorial Cemetery of Arizona in Phoenix; Pikes Peak National Cemetery in Colorado Springs, Colorado; and Florida National Cemetery in Bushnell, Florida, will provide an additional burial option at VA cemeteries, acting Under Secretary for Memorial Affairs Ronald Walters said in a news release Tuesday.

According to Walters, the pilot will help the VA gather information and define procedures for expansion to more cemeteries.

"This pilot reflects our commitment to understand and address the emerging burial preferences of veterans and their loved ones," Walters said in the release.

[\[MOAA MEMBER EXCLUSIVE: Your Guide to Military Burials\]](#)

For a burial to be considered "green" by the VA, the body may be cremated or buried, but preparations must be free of chemicals or embalming fluids and the urn or casket must be biodegradable or securely wrapped



in a biodegradable shroud.

The National Cemeteries Preservation and Protection Act of 2022 allowed the VA to establish sections of the graveyards for green burials. The National Cemetery Administration has always accepted naturally prepared remains or those in biodegradable containers for burial in national cemeteries, but the pilot will let veterans and their families select a final resting place tailored for their wishes.

The legislation also gave the VA the authority to decide what types of markers should be used to delineate the graves in these sections, as most green burial cemeteries do not feature upright headstones.

The VA manages 155 cemeteries nationwide and funds an additional 121 state, territorial and tribal veterans cemeteries. More than 4 million veterans are buried at national cemeteries, according to the department.

"Green" or natural burials are nearly as old as humankind, with prehistoric cultures burying their dead without preservation techniques. Embalming and other forms of preservation became popular only in the 19th and 20th centuries, and in the U.S. after the

Civil War, according to the website for Serenity Ridge, the state of Maryland's first natural cemetery, which opened last year.

The House Veterans Affairs Disability Assistance and Memorial Affairs subcommittee held a hearing Nov. 13 on the VA's plans to provide 95% of the nation's veterans access to a national, state or tribal veterans burial site within 75 miles of their homes.

In addition to managing its own cemeteries, the department provides grants to state, territorial and tribal entities that operate cemeteries for the purpose of burying veterans.

Rep. Morgan McGarvey, a Kentucky Democrat, praised the VA for what he called "innovative" practices such as its online database that honors America's veterans, known as the Veterans Legacy Memorial, and the Green Burial Initiative.

"I think these are great examples of an innovative response approach to honoring our fallen veterans. I'm a big believer in innovation in the VA. ... I love what you guys are doing," McGarvey said.

He noted, however, that some cemeteries, including one in his district, that contain veterans' remains, should be eligible for grant funds to help maintain the plots of those already interred across the U.S.

"When we think about our veterans, honoring our veterans, honoring the men and women who served us, it's so important that they all rest in dignity and power," McGarvey said.

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