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CCMOAA Monthly Breakfast Meeting

*Second Saturday
of the Month*

*January - May
September - December*

NEXT MEETING:
Saturday, November 8
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)



CAPE CORAL COMMUNICATOR

November 2025

Volume 6 • Issue 8

PRESIDENT'S MESSAGE:

Col Gary Nolan, USAF (Ret)

Our next breakfast meeting will be on Saturday, November 8 at 10 a.m., Cape Royal Golf Club.

Our guest speaker will be John Gunter, Cape Coral Mayor. Let's have a big turnout for the Mayor.

I must apologize for missing our first two meetings of the year. Cindy and I have been traveling to Italy for our oldest



son's wedding and then to Chicago for our youngest son's wedding.

Also, many of our members have been traveling to their summer homes and are now returning. Thank you to Tom and Gloria Wagner for filling in.

I have reserved the Clubhouse for our annual Christmas Party on December 10. More information to follow.

Please RSVP to Cindy by November 5 at capecoralmoaa@gmail.com or call 618-580-2368.

"Never Stop Serving"

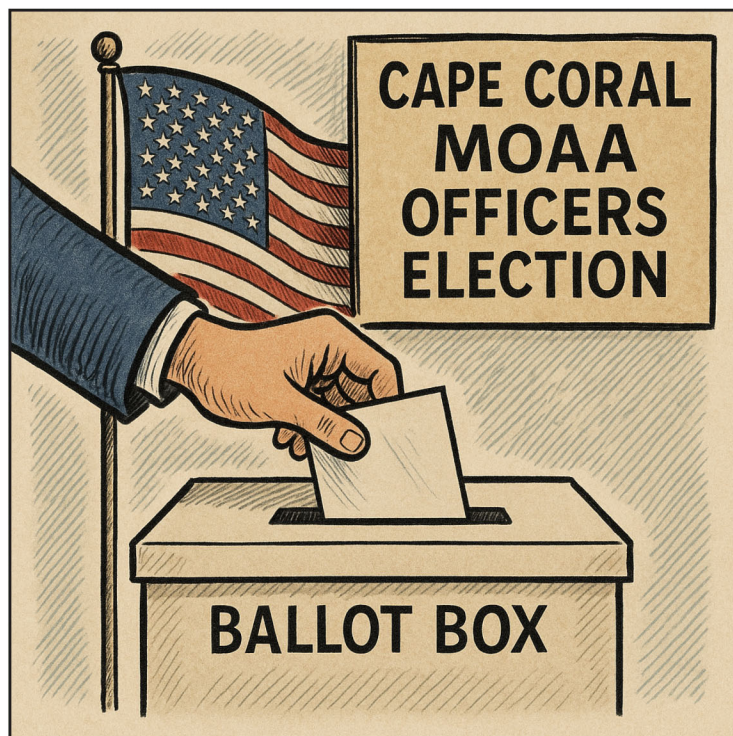
Cape Coral MOAA to elect chapter officers in November

Cape Coral MOAA will elect its chapter officers for the coming year in November.

Positions open for election are president, vice president, treasurer, secretary and member-at-large.

The election will be held at the November breakfast meeting on Nov. 8.

Any member is eligible to run for one of the board positions. Anyone interested in running for any of the openings should email Larry Atkinson at publisherlarry@gmail.com.



PRESIDENT:

Col Gary Nolan
US Air Force (Retired)

VICE PRESIDENT:

COL Tom Wagner
USAR (Retired)

SECRETARY:

LtCol Gary Peppers
US Air Force (Retired)

TREASURER:

CAPT Timothy Cook
US Navy (Retired)

BOARD MEMBER:

(at large)

COL Bill Deile
US Army (Retired)

FINANCE:

LtCol Gary Peppers

CHAPLAIN:

Cindy Nolan

WAYS & MEANS:

Col Gary Nolan

SPEAKER PROGRAMS:

Marilyn Stout

WEBMASTER:

COL Tom Wagner
USAR (Retired)

HISTORIANS:

LtCol Gary Peppers

LEGISLATIVE AFFAIRS:

COL Tom Wagner

PERSONAL AFFAIRS:

(Vacant)

VETERANS AFFAIRS:

(Vacant)

MEMBERSHIP:

Col Gary Nolan

PUBLIC AFFAIRS:

(Vacant)

PARLIAMENTARIAN:

Marilyn Stout

NEWSLETTER EDITOR:

Capt Larry Atkinson
US Air Force

TOPS:

(Vacant)

SURVIVING SPOUSES:

(Vacant)

FCOC SW AREA VP:

Col Gary Nolan

November Speaker

Mayor John Gunter to be speaker

Cape Coral Mayor John Gunter will be the speaker at the Saturday, Nov. 8, breakfast meeting of the Cape Coral Military Officers Association of America.

Gunter was elected District 1 council member in 2017 and from November 2020 to January 2021, he served as mayor pro tem for Cape Coral.

He was appointed Cape Coral mayor in January 2021 following the death of then mayor Joe Coviello. He was later elected mayor in November 2022.

Gunter is president of Gulf Coast Premier Homes, Inc.

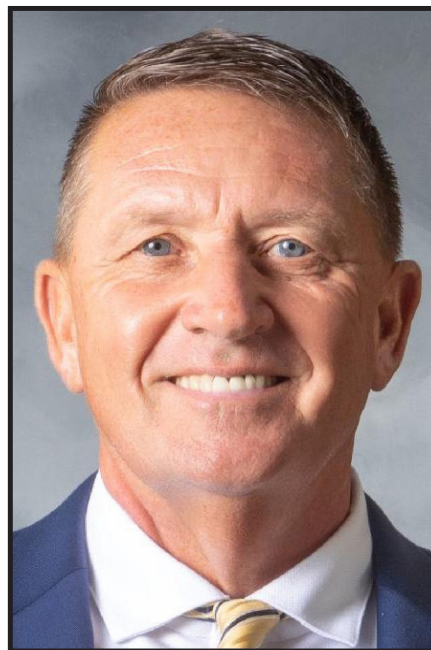
His educational background is in criminal justice.

As the mayor of Cape Coral, Gunter has overseen several initiatives aimed at improving the city's infrastructure and quality of life for its residents. Some notable highlights are:

Economic Development: He has supported local businesses and worked to attract new industries to Cape Coral, boosting the local economy and creating job opportunities.

Environmental Sustainability: He has been involved in efforts to protect and preserve the local environment, including water quality initiatives and green space conservation.

Community Safety and Well-being: Focused on enhancing public safety, he has worked closely with local law enforcement agencies and supported programs aimed at



reducing crime rates. He has also been a strong advocate for improving health services and resources within the community.

Infrastructure

Improvements: Under his leadership, there have been significant improvements in the city's infrastructure, including roadways, public transportation, and utilities.

COVID-19

Response: He played a crucial role in Cape

Coral's response to the COVID-19 pandemic, ensuring that residents had access to necessary health information and resources.

Mayor Gunter is a member of: the Intergovernmental Emergency Management Task Force; the Florida Municipal Insurance Trust (FMIT) Board Trustee; the Florida League of Cities' Executive Committee; the Florida League of Mayors Board of Directors; the Florida League of Cities Board of Directors; the Southwest Florida League of Cities (President); the Florida League of Mayors; the U.S. Conference of Mayors; and the Florida League of Cities (FLC) Florida Big City Coalition.

He has also been awarded the Home Rule Hero Award in 2022, 2023 and 2024.

Gunter is also a member of the Cape Coral Rotary.

Gunter's tenure as mayor reflects his commitment to making Cape Coral a vibrant, sustainable, and safe community for all its residents.



**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

Local Events

Lee County Community Band to salute armed forces in concert

The Lee County Community Band will perform an Armed Forces Salute concert on at 3 p.m., Sunday, Nov. 9, at the auditorium at Mariner High School, 701 Chiquita Blvd, Cape Coral.

All concerts by the Lee County Community Band are free and open to the public.

The band invites and will honor service members and unite the hall in a patriotic sing-a-long.

Featuring trombone fireworks in Tailgate Concerto and classics like National Emblems, this family-friendly concert will shine a spotlight on music that has lifted stages, parades and communities across the nation.

Lee County Community Band was

originally formed on Nov. 21, 1885, under the name of the Fort Myers Brass Band. The band, as it is known today as the Lee County Community Band, was incorporated as a non-profit organization in 1982.

The band performs six concerts during any given season, which runs from November of the current year to April of the following year.

Sixty-plus amateurs, semi-professional and professional musicians volunteer their time and talent to the band each year.

Other concert dates this season will be Dec. 7, Jan. 11, Feb. 15, March 15 and April 12, all at 3 p.m. at the Mariner High School Auditorium.

Vet Fest set for Nov. 13 in Fort Myers

Vet Fest, which will celebrate and honor current and former military service members during a free community event will be held on Thursday, Nov. 13 in Meeting Room A (LK) at Lakes

Region Library at 15290 Bass Road, Fort Myers, FL 33919. The event will be held from 1 to 4 p.m.

Local organizations will be on site providing free and low-cost community resources. This event will have food trucks, crafts, activities and more!

Special services like sign language interpretation and assistive listening can be provided at events to

patrons upon request. Please give at least up to five business days notice to library staff in order to schedule services at events. Call 239-479-4636 or stop by the reference desk at your local library.

TREASURER'S REPORT

CAPT Timothy Cook, USN (Ret)

September 25, 2025 -- October 27, 2025

Beginning Balance: 9/26/25: \$2,689.16

Deposits:

TOTAL DEPOSITS: \$0

Expenses:

FCoC Convention \$620.00

CC Historical Museum \$250.00

TOTAL EXPENSES: \$870.00

Ending Balance: 10/27/25: \$1,819.16

Local Events

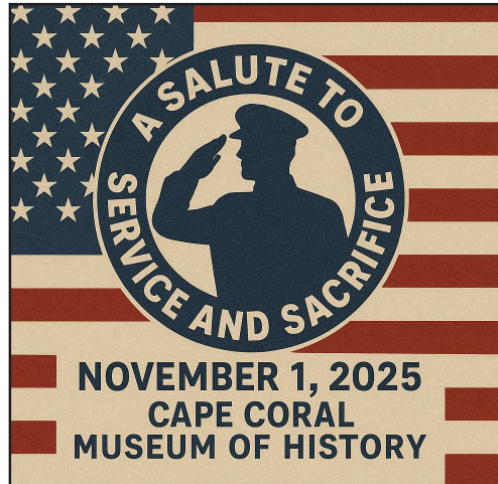
Salute to Service and Sacrifice to be held Nov. 1 at Cape Coral Cultural Park

The Cape Coral Museum of History and Incredible Bank have teamed up to create Salute to Service and Sacrifice, an event that will honor and celebrate those who are currently serving in the Armed Forces, veterans, and their families.

It will be held at Cape Coral Cultural Park on November 1 from 10 a.m. to 3 p.m.

The free event will showcase many of the veteran support organizations within the city, along with a full day of patriotic entertainment, food trucks, and a vendor village on site.

Bring a chair or blanket.



As an added bonus, the museum, which is located at 544 Cultural Park Blvd, Cape Coral, will be open to tour for free during the event. Attendees can grab

a scavenger hunt sheet at the museum's booth and enter to win a prize basket.

Music and Entertainment will include:

- Guard Presentation of the Colors
- Isabella Clark singing the National Anthem
- Robert Gonnelli and Associates – “A Moment In Time”
- Performance by the Calendar Girls
- Performance by Guns and Hoses
- Mariner High School JROTC Rifle Demonstration

Veterans Day Parade is Nov. 8 in Cape Coral

The City of Cape Coral will hold its annual Veterans Day Parade on Saturday, Nov. 8, starting at 11 a.m.

The parade route is on the south side of Cape Coral Parkway heading west from Cape Coral Street to Chester Street.

The South Cape parade will be an event where the community honors America's heroes and pays tribute to those who lost their lives, those who served honorably, and those still proudly serving our country.

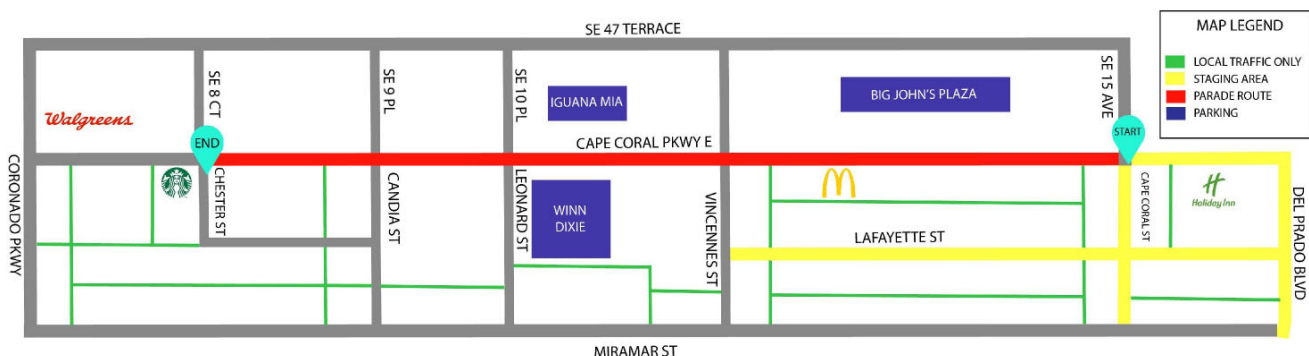
The Veteran's Day celebration is a cooperative effort of the City of Cape Coral Parks and Recreation and

local community volunteers.

Anyone interested in joining the parade, should fill out the [Veterans Day Parade Application PDF](#) and return either by mail or email.

The parade will feature various local organizations, military groups and community members, including:

- American Legion
- Disabled American Veterans
- Local JROTC units
- Fire and Police departments
- Vintage military vehicles
- And much more.



State convention to be Jan. 29-31, 2026

The Military Officers Association of America Florida Council of Chapters (FCoC) will hold its annual Leadership Training Seminar and 49th Annual Convention Jan. 29-31, 2026 at the Rosen Centre Hotel in Orlando, FL. This event is an affordable, fun, and memorable event for all MOAA members. The Rosen Centre has a discounted nightly rate of \$159 with \$12.50/night for parking.

Here are some of the events and activities:

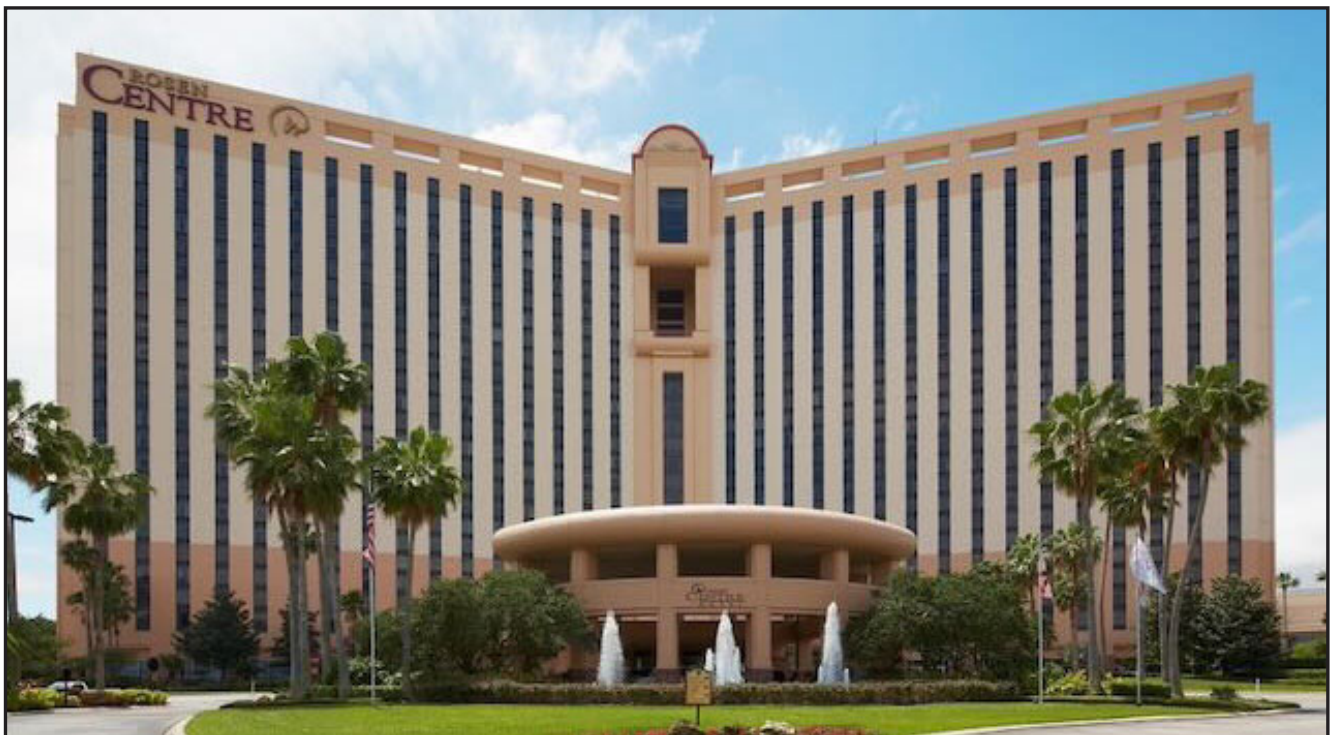
* Day One, Thursday, January 29—is designed as an “Early Arrivers” day. An All-Chapter Presidents meeting in the afternoon and an

informal icebreaker social, early arrivers’ pizza party in the hospitality suite that evening.

* Day Two, Friday, January 30—is both a “Friends and Family Day” or a training day, as you prefer. For fun, you can golf at a nearby course, visit Universal Studios at discounted rates, go shopping, or plan a leisurely arrival. The training option provides focused high-value sessions on personal topics like financial planning and investment strategies for seniors, a VA Benefits update, and Chapter-related topics like Writing Successful Grants, or being a great Chapter

Treasurer. Friday evening, we will have an informal dinner, followed by a play-for-charity, Casino Night Fundraiser with profits going to The MOAA Foundation.

* Day Three, Saturday, January 31—will include Area Team Meetings, the Memorial Service to remember those we lost in 2025, the FCoC Annual Business Meeting, preparing to be a surviving spouse, MOAA update, and membership and marketing sessions. The day will end with a more formal pre-dinner reception and military themed “Dining Out” sponsored by MOAA.



MOAA works to protect ALL servicemembers and retirees from shutdown fallout

By MOAA Staff

While the Pentagon and Department of Homeland Security found temporary ways to provide paychecks to the armed services (Army, Marine Corps, Air Force, Space Force, and Coast Guard), thousands of others in uniform, as well as thousands of retired officers, may not be as fortunate.

No protections are in place for members of the U.S. Public Health Service Commissioned Officer Corps (USPHS), who are paid on a monthly cycle. Members of the NOAA Commissioned Officer Corps are paid biweekly and have already missed a check. And unlike armed services retirees whose compensation comes from the Military Retirement Fund (and is protected from discretionary-funding debates), retirees from those officer corps aren't guaranteed to receive their monthly checks as of the end of October.

[\[TAKE ACTION: Ask Your Lawmakers to Protect Retiree Pay for All Who Served\]](#)

"These officers serve and have served alongside those in the armed forces," said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA president and CEO. "MOAA's 350,000-strong membership proudly includes past and present members of both the USPHS and NOAA Commissioned Officer Corps. They've flown through hurricanes and fought pandemics. They've deployed across the globe for missions vital to our national security. Yet despite their service, they continue to face uncertainty and unequal treatment. We urge lawmakers and administration leaders to come together to correct this inequity and uphold our shared commitment to all who serve in uniform."

MOAA's work on the issue has included regular communication with key stakeholders, including letters sent to Department of Health and Human Services Secretary Robert F. Kennedy



Jr. and Department of Commerce Secretary Howard Lutnick on the need to match efforts by the armed services to find available funds to pay those in uniform. Another letter to key leaders of House and Senate committees outlines the need to pay USPHS and NOAA uniformed retirees, noting that "immediate congressional attention will prevent further harm to those who have dedicated their careers to protecting the health, safety, and welfare of the American people."

MOAA Shutdown Resources

* WRITE YOUR

LAWMAKERS: Support the Pay Our Troops Act | Protect retiree pay for all who served

* MORE MOAA

ADVOCACY: Joining forces to support servicemembers and their families

* SHUTDOWN FAQ: Uniformed pay and retirement pay during the funding lapse

An Unclear System

USPHS and NOAA officers use the same pay table as members of the armed services, but that's where the similarities end. USPHS Commissioned Officer Corps members work under the Health and Human Services Department, while NOAA Corps members work under the Commerce Department.

Neither department has announced plans to continue paying these

members, even though they are exempt from federal furlough. MOAA has pressed lawmakers in both chambers to add these officers to pending legislation that would ensure servicemembers in the armed forces are paid during the ongoing funding lapse, but the bills as structured would not provide such protections.

Retirees from these organizations are paid via the Coast Guard Pay and Personnel Center. Retirement pay for the armed services (including the Coast Guard) comes from the Military Retirement Fund and will be processed regardless of federal funding status. But USPHS and NOAA retiree pay comes from other funding sources dependent on the annual budget, meaning thousands of retirees could miss their next check, set to be issued Oct. 31.

One Powerful Voice

MOAA supported language in the FY 2021 National Defense Authorization Act (NDAA) that required the Coast Guard to be included the Military Retirement Fund. The same protection should be offered to all who retire from uniform, but a shorter-term fix may be required to protect thousands of uniformed service retirees from potential financial hardship.

As MOAA works to ensure no servicemembers slip through the cracks of these emergency measures, we will continue to engage with lawmakers on the overarching problem – an ongoing inability to pass timely appropriations, and to provide proper safeguards for uniformed personnel during a lapse in federal funding.

Asking those in uniform to count on last-minute reprieves or seek assistance from relief organizations should never be the solution. Put simply, it isn't a solution; financial insecurity undermines our nation's readiness and jeopardizes our national defense. To remain engaged with MOAA's efforts on behalf of the total force, register at our Legislative Action Center.

What the shutdown means for troops, retirees, veterans and families

By: Kevin Lilley

The clock ran out on the federal budget process at midnight Sept. 30, shutting down the government for the first time since a 2018-19 funding lapse that lasted more than a month.

While MOAA presses lawmakers to restore funding and to protect servicemember pay during the closure, you'll find details on how the shutdown affects all who serve and have served, and their families, below. This page will be updated with new information as available.

Currently Serving and Families

Servicemembers will report to duty during the shutdown. Oct. 1 paychecks, drawn from funds budgeted for last fiscal year, were processed. The Pentagon identified unobligated funding to process mid-month paychecks for its servicemembers, while the Coast Guard announced its servicemembers would receive their checks between Oct. 15 and 17.

Members of the U.S. Public Health Service Commissioned Officer Corps and the NOAA Commissioned Officer Corps would not receive their next check should shutdown conditions continue; USPHS officers are paid monthly, while NOAA Corps members already missed mid-October checks. The Department of Health and Human Services and the Department of Commerce have not released any details regarding the pay of these active duty officers.

The Pentagon's shutdown contingency plan outlines the full scope of ongoing operations, to include furloughs for hundreds of thousands of civilians. Some key

details from the plan and other sources:

- * Health Care: Elective and routine medical procedures at military facilities may be canceled or postponed; contact your provider to confirm your appointment. The shutdown will not affect military families using TRICARE or TRICARE For Life benefits in the private sector. The TRICARE Prime Travel Benefit is not available. Appeals, grievances, and other administrative services may be delayed by staffing reductions. Open enrollment periods for TRICARE and the Federal Employees Dental and Vision Insurance Program (FEDVIP) remain on schedule for November.

- * Military pharmacies will remain open, but hours may change.

- * Enlisted soldiers with separation dates scheduled during the shutdown will see their time in uniform extended by 45 days "to ensure proper transition," an Army spokesman said in a statement reported by multiple media outlets. The other services have not issued similar directives.

- * Commissaries and exchanges will remain open, as will mess halls, gyms, and child care facilities "required for readiness." Military personnel may replace furloughed civilians to allow for continuation of other services deemed "necessary or appropriate." Facility and program closures, at least in the early hours of the shutdown, varied by installation. Stars and Stripes is maintaining a list of services on European installations affected by the shutdown, and has reported some of the impacts on Pacific bases.

- * "Community and public outreach programs" such as concerts, military airshow appearances, and similar events that are not fully funded with nonappropriated funds (NAF) will be canceled or postponed.

- * Death gratuity payments will continue. This is a change from the prior shutdown resulting from language in 2021 appropriations legislation.

- * Schools: Department-run schools will remain in session, but extracurricular activities will be canceled unless paid for by nonappropriated funds. High school sports and other after-school activities at such schools in Europe and the Pacific region had been canceled under this policy at the start of the shutdown but were deemed "excepted activities" on Oct. 7, allowing them to resume. Families with students at Department of Defense Education Activity (DoDEA)-run schools can apply for free or reduced-price student meals during the shutdown without providing income details.

- * Some training for servicemembers may be canceled or delayed if the instructor is a civilian. Contractor-led training may continue if the instructor is being paid from funds earmarked from the prior fiscal year.

- * PCS moves and temporary duty travel will be delayed unless they involve supporting "exempted activity" or are deemed "essential to mission." Army PCS moves with orders dated before Oct. 1 were allowed to continue, then reportedly were paused under new guidance, which was later reversed to allow

(Continued on next page)

MOAA Legislative Affairs *(Continued)*

(Continued from previous page)
those moves to continue.

- * Traditional National Guard drills may be canceled, though mobilized Guard and Reserve members, like their active duty counterparts, would report for duty.

- * Active duty family members under the Federal Employees Dental and Vision Insurance Program (FEDVIP) will remain covered. Premiums will be deducted from retroactive pay when posted. A FEDVIP open enrollment period is still scheduled for November.

- * MilitaryOne Source support services will be available online and by calling (800) 342-9674. More details are available at the Military OneSource website.

- * New requests by military spouses for tuition assistance under the My Career Advancement Account (MyCAA) will not be processed. Spouses approved prior to Sept. 30 are not affected.

- * The Spouse Education and Career Opportunities (SECO) program will operate through October.

- * Casualty and mortuary affairs benefits will continue, to include military funeral honors.

Retirees and Survivors

- * Armed services retirees, to include Coast Guard retirees, will continue to receive retiree pay during the funding lapse. Officers who retired from the U.S. Public Health Service or NOAA would not receive their next paycheck if the shutdown continues and no alternate funding plans are put in place (Oct. 1 checks, covering pay from September, were processed).

- * COLA: The announcement of figures that will determine the annual cost-of-living adjustment (COLA) for military retirees, Social Security and VA disability recipients,

and other federal beneficiaries was released Oct. 24 after a delay caused by the shutdown. Get the latest update at MOAA.org/COLAWatch.

- * Commissaries and exchanges will remain open.

- * Health Care: Elective and routine medical procedures at military facilities may be canceled or postponed; contact your provider to confirm your appointment. The shutdown will not affect retirees using TRICARE or TRICARE For Life benefits in the private sector. Open enrollment periods for TRICARE and the Federal Employees Dental and Vision Insurance Program (FEDVIP) remain on schedule for November.

- * Military pharmacies will remain open, but hours may change.

- * Survivor Benefit Plan payments will continue.

- * Retirees and survivors covered under the Federal Employees Dental and Vision Insurance Program (FEDVIP) won't be affected. Federal employees whose FEDVIP premiums are deducted from their federal pay will retain coverage; their premiums will be deducted from retroactive pay when posted. A FEDVIP open enrollment period is still scheduled for November.

Veterans/VA

The VA's contingency planning website contains full updates on the department's status during the funding lapse. Some key points:

- * Health care facilities will remain open.

- * Education, housing, disability, and other VA benefits will continue.

- * Burials will continue at VA cemeteries, as will applications and related processing (except for pre-need burial applications). Grounds maintenance and headstone placement will be delayed. Casualty and mortuary affairs benefits will

continue, to include military funeral honors.

- * Transition and career counseling services will stop, and regional benefits offices will close.

- * The primary call center (1-800-MyVA411), crisis line (988, press 1), and VA benefit hotline (1-800-827-1000) will remain open. GI bill and cemetery-applicant assistance lines will close.

Financial and Other Support

- * Servicemembers, retirees, veterans, and families should check with their financial institution to see whether relief programs are available. Many banks serving the military community, such as USAA, will offer zero-interest loans during the shutdown.

- * Service relief agencies offer a range of options (primarily interest-free loans) for currently serving members and retirees. Visit Army Emergency Relief, the Navy-Marine Corps Relief Society, the Air Force Aid Society, or Coast Guard Mutual Assistance to learn more.

- * The American Red Cross Hero Care program can connect members of the military community with financial help from the above aid societies. Connect via the Hero Care app (Apple | Android).

- * New and existing Military Star cardholders pay zero interest on purchases at commissaries Oct. 1-31, with no payments on the purchases due for three months. Learn more about the card, including eligibility rules, at MYECP.com.

- * Emergency grocery support, a program created by the Military Family Advisory Network, will deliver a week's worth of food for a family of four and a commissary gift card to eligible military families. Registration is through SheerID.

Next steps for Star Act: How MOAA will continue fighting for combat-injured veterans

By: Jen Goodale

The Major Richard Star Act — legislation to eliminate the unfair offset that forces many combat-injured, medically retired veterans to forfeit a portion of their retirement pay when they receive VA disability compensation — is again stalled in Congress, despite broad support and renewed pressure.

Here's where things stand, and how advocates and veterans can join MOAA's efforts to keep pushing the legislation forward.

Senate Floor Action

- * The Senate version of the bill (S. 1032) was introduced Oct. 8 for consideration by unanimous consent on the Senate floor. The effort would've moved the bill forward to the House for a vote, but it was blocked by an objection.

- * After the objection, a compromise motion to waive procedural hurdles and allow a single roll call vote (at a 60-vote threshold) on the bill before the end of the year was raised. It was blocked in similar fashion.

- * The voiced objections claimed the bill would amount to "double dipping" and would impose unacceptable costs. However, retirement pay and disability compensation are two separate, service-earned benefits, and the cost is modest in the context of the broader federal (and military) budget.

Senate NDAA Process

The National Defense Authorization Act (NDAA) is often used to advance veteran-benefits reforms because it is considered a "must-pass" bill. Advocates hoped the Star Act could hitch a ride as an FY 2026 NDAA amendment, but the process hit multiple roadblocks:

- * Richard Blumenthal (D-Conn.), Sen. Mike Crapo (R-Idaho), and Sen. Elizabeth Warren (D-Mass.) introduced the text of the legislation as a Senate NDAA amendment, but it was not included among the limited amendments to the bill passed by the chamber Oct. 9.

- * Efforts by Reps. Gus Bilirakis (R-Fla.) and Raul Ruiz (D-Calif.) to introduce the legislation as a House NDAA amendment



Supporters of the Major Richard Star Act hold signs during a May 21 press conference hosted by the Wounded Warrior Project on Capitol Hill in Washington, D.C. (Mike Morones/MOAA)

also were not successful. As in previous years, the Star Act was not found "in order" in the House Rules Committee, preventing its consideration on the House floor.

- * Some congressional leaders argue the bill lacks an offset or scoring mechanism to show how its costs will be absorbed, making it politically risky in tight fiscal and budgetary negotiations.

In short: even when lawmakers manage to insert Star Act language into NDAA drafts, the bill faces structural and budgetary constraints that prevent its inclusion in the final version.

Why MOAA Isn't Giving Up

MOAA remains among the most active and invested advocates for the Star Act.

- * MOAA has identified the Star Act as an enduring priority — we will continue advocating until it becomes law.

- * MOAA will continue working with hundreds of councils and chapters nationwide, grassroots advocates, and other military and veterans service organizations to coordinate outreach to lawmakers, provide templates for constituent messaging, and mobilize support for the Star Act.

- * MOAA continues to emphasize that while the "cost" objection is repeated, the estimated financial impact of Star Act enactment is relatively modest (less than \$1 billion annually over 10 years, by many estimates).

- * Because Congress is sensitive to constituent pressure, MOAA sees

continuous grassroots engagement as a critical lever for the future.

The moral and political case for the Star Act remains strong, and relentless advocacy may yet force a vote.

How You Can Help

If you want to help move the Star Act forward, you and your network can take these steps:

- Contact Your Senators and Representative: Use MOAA's Legislative Action Center and ask your

- lawmakers: "Will you cosponsor and push for a floor vote on the Major Richard Star Act (S. 1032/H.R. 2102) before year's end?"

- Ask to meet or engage with their veterans' policy or appropriations staff when lawmakers are home for district work periods; if you're personally affected by this "wounded veteran tax," include your story when communicating with Congress.

- Leverage Grassroots Pressure and Media: Write opinion pieces (or a letter to the editor) for local and national news outlets about veterans unfairly denied full benefits. Use social media campaigns tagging your lawmakers, veterans groups, and national media.

- Demand Action From Congress: In the last three sessions of Congress, the Star Act has had overwhelming support from lawmakers (117th, 118th, 119th) yet the bill has not received a floor vote. Cosponsoring such a bill allows lawmakers to gain credit for supporting veterans without taking action: Tell your senators and representative that the debt we owe these combat-injured veterans cannot be calculated with a simple Congressional Budget Office score, and demand they bring the Star Act to the floor for a vote.

The Bottom Line

The Major Richard Star Act is backed by broad bipartisan support and a compelling moral argument, but procedural gatekeeping and cost objections have repeatedly stymied its progress. The next few weeks may be the last chance in 2025 to push it into law.

With a sustained, coordinated grassroots effort, veterans and advocates can make that push count.

UPCOMING EVENTS:

Cape Coral MOAA Board Meeting

10 a.m.

Thursday, Nov. 6

**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.

NOVEMBER

Calendar of Events

SUN	MON	TUES	WED	THUR	FRI	SAT
						1
2 <i>Daylight Savings Time Ends</i>	3	4 <i>Election Day</i>	5	6 <i>CCMOAA Board Meeting 10 a.m.</i>	7	8 <i>CCMOAA Breakfast Meeting 10 a.m.</i>
9	10 <i>U.S. Marine Corps Birthday 1775</i>	11 <i>Veterans Day</i>	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27 <i>Thanksgiving Day</i>	28	29
30						

Pentagon accepts \$130 million donation to help pay troops during shutdown

By Larry Atkinson, rewritten from reporting by The Associated Press (Konstantin Toropin and Lisa Mascaro)

The Pentagon confirmed Friday that it has accepted a \$130 million private donation intended to help cover military pay during the ongoing federal government shutdown — a rare and controversial move first revealed by President Donald Trump.

Speaking at the White House on Thursday, Trump said a “friend” had offered the multimillion-dollar gift to the Department of Defense to help offset potential gaps in service members’ paychecks. The president did not identify the donor, saying the individual wished to remain anonymous.

“That’s what I call a patriot,” Trump said during the event, describing the contribution as a gesture of support for America’s troops amid the budget impasse.

Pentagon spokesperson Sean Parnell confirmed the department accepted the funds “under its general gift acceptance authority.” According to Parnell, the contribution was given “on the condition that it be used to offset the cost of service members’ salaries and benefits.”

The announcement comes as the shutdown stretches into its fourth week, with no resolution in sight. Lawmakers remain divided along party lines over broader spending priorities, particularly healthcare funding.

Last week, the Trump administration used \$6.5 billion in existing Defense Department funds to meet payroll obligations. Officials have not said whether similar



internal transfers will be made before the next payday.

Although the \$130 million donation is substantial, it represents only a fraction of the billions needed to sustain the military’s payroll. The administration previously shifted \$8 billion from military research and development accounts to ensure paychecks continued during the early weeks of the shutdown.

Ethical questions have emerged

around the Pentagon’s decision to accept such an unusually large private gift. Department policy requires consultation with ethics officials for any donation exceeding \$10,000 to ensure that the donor has no pending contracts, claims, or litigation with the government.

The Pentagon did not immediately disclose whether those reviews had taken place.

2026 cost-of-living adjustment announced for veterans and retirees

By Larry Atkinson

Veterans, military retirees, and Social Security recipients will see a 2.8% cost-of-living adjustment (COLA) beginning in January 2026, according to the Social Security Administration. This marks a modest increase from the previous year's 2.5% raise.

The COLA affects nearly 71 million Americans who receive Social Security benefits and is also applied to military retirement pay and various veterans' benefits. The 2.8% increase translates to an average rise of about \$56 per month in

Social Security payments.

For retired military personnel, the adjustment means that someone receiving \$2,500 per month would get an additional \$70 monthly. Similarly, a veteran receiving \$1,500 in monthly benefits would see their payments increase by roughly \$42.

This annual increase ensures that benefits keep pace with inflation and is based on the Consumer Price Index, which tracks changes in the cost of goods and services. The COLA also applies to several VA programs, including disability

compensation, dependency and indemnity compensation, clothing allowances, and other assistance.

The announcement had been delayed due to a government shutdown, pushing it back by over a week.

Social Security beneficiaries will receive notifications about their updated monthly benefits starting in early December.

Historically, COLA rates have varied: 3.2% in 2023, 8.7% in 2022, 5.9% in 2021, and just 1.6% in 2020.



Logistics in the Drone Age: Why Army supply units must train like combat forces

Adapted from an article by Michael Peck, originally published in Defense News on Oct. 24, 2025

The modern battlefield—especially as seen in Ukraine—has become a proving ground for drone warfare and a nightmare scenario for military logistics. In his piece for Defense News, Michael Peck explores how Army supply operations must adapt to survive in an environment where traditional assumptions about safety behind the lines no longer apply.

Drawing on insights from Capt. Stephanie Torres, a logistics officer and contributor to Army Sustainment magazine, Peck highlights that supply convoys and logistics hubs can no longer depend on the protection of distance or air superiority. Drones and precision munitions now reach far beyond front lines, placing support units under the same level of threat as front-line forces.

“The belief that logistics can safely operate from the rear is outdated,” Capt. Torres told Defense News. In her view, support formations need to evolve: they must train, move, and conceal themselves like combat units.

Survivability Through Adaptation

In her essay, Torres argues for a fundamental shift in mindset. She points to the Russian use of coordinated drone surveillance and rapid firepower to target Ukrainian supply lines. The implication for the U.S. Army is clear—logistics troops must assume they’re always being watched and can be struck at any moment.

To survive, she writes, support units must reduce their radio communications, use camouflage



and decoys, and adopt low-visibility vehicles and equipment. Training must also reflect this shift, with combat training centers exposing logistics personnel to simulated threats such as persistent drone monitoring and degraded communications environments.

Fighting Back and Staying Agile

Counter-drone defenses like jammers and mobile weapons will be essential, but as Torres notes, those systems are limited and usually reserved for combat units. She cautions that this prioritization may be shortsighted: if sustainment fails, the entire mission falters.

The solution, she suggests, is to decentralize. Instead of large, vulnerable logistics hubs, the Army should adopt mobile, autonomous

support teams capable of rapid displacement and close coordination with combat forces. Logistics should become fluid and responsive, mirroring the agility of maneuver elements.

Efficiency as a Form of Protection

Beyond tactics, logistics units can enhance their resilience by simply being leaner. Excess supplies in vulnerable forward positions can be pulled back and redistributed, reducing the footprint and limiting exposure. Drawing from her combat experience and her business education, Torres recommends adopting principles from private-sector logistics, including decentralized fulfillment and just-in-time delivery models.

Artificial intelligence and predictive analytics, already used by companies like Amazon, could also play a vital role in military supply

chain efficiency.

“In a contested environment, lean logistics isn’t just smart—it’s life-saving,” she said.

Looking Ahead

As Peck notes, the Army faces tough questions about its readiness in the drone age. Are logistics units equipped and trained to operate under fire? Can they displace rapidly under threat? Are commanders willing to give them the tools they need to survive?

Capt. Torres’s warnings and recommendations offer a blueprint for the future—one where support troops are no longer safely behind the front, but instead a critical, adaptable part of the fight.

U.S. warships visit to Trinidad raises tensions near Venezuela

Based on reporting by Anselm Gibbs for The Associated Press, Oct. 26, 2025

The U.S. Navy has docked the USS Gravelly, a guided missile destroyer, in Port of Spain, Trinidad and Tobago, signaling heightened military presence in the Caribbean amid growing friction with Venezuela. The visit is part of an expanded regional engagement by the Trump administration, coming just as the aircraft carrier USS Gerald R. Ford maneuvers closer to Venezuelan waters.

Venezuelan President Nicolás Maduro has harshly criticized the U.S. naval movements, suggesting they are provocations meant to ignite conflict. He labeled the deployment of the carrier as an attempt to create a “new eternal war” and dismissed U.S. claims that he leads a criminal organization, the Tren de Aragua.

According to officials from both nations, the USS Gravelly will remain in Trinidad until Thursday while joint training exercises take place. A senior Trinidadian military officer, speaking anonymously due to lack of authorization, confirmed the visit was a recent decision.

Prime Minister Kamla Persad-Bissessar of Trinidad and Tobago has backed the presence of the U.S. Navy, including operations targeting

drug smuggling off the coast of Venezuela. U.S. Embassy Chargé d’Affaires Jenifer Neidhart de Ortiz emphasized that the exercises are designed to enhance cooperation on shared challenges like transnational crime, while also building regional resilience through training and humanitarian collaboration.

However, the warship’s arrival has stirred domestic controversy. Local protestors, including political leader David Abdulah of the Movement for Social Justice, voiced concerns about the ship’s proximity to Venezuela, warning that the presence of a combat vessel so close to a potential conflict zone is dangerous and provocative.

Abdulah stated, “This is a warship anchored just miles off Venezuela. That’s an

abomination.”

The visit also follows a recent security advisory from the U.S. Embassy in Trinidad and Tobago, which warned American citizens to avoid U.S. government facilities due to unspecified threats.

While Caricom, the regional bloc that includes Trinidad and Tobago, has advocated for peaceful dialogue, Prime Minister Persad-Bissessar has argued that regional peace is already compromised by rising violence and criminal activity.

The deployment of the USS Gravelly adds to the complex geopolitical dynamics unfolding in the Caribbean, raising questions about Washington’s broader strategy toward Venezuela and how regional partners will navigate their roles.



USS Gerald R. Ford (U.S. Navy Photo)

U.S. Marine Corps Birthday

U.S. Marine Corps turns 250 years old

On November 10, 1775, the Second Continental Congress meeting in Philadelphia passed a resolution stating that “two Battalions of Marines be raised” for service as landing forces with the fleet. This resolution established the Continental Marines and marked the birth date of the United States Marine Corps. Serving on land and at sea, these first Marines distinguished themselves in a number of important operations, including their first amphibious raid into the Bahamas in March 1776, under the command of Captain (later Major) Samuel Nicholas. The first commissioned officer in the Continental Marines, Nicholas remained the senior Marine officer throughout the American Revolution and is considered to be the first Marine Commandant. The Treaty of Paris in April 1783 brought an end to the Revolutionary War and as the last of the Navy’s ships were sold, the Continental Navy and Marines went out of existence.

Following the Revolutionary War and the formal re-establishment of the Marine Corps on 11 July 1798, Marines saw action in the quasi-war with France, landed in Santo Domingo, and took part in many operations against the Barbary pirates along the “Shores of Tripoli”.

Marines took part in numerous naval operations during the War of 1812, as well as participating in the defense of Washington at Bladensburg, Maryland, and fought alongside Andrew Jackson in the defeat of the British at New Orleans.

The decades following the War of 1812 saw the Marines protecting American interests around the world, in the Caribbean, at the



Falkland Islands, Sumatra and off the coast of West Africa, and also close to home in operations against the Seminole Indians in Florida.

During the Mexican War (1846-1848), Marines seized enemy seaports on both the Gulf and Pacific coasts. A battalion of Marines joined General Winfield Scott’s army at Pueblo and fought all the way to the “Halls of Montezuma,” Mexico City. Marines also served ashore and afloat in the Civil War (1861-1865). Although most service was with the Navy, a battalion fought at Bull Run and other units saw action with the blockading squadrons and at Cape Hatteras, New Orleans, Charleston, and Fort Fisher. The last third of the 19th century saw Marines making numerous landings throughout the world, especially in the Orient and in the Caribbean area.

Following the Spanish-American War (1898), in which Marines performed with valor in Cuba, Puerto Rico, Guam, and the Philippines, the Corps entered an era of expansion and professional development.

It saw active service in the Philippine Insurrection (1899-

1902), the Boxer Rebellion in China (1900), and in numerous other nations, including Nicaragua, Panama, Cuba, Mexico, and Haiti.

In World War I, the Marine Corps distinguished itself on the battlefields of France as the 4th Marine Brigade earned the title of “Devil Dogs” for heroic action during 1918 at Belleau Wood, Soissons, St. Michiel, Blanc Mont, and in the final Meuse-Argonne offensive.

Marine aviation, which dates from 1912, also played a part in the war effort, as Marine pilots flew day bomber missions over

France and Belgium. More than 30,000 Marines served in France and more than a third were killed or wounded in six months of intense fighting.

During the two decades before World War II, the Marine Corps began to develop in earnest the doctrine, equipment, and organization needed for amphibious warfare. The success of this effort was proven first on Guadalcanal, then on Bougainville, Tarawa, New Britain, Kwajalein, Eniwetok, Saipan, Guam, Tinian, Peleliu, Iwo Jima, and Okinawa. By the end of the war in 1945, the Marine Corps had grown to include six divisions, five air wings, and supporting troops. Its strength in World War II peaked at 485,113. The war cost the Marines nearly 87,000 dead and wounded, and 82 Marines had earned the Medal of Honor.

While Marine units took part in the post-war occupation of Japan and North China, studies were undertaken at Quantico, Virginia, which concentrated on attaining a “vertical envelopment” capability for the Corps through the use of
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U.S. Marine Corps Birthday *(continued)*

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helicopters.

Landing at Inchon, Korea in September 1950, Marines proved that the doctrine of amphibious assault was still viable and necessary. After the recapture of Seoul, the Marines advanced to the Chosin Reservoir only to see the Chinese Communists enter the war. After years of offensives, counter-offensives, seemingly endless trench warfare, and occupation duty, the last Marine ground troops were withdrawn in March 1955. More than 25,000 Marines were killed or wounded during the Korean War.

In July 1958, a brigade-size force landed in Lebanon to restore order. During the Cuban Missile Crisis in October 1962, a large amphibious force was marshaled but not landed. In April 1965, a brigade of Marines landed in the Dominican Republic to protect Americans and evacuate those who wished to leave.

The landing of the 9th Marine Expeditionary Brigade at Da Nang in 1965 marked the beginning of large-scale Marine involvement in Vietnam. By summer 1968, after the enemy's Tet Offensive, Marine Corps strength in Vietnam rose to a peak of approximately 85,000. The Marine withdrawal began in 1969 as the South Vietnamese began to assume a larger role in the fighting; the last Marine ground forces were out of Vietnam by June 1971.

The Vietnam War, longest in the history of the Marine Corps, exacted a high cost as well with over 13,000 Marines killed and more than 88,000 wounded. In the spring of 1975, Marines evacuated embassy staffs, American citizens, and refugees in Phnom Penh, Cambodia, and Saigon, Republic of Vietnam. In May, Marines played an integral role in the rescue of the crew of the SS Mayaguez captured off the coast of Cambodia.

The mid-1970s saw the Marine



Corps assume an increasingly significant role in defending NATO's northern flank as amphibious units of the 2d Marine Division participated in exercises throughout northern Europe. The Marine Corps also played a key role in the development of the Rapid Deployment Force, a multi-service organization created to insure a flexible, timely military response around the world when needed. The Maritime Prepositioning Ships (MPS) concept was developed to enhance this capability by prestaging equipment needed for combat in the vicinity of the designated area of operations and reduce response time as Marines travel by air to link up with MPS assets.

The 1980s brought an increasing number of terrorist attacks on U.S. embassies around the world. Marine Security Guards, under the direction of the State Department, continued to serve with distinction in the face of this challenge. In August 1982, Marine units landed at Beirut, [Lebanon](#), as part of the multi-national peace-keeping force. For the next 19 months these units faced the hazards of their mission with courage and professionalism. In October 1983, Marines took part in the highly successful, short-

notice intervention in Grenada. As the decade of the 1980s came to a close, Marines were summoned to respond to instability in Central America. Operation Just Cause was launched in Panama in December 1989 to protect American lives and restore the democratic process in that nation.

Less than a year later, in August 1990, the Iraqi invasion of Kuwait set in motion events that would lead to the largest movement of Marine Corps forces since World War II. Between August 1990 and January 1991, some 24 infantry battalions, 40 squadrons, and more than 92,000 Marines deployed to the Persian Gulf as part of Operation Desert Shield. Operation Desert Storm was launched 16 January 1991, the day the air campaign began.

The main attack came overland beginning 24 February when the 1st and 2d Marine Divisions breached the Iraqi defense lines and stormed into occupied Kuwait. By the morning of February 28, 100 hours after the ground war began, almost the entire Iraqi Army in the Kuwaiti theater of operations had been encircled, with 4,000 tanks destroyed and 42 divisions destroyed or rendered ineffective.

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U.S. Marine Corps Birthday (continued)

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Overshadowed by the events in the Persian Gulf during 1990-91, were a number of other significant Marine deployments demonstrating the Corps' flexible and rapid response. Included among these were non-combatant evacuation operations in Liberia and Somalia and humanitarian lifesaving operations in Bangladesh, the Philippines, and northern Iraq.

In December 1992, Marines landed in Somalia marking the beginning of a two-year humanitarian relief operation in that famine-stricken and strife-torn nation. In another part of the world, Marine Corps aircraft supported Operation Deny Flight in the no-fly zone over Bosnia-Herzegovina. During April 1994, Marines once again demonstrated their ability to protect American citizens in remote parts of the world when a Marine task force evacuated U.S. citizens from Rwanda in response to civil unrest in that country.

Closer to home, Marines went ashore in September 1994 in Haiti as part of the U.S. force participating in the restoration of democracy in that country. During this same period Marines were actively engaged in providing assistance to the Nation's counter-drug effort, assisting in battling wildfires in the western United States, and aiding in flood and hurricane relief operations.

The Marine Corps continued its tradition of innovation to meet the challenges of a new century. The Marine Corps Warfighting Laboratory was created in 1995 to evaluate change, assess the impact of new technologies on warfighting, and expedite the introduction of new capabilities into the operating forces of the Marine Corps. Exercises such as "Hunter Warrior," and "Urban Warrior" were designed to explore future tactical concepts, and to examine facets of military operations in urban environments.

During the late 1990's, Marine Corps units deployed to several African nations, including Liberia, the Central African Republic, Zaire, and Eritrea, in order to provide security and assist in the evacuation of American citizens during periods of political and civil instability in those nations.

Humanitarian and disaster relief operations were also conducted by Marines during 1998 in Kenya, and in the Central American nations of Honduras, Nicaragua, El Salvador, and Guatemala. In 1999, Marine units deployed to Kosovo in support of Operation Allied Force. Soon after the September 2001 terrorist attacks on New York City and Washington, D.C., Marine units deployed to the Arabian Sea and in November set up a forward operating base in southern Afghanistan as part of Operation Enduring Freedom.

In 2002, the Marine Corps continued to play a key role in the Global War on Terrorism. Marines operated in diverse locations, from Afghanistan, to the Arabian Gulf, to the Horn of Africa and the Philippines. Early 2003 saw the largest deployment of Marine forces since the Persian Gulf War of 1990-91 when 76,000 Marines deployed to the Central Command area for combat operations against Iraq.

The I Marine Expeditionary Force, including Task Force Tarawa and the United Kingdom's 1st Armored Division, were the first conventional ground units to enter Iraq in late March as part of Operation Iraqi Freedom. Fixed-wing and helicopter aircraft from the 3d Marine Air Wing provided continuous close air and assault support to Marine and coalition units as they drove deeper into Iraq. On the ground, Marines from I MEF moved nearly 400 miles from the Kuwait border to Baghdad and Tikrit, Iraq, and eliminated the last organized resistance by Iraqi military forces. Although I MEF

would transition to stabilization and security operations and then redeploy to the U.S. by late September, I MEF began preparing for a return to Iraq in early 2004.

The adaptability and reliability of Marine forces continued to be highlighted around the world from the Horn of Africa to Haiti and to the Philippines.

Across the U.S., Marine units from both coasts fought and contained wildfires, and also supported hurricane relief efforts in various parts of the country. In December 2004, a tsunami struck numerous nations in the Indian Ocean region killing more than 150,000 and causing enormous devastation. Marine units from III MEF were immediately deployed to Thailand, Indonesia, and Sri Lanka to assist in disaster relief operations.

In early 2005, the II Marine Expeditionary Force replaced I MEF in Iraq as the primary focus began to shift to partnership operations with the Iraqi Security Forces. Marine units continued to provide air and ground support to Operation Enduring Freedom in Afghanistan. Closer to home, the flexibility and responsiveness of the Navy/Marine team was exhibited during September and October when nearly 3000 Marines and sailors conducted search and rescue, humanitarian relief, and disaster recovery operations in Louisiana and Mississippi in the aftermath of hurricanes Katrina and Rita.

Today's Marine Corps stands ready to continue in the proud tradition of those who so valiantly fought and died at Belleau Wood, Iwo Jima, the Chosin Reservoir, and Khe Sanh. Combining a long and proud heritage of faithful service to the nation, with the resolve to face tomorrow's challenges will continue to keep the Marine Corps the "best of the best."

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