

April Speaker..... 2  
 March Speaker Report ..... 4  
 Memorial Day Golf Event ..... 8  
 MOAA Legislative News ..... 9  
 Finances ..... 13  
 Military News..... 15  
 VA News ..... 20  
 Florida Veteran News..... 21  
 Calendar ..... 23  
 New Members Application ..... 29

# CAPE CORAL COMMUNICATOR

April 2026

Volume 7 • Issue 4

## CCMOAA Monthly Breakfast Meeting

*Second Saturday of the Month  
 January - May  
 September - December*

### NEXT MEETING:

**Saturday, April 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)*



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

If you were unable to attend last month’s breakfast meeting, you missed an outstanding presentation by Lt Gen Mark Ramsay (USAF, Ret) who provided an in-depth look at today’s global security environment. A full article on his presentation starts on page 4 of this issue of The Communicator.



This month, we welcome back Major Byran Williams (USA, Ret), who is the Senior Army Instructor and Department Head of the Mariner High School JROTC Leadership Academy here in Cape Coral. He will present an overview of the JROTC program in Lee County, focusing on Mariner High School, which has one of the largest JROTC programs in the world. His biography is included in this issue of The Communicator as well.

On April 30, a group from our chapter will go to the JROTC Awards Ceremony at South Fort Myers High School, where we will award three \$2,000 JROTC Scholarships to deserving cadets, along with 16 medals to Lee County outstanding JROTC cadets.

Major Williams will be back to our chapter breakfast meeting on May 9 to introduce the JROTC cadet scholarship

winners, along with some of their parents who are able to attend. The cadet scholarship winners will be our featured speakers at the May meeting.

Again, I remind all of our members to go up to the MOAA Legislative Action Center at [www.moaa.org](http://www.moaa.org) and sign up to submit letters to your Congressional members on issues of which MOAA national is lobbying. It’s a very simple process. In this issue are also some articles on some of the legislation MOAA national is supporting.

Our annual fundraising Memorial Day Team Golf Scramble is coming up on May 25 at Cape Royal Club. The tourney will feature 30 four-person team and a shotgun start at 8 a.m. I encourage any of our chapter members who are golfers to sign up at the club’s Golf Shop. We are also soliciting sponsorships from any of our members in the form of \$2,000 donations to be a Scholarship Sponsor, \$100 to be a Tee Box Sponsor, or a simple cash donation in any amount. All money raised at this event goes to provide our annual JROTC Cadet Scholarship and support our other Chapter activities.

As this month marks the birthdays of the Air Force Reserve and the Army Reserve, we sent a special birthday greeting to all our members who served in those two branches.

“Never stop serving!”

**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

# April Speaker

## MAJ Bryan Williams to introduce JROTC scholarship winners

Major Bryan Williams, USA (retired), the Senior Army Instructor and Department Head of the Mariner High School JROTC Leadership Academy, will be the speaker at the Saturday, April 11, Cape Coral MOAA breakfast meeting. It will be at 10 a.m. at the Cape Royal Golf Club, 11460 Royal Tee Circle, Cape Coral.

Williams will speak about the Junior ROTC program in Lee County, and in particular, the program at Mariner High School.

Prior to arriving at Mariner High School, Williams served more than 25 years of active duty in the United States Army as both a senior enlisted soldier (Sergeant First Class) and a logistics officer. During his military career, he deployed overseas numerous times to include two combat tours in Iraq.

Williams brings with him significant global experience and perspective. His career as a soldier allowed him to travel to more than 40 countries. His military awards include the Legion of Merit and he was the Department of the Army's 2010 Douglas MacArthur Leadership Award recipient. Williams was selected to the All-Army Rugby team three times. He was also the School District of Lee County's New Teacher of the Year runner-up in 2019 and was selected as a 2021 Golden Apple recipient and the 2021 American Legion Post 90 Teacher of the Year.

Williams is highly active his community, particularly leading and mentoring youth. He and his wife coach a year-round



competitive youth Air Rifle team together (seven-time state champions and the 2024 JROTC National Champion). He is a lifetime and active member with the VFW and American Legion, a board member of the Student Advisory Council, an appointed official of the Principal's Advisory Council and volunteers countless hours leading his students in community service activities.

JROTC is a natural fit for Williams -- he is a lifelong learner and a student of leadership. He was enrolled in higher level education for 20 consecutive years and achieved four university degrees, to include two master's degrees (one from Australia National University) and numerous certifications. Williams said he aims to be more than a teacher to his students: "I want to be a coach, mentor and father figure for my kiddos. I bring all of my success and failures as a military leader, a dad and a husband to my classroom, aiming every day to change a young person's life," he said.

Williams' most proud accomplishment is his family. He is married to a U.S. Army veteran, Marybeth, and they have two daughters. Elizabeth is a logistics captain in the U.S. Army, currently deployed to the Middle East; and Bethany is the owner of her own gym and a personal fitness instructor in Henderson, Texas.

During their time off together, you can find them at the beach, cycling around Cape Coral or chartering their boat "Kalani" for their Cape Coral vacation homes guests.



**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



Marvin C. Harris  
Newsletter  
Communications Award

**FIVE STARS**

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

Marvin C. Harris  
Website  
Communications Award

**FIVE STARS**

2019, 2020, 2021,  
2022, 2023 & 2024

# Chapter Reports

## CAPE CORAL MOAA BUSINESS MEETING MINUTES

### March 14, 2026, Cape Royal Golf Community

President Gary Nolan called the meeting to order at 10:05 a.m. with 26 present for breakfast. Our guest speaker was Lt Gen Mark Ramsay (USAF, Ret). Guests included his wife, Patty, and six others we were happy to welcome to our breakfast.

Following breakfast, Newsletter Editor Larry Atkinson introduced the general, who spoke to the members on several topics related to current affairs and national security. His background and discussion topics can be found further in this edition of The Communicator.

After the general's talk, President Nolan noted several items for the members' attention:

1. Members are encouraged to log onto the MOAA account to send letters to our congressmen supporting MOAA's top priority issues.

2. Major Bryan Williams will appear at our May 9 meeting with cadets from his JROTC unit, and our three scholarship recipients will also be here with their parents.

3. The JROTC Awards Ceremony will be held April 30 at South Fort Myers High School. Our chapter will present medals to 16 outstanding cadets.

4. President Nolan has requested two grants from MOAA National—one for \$2,000 that our chapter traditionally pays for trophies at the JROTC drill competition, and another for \$1,000 for the Brotherhood of Heroes Museum in Cape Coral.

With no further business issues to discuss, President Nolan adjourned the meeting at 11:30 a.m.

*Lt Col Gary Peppers (USAF, Ret)*  
*Chapter Secretary*

## TREASURER'S REPORT

CAPT Timothy Cook, USN (Ret)

February 21, 2026 -- March 25, 2026

Beginning Balance 02/21/2026.....	\$1,311.35
<b>DEPOSITS:</b>	
RJ Transfer.....	\$2,000.00
Breakfast .....	\$15.00
Golf Tournament.....	\$200.00
<b>TOTAL DEPOSITS:</b> .....	\$2,215.00
<b>EXPENSES:</b>	
Auto Owners Insurance.....	\$88.03
Scholarship (Andy Seely) .....	\$2,000.00
<b>TOTAL EXPENSES:</b> .....	\$2,088.03
Ending Balance 03/25/2026 .....	\$1,438.32

# March Speaker Report

## Lt Gen Mark Ramsay provides MOAA members a strategic outlook on global security

Members of the Cape Coral Chapter of the Military Officers Association of America received an in-depth look at today's global security environment when retired U.S. Air Force Lt Gen Mark Ramsay addressed the chapter's March 14 meeting.

Drawing on more than three decades of experience in senior operational and strategic leadership roles, Ramsay offered a candid assessment of the international landscape, the changing nature of warfare, and the efforts underway to modernize the U.S. military for future conflicts.

His presentation examined the geopolitical tensions shaping the world today, the rapid emergence of new military technologies, and the strategic adjustments being made by the United States and its allies in response to these evolving challenges.

### A strategic view

Early in his remarks, Ramsay summarized his assessment of current international conditions in blunt terms.

"In a word," he told the audience, "the world is a mess."

He explained that when viewed at the strategic level — looking broadly at global trends rather than individual conflicts — the current



environment bears similarities to the geopolitical atmosphere of the 1920s and 1930s.

During that era, three expansionist powers — Germany, Italy, and Japan — began reshaping the global balance of power, eventually leading to World War II.

Today, Ramsay said, the international system is again experiencing competition among major powers.

Russia remains deeply engaged in its war with Ukraine, while China continues expanding its economic and military influence around the world. At the same time, tensions in several regions — including the Middle East and Indo-Pacific — are testing the ability of alliances and international institutions to maintain stability.

Unlike the 1930s, however, modern strategic competition

is shaped by the existence of nuclear weapons and advanced technology.

Since the atomic bombings of Japan in 1945, the presence of nuclear deterrence has helped prevent major wars between global powers. While smaller conflicts continue to occur, the risk of catastrophic world war has been tempered by the destructive potential of nuclear weapons.

Even so, Ramsay emphasized that the modern world faces a far broader array of threats than existed a

century ago.

### Expanding Domains

A century ago, military power was exercised primarily through three domains: land, sea, and air.

Today, warfare extends far beyond those traditional areas.

Ramsay highlighted several emerging technologies and domains that are reshaping the global security environment, including:

- Artificial intelligence
- Quantum computing
- Hypersonic weapons
- Directed energy systems such as lasers and microwave weapons
- Cyber warfare
- Space operations
- Nuclear modernization

These capabilities dramatically expand the ways nations — and

*(Continued on next page)*

# March Speaker Report *(Continued)*

*(Continued from previous page)*  
even non-state actors -- can influence events.

“Think about what artificial intelligence and quantum computing alone are going to do to our world,” Ramsay said. “Even the experts don’t fully know where that’s going to lead.”

While these technologies offer enormous opportunities, they also introduce new vulnerabilities and risks that must be addressed through strategic planning and international cooperation.

## **Historical Cycles**

Ramsay also described how U.S. military modernization has occurred in cycles throughout the post-World War II era.

During the 1950s, the United States devoted enormous resources to developing nuclear deterrence capabilities, investing heavily in intercontinental ballistic missiles, strategic bombers, and nuclear submarines.

In the 1980s, the Reagan administration launched a massive modernization of conventional and nuclear forces.

Defense planners at the time presented President Ronald Reagan with a list of advanced weapon systems that were technologically feasible but required significant investment.

Rather than choosing a limited number of programs, Reagan authorized funding for nearly all of them.

That effort produced many of the military platforms still in service today, including modern tanks, aircraft, and naval vessels.

Following the collapse of the Soviet Union in the early 1990s, however, the United States reduced defense spending during what became known as the “peace

dividend.” Policymakers assumed that the end of the Cold War had ushered in a new era of stability.

Then the terrorist attacks of Sept. 11, 2001 shifted national security priorities toward counterterrorism operations in Afghanistan and Iraq.

While those conflicts required enormous resources, they did not involve the large-scale modernization of weapons systems necessary to deter and defend against peer competitors.

As a result, Ramsay noted, many of today’s military platforms are based on designs developed decades earlier.

## **Renewed investment**

Today the United States is once again entering a period of major military investment.

Ramsay noted that the current defense budget is approaching \$1 trillion, reflecting efforts to rebuild readiness, modernize aging equipment, and strengthen the defense industrial base.

Major procurement programs currently underway include:

- F-35 fighter aircraft for the Air Force, Navy, and Marine Corps
- The F-47 sixth-generation fighter now under development
- Collaborative Combat Aircraft — unmanned escort fighters designed to operate alongside manned aircraft
- The B-21 Raider stealth bomber
- KC-46 aerial refueling tankers
- Columbia-class ballistic missile submarines
- Virginia-class attack submarines
- Arleigh Burke-class guided-missile destroyers

Large investments are also being made in precision-guided weapons and long-range missile systems.

In addition, the Department of Defense is funding significant improvements in readiness,

training, and military infrastructure.

## **Defense industrial base**

Another challenge facing the United States is rebuilding the nation’s defense industrial base.

Over several decades, many manufacturing capabilities were allowed to decline or move overseas, including production of certain critical materials used in advanced electronics and weapons systems.

Rare earth minerals required for microchips and other technologies are frequently sourced from China.

“We outsourced a lot of things overseas,” Ramsay explained. “Now we’re trying to rebuild that industrial base.”

Investments are being directed toward restoring domestic manufacturing capacity and ensuring the United States has secure supply chains for critical materials.

## **NATO and Europe’s role**

Ramsay also devoted a portion of his remarks to NATO and the evolving responsibilities within the alliance.

For many years, the United States has carried the majority of NATO’s military burden. A large percentage of the alliance’s deterrence and defense capabilities have been provided by the United States, with the remaining 31 NATO nations contributing the rest.

Recent geopolitical developments — particularly Russia’s invasion of Ukraine — have prompted European nations to increase their defense spending.

Most NATO countries are now planning to raise military expenditures from the long-standing goal of 2 percent of gross

*(Continued on next page)*

# March Speaker Report *(Continued)*

*(Continued from previous page)*  
domestic product to 5 percent in the coming years.

The Alliance is also restructuring certain command positions to give European leaders greater operational responsibility.

Ramsay described the shift as part of a broader effort for Europe to assume a larger role in defending the continent.

## Homeland defense

One of the highest priorities for the U.S. Department of Defense is protecting the American homeland.

Among the initiatives currently under development is an advanced missile defense system sometimes referred to as “Golden Dome.”

The concept would expand upon existing missile defense capabilities by incorporating space-based sensors and interceptors designed to destroy enemy missiles before they reach North America.

Such systems build upon earlier missile defense efforts developed during the Cold War but incorporate modern technology to address emerging threats.

## Investing in personnel, readiness

In addition to equipment modernization, Ramsay noted that the Department of War is focusing on improving the quality of life for military personnel and their families.

Recent initiatives include pay raises for service members, expanded healthcare funding, improvements to military housing, and increased investments in training.

The goal, he said, is to restore what defense leaders describe as the “warrior ethos” and ensure U.S. forces remain ready for future conflicts.

Significant funding is also being

directed toward large-scale training exercises and readiness programs designed to prepare military units for high-end combat operations.

## Strategic guidance for the future

Ramsay encouraged MOAA members to review the most recent National Defense Strategy and National Security Strategy documents to better understand the direction of U.S. defense policy.

Those documents outline how U.S. leaders are approaching the changing global security environment and identify key priorities for the coming decades.

He also recommended the February speech by Secretary of State Marco Rubio at the Munich Security Conference, where he outlined the United States’ view of the evolving international order.

Together, Ramsay said, those materials provide insight into how the United States intends to navigate the increasingly complex strategic landscape.

## Closing Thoughts

Despite the seriousness of the issues discussed, Ramsay concluded his remarks with a touch of humor.

Returning to the theme that opened his presentation, he again described the global situation in simple terms.

“The world is a mess,” he said.

## About General Ramsay

Retired U.S. Air Force Lt Gen

Mark Ramsay served more than 33 years in the Air Force before retiring in 2015.

Over the course of his career he accumulated more than 5,000 flight hours and flew a variety of aircraft, including the C-9A Nightingale aeromedical evacuation aircraft and the KC-135 Stratotanker. He also served at Andrews Air Force Base transporting senior U.S. and international leaders.

Ramsay commanded organizations at multiple levels during his career, including expeditionary units, operational groups, and major mobility forces. His senior assignments included command of the 18th Air Force, where he oversaw the majority of the Air Force’s global airlift operations.

Following retirement, he continued supporting national security initiatives as a senior mentor for NATO training programs and later worked with the Institute for Defense Analyses advising partner nations on defense planning, resource management, and multinational operations.



Cape Coral MOAA Chapter President Gary Nolan presents Lt Gen Mark Ramsay with a chapter Tervis mug in appreciation of his speaking to the chapter March 14.

# March Meeting Events



Cindy Nolan hands Robert Saldarini an envelope containing \$105 as the winner of the 50/50 drawing at the March breakfast meeting.



Lt Gen Mark Ramsay draws the 50/50 winning ticket from the mug of tickets held by Cindy Nolan. A 50/50 drawing is held at each meeting to provide needed funding for chapter activities and scholarships.



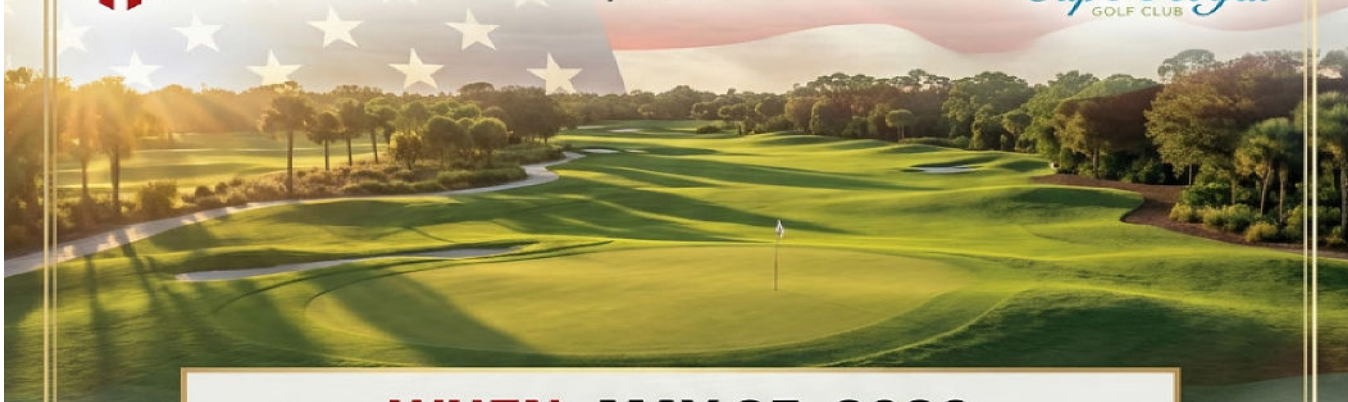
Patty Ramsay (left), the wife of March 14 speaker Lt Gen Mark Ramsay talks with Cape Coral MOAA Chapter member Gloria Wagner at the breakfast meeting at Cape Royal Golf Club. Mrs. Ramsay served 13 years as a nurse in the U.S. Air Force, attaining the rank of major.

# Golf Fundraiser

## ★ MEMORIAL DAY ★ TEAM GOLF SCRAMBLE



CAPE CORAL CHAPTER MOAA  
presents:



**WHEN: MAY 25, 2026**

**TIME: 8 a.m. SHOTGUN START**

**WHERE: CAPE ROYAL GOLF CLUB**

11460 Royal Tee Circle, Cape Coral, FL 33991



**FORMAT:**



**30**

**FOUR-PERSON  
TEAMS**



**PRICING:**



**(TBD)**

**ANNUAL  
PASS  
PLAYERS**



**(TBD)**

**GUEST  
PLAYERS**



**INCLUSIONS:**



Price includes:  
Tax, Green Fee,  
Cart Fee, Range  
Balls, Prizes,  
Outdoor Cookout,  
and Gratuities

**REGISTER YOUR TEAM TODAY!**

**Teams can register with  
payment at the Golf Shop.**

## What will it cost to help combat-injured veterans? Inside the latest CBO figures

By MOAA Staff

MOAA's long fight to end an unfair pay offset faced by combat-injured veterans has never come with a price limit – for those who've served and sacrificed, financial pressures aren't an excuse to deny earned benefits.

However, even some supporters in Congress have pointed to the cost of a legislative fix – the Major Richard Star Act – as a reason for the long delay in ending the “wounded veteran tax.” And a cost estimate for the bill released March 23 by the Congressional Budget Office (CBO) could further complicate such discussions.

[\[TAKE ACTION: Ask Your Lawmakers to Support Combat-Injured Veterans\]](#)

### The Basics

Medically retired veterans eligible for Combat-Related Special Compensation (CRSC) are not eligible to receive both earned retirement pay and VA disability pay – one offsets the other, meaning some do not receive any retirement pay. These are two different payments for two different purposes, one recognizing years of service and the other providing disability compensation.

The Major Richard Star Act, as envisioned by advocacy groups like MOAA and other supporters, would end this offset and ensure these medically retired veterans with combat-related disabilities receive full retirement pay and VA disability compensation. Doing so would cost \$13 billion over 10 years, according to the CBO estimate. That figure could end up lower, as some retirees may choose to keep their existing tax-free CRSC benefit rather than receive Concurrent Retired and Disability Pay (CRDP).

However, the full CBO score of the Major Richard Star Act sits at \$78



billion over 10 years – \$65 billion above the initial figure.

### The Breakdown

The Major Richard Star Act has been introduced in multiple congressional sessions with adjustments made to legislative language over time. In its current draft, the bill would not only address the offset for combat-injured medical retirees, but also would extend CRDP eligibility to a significantly broader population of Chapter 61:

- Chapter 61 military retirees with fewer than 20 years of service.
- Chapter 61 retirees with at least 20 years of service and a 40% or lower disability rating.

This broader application extends beyond combat-related disabilities and would cover approximately 255,000 more retirees, accounting for the additional \$65 billion in projected cost.

While this expanded scope is reflected in the CBO estimate, it does not align with the original, longstanding objective of the Major Richard Star Act: to correct the inequity faced by medically retired veterans whose disabilities are directly tied to combat.

Earlier versions of the legislation – and recent amendment language proposed to both the FY 2026 National Defense Authorization Act and appropriations legislation – have

reflected this more targeted approach by limiting eligibility to combat-injured medical retirees. Those versions have consistently received significantly lower cost estimates, generally \$10 billion to \$13 billion over 10 years.

### The Way Forward

The legislative process provides an opportunity to ensure the policy is aligned with its intended purpose. Clarifying the scope of eligibility will be key to ensuring the bill delivers relief to combat-injured veterans without introducing unintended expansions that drive up cost and complicated passage.

MOAA will continue to advocate for a solution that fully removes the offset for medically retired veterans with combat-related disabilities and fully restores the benefits they earned through their service and sacrifice. Given their profound sacrifices, those with combat-related injuries must be the first priority. While individuals with non-combat disabilities are deserving of support, they should be addressed through a separate framework distinct from the remedies reserved for those wounded in service to their country.

As a founding member of The Star Act Alliance, MOAA stands ready to work with lawmakers to refine the legislation so it achieves this goal.

MOAA members can help by adding their voice to the cause: The Major Richard Star Act is one of four key priorities we'll bring to Capitol Hill on April 15 as part of Advocacy in Action, our signature advocacy event. The more messages we're able to send to lawmakers, the greater the effect of our visits to hundreds of congressional offices.

Keep up with the latest on this bill and other MOAA priorities at our [advocacy news page](#).

## This bill would support grieving military families -- It's reached a milestone

**By: Stephanie Rose**

A bill that would remove unfair restrictions on survivor benefits faced by spouses under age 55 has moved further than ever on the way to becoming law.

The MOAA-supported Love Lives On Act (H.R. 1004 | S. 410) would allow surviving spouses to maintain certain benefits, including Dependency and Indemnity Compensation and Survivor Benefit Plan payments, regardless of the age at which they remarry. Current law revokes these benefits if the spouse remarries before age 55, leaving many young spouses a stark choice: Restore a two-parent household or maintain financial security.

[\[TAKE ACTION: Ask Your Lawmakers to Support the Love Lives On Act\]](#)

The Senate version passed unanimously out of that chamber's Veterans' Affairs Committee on March 18, making it eligible for a vote by the full Senate once a means to pay for the legislation is identified. It's the first time the legislation has reached this stage of Senate consideration.

Momentum also has continued on the House side, with that chamber's version unanimously clearing the House Veterans' Affairs Disability Assistance and Memorial Affairs subcommittee March 26, making



Lauren Tomkiewicz, surviving spouse of Marine Capt. Matthew Tomkiewicz, advocates alongside representatives of the Tragedy Assistance Program for Survivors (TAPS) and MOAA during a 2024 Capitol Hill visit. (Photo by Mike Morones/MOAA)

it eligible for the full committee's review and vote. The bill followed a similar path in the 118th session but ultimately was not considered by the full committee.

### More Work to Do

The progress shows lawmakers are taking the issue seriously – of more than 12,800 bills introduced in the 119th Congress as of March 27, only about 680 had been “ordered reported” by a committee and sent to the full chamber for consideration.

But with less than 100 bills signed by the president into law this session, the fight is far from over. Lawmakers still need to identify a funding mechanism to pay for the bill and cannot move forward to a vote without it. If and when funding is identified, the bill will move forward to a vote in both the Senate and House chambers.

### Why It Matters

The average surviving spouse of a

post-9/11 servicemember is 25 to 35 years old, according to the Tragedy Assistance Program for Survivors (TAPS), leaving many with young children of the deceased servicemember to raise on their own. To put this in perspective: Operation Enduring Freedom began Oct. 7, 2001. A military spouse who was 25 at the time would turn 50 this year, still five years shy of the age of remarriage without penalty.

Transforming a strong family unit into a single-parent household overnight

and then financially incentivizing the surviving spouse to remain single is not “indemnity.” An indemnity payment is to “compensat[e] a person for damages or losses they have incurred due to a specified accident, incident, or event.”

These survivor benefits are owed by the government to the surviving family because of its liability in the loss of the servicemember's life. Indemnity does not have an age restriction. Many surviving spouses feel they are being forced to choose between providing financially for a fallen servicemember's children ... or providing a second parent.

This conditional support for surviving families based on the age of the surviving spouse at remarriage must end. The Love Lives On Act, would correct this injustice; ask your lawmaker to support this legislation as it continues to move forward through both chambers.

## Can you and your family access the health care you've earned: This bill could help

By: Karen Ruedisueli

Access to timely, reliable health care remains one of the most persistent concerns among servicemembers and their families. Senior enlisted leaders underscored this reality during a recent congressional hearing, identifying health care access as a top complaint across the force.

MOAA has led efforts on the Military Care, Access, Reporting and Evaluation (CARE) Act (H.R. 6796), a bipartisan bill designed to address these concerns by combating long-standing access challenges at military clinics and hospitals. Staffing shortages at these military treatment facilities (MTFs) have increased wait times, reduced appointment availability, and led to a surge in patient complaints.

As part of Advocacy in Action, MOAA's annual spring advocacy event, MOAA members will build support for this important bill requiring the Pentagon to establish a digital system that:

- Allows TRICARE beneficiaries to report and track MTF access-to-care issues.
- Sends access complaints to the proper patient advocate.
- Aggregates those data points for use by the Defense Health Agency (DHA) to help officials identify and address widespread problems.

[\[TAKE ACTION: Ask Your Lawmakers to Support the Military CARE Act\]](#)

Patient submissions will create a data set that does not exist today – one that will improve transparency in the patient experience, provide details on specific access-to-care challenges, and allow for accountability in addressing fixable systemic problems.

MOAA members took this solution



**A nurse practitioner checks on a 1-year-old patient during an appointment at Kenner Army Health Clinic on Fort Lee, Va. (Photo by Lesley Atkinson/Army)**

to Capitol Hill as a concept during last year's Advocacy in Action event and were instrumental in building support that led to the bipartisan bill's introduction by Reps. Steven Horsford (D-Nev.), Jen Kiggans (R-Va.), Chrissy Houlahan (D-Pa.), and Don Bacon (R-Neb.)

MOAA is in discussions with member offices to secure a Senate companion bill and advance this reform across both chambers.

### Why This Bill Matters

TRICARE has policies to facilitate access to care – including access-to-care standards – but compliance is inconsistent. When MTFs cannot meet access standards, patients are not always referred out to the TRICARE network.

When patients encounter MTF access challenges, they cannot readily switch their care to civilian providers because TRICARE policy limits plan changes to certain timeframes – the annual open enrollment season or after a qualifying life event. This policy is consistent with

commercial plan practices, but it fails to account for the unique nature of the military's direct care system that has the potential to trap beneficiaries in an MTF that does not meet their needs.

Barriers to MTF access can impact any patient, but they disproportionately affect currently serving members and their families – those who are most likely to rely on military hospitals and clinics for their medical care.

Military families who can't readily seek care elsewhere must have a more effective option for reporting MTF access problems and finding help navigating the military health system (MHS) — an option that also increases transparency regarding beneficiary challenges and leads to greater MHS accountability and oversight.

Please support MOAA's efforts by visiting our Legislative Action Center and contacting your elected officials. Encourage them to cosponsor the Military CARE Act to drive health care access improvements for servicemembers and their families.

## Congress flags delays in implementing Dole Act reforms

By: René Campos

Many provisions of a MOAA-supported law designed to expand veteran benefits, strengthen services, and improve caregiver support remain unfinished more than a year after its passage, lawmakers said during a March 4 hearing.

The Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act, [enacted in January 2025](#), represents more than 90 bipartisan provisions developed during the 118th Congress and was supported by MOAA and more than 40 other veterans organizations.

Lawmakers from both parties on the House Veterans' Affairs Committee panel on oversight and investigations noted that the VA has fallen behind on several requirements, especially those aimed at improving caregiver support, expanding mental health services, completing staffing models, and increasing access to home and community-based care.

With key reforms still pending and implementation delays affecting the very populations the law was designed to help, MOAA continues to press for full execution of the Dole Act's requirements while also urging swift passage of the Veteran Caregiver Reeducation, Reemployment, and Retirement (3R) Act to close other persistent gaps.

[\[TAKE ACTION: Ask Your Lawmakers to Support Veteran Caregivers\]](#)

**Oversight Raises Concerns** Many Dole Act provisions remain incomplete, according to subcommittee members, with some already flagged as at risk or behind schedule. They pressed VA leaders to provide clearer timelines, measurable benchmarks, and stronger transparency around progress.

A Government Accountability Office witness emphasized that persistent obstacles, including limited access to caregiver mental health services and gaps in program monitoring and outreach,



**Flanked by fellow representatives of veterans groups -- including Cmdr. René Campos, USN (Ret), left, MOAA's senior director of Government Relations -- Carl Blake of the Paralyzed Veterans of America speaks in support of the Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act during a 2024 press conference in Washington, D.C. (Photo by Mike Morones/MOAA)**

continue to hinder caregivers' ability to benefit fully from the law's intended reforms.

### Why the Legislation Matters

The Dole Act includes critical improvements for veterans and caregivers, such as expanding VA's share of home nursing coverage to 100%, offering grants and contract opportunities to mental health providers to help caregivers, and streamlining support programs intended to reduce financial strain and improve home-based care outcomes. Stalled implementation means caregivers continue to face out-of-pocket costs, limited access to mental health support and respite services, and inconsistent awareness of available resources.

Senior VA officials told lawmakers that oversight of the Dole Act has been elevated to the Office of the Secretary to enhance coordination. They noted progress in expanding access to community care and home-based services but acknowledged that funding shortfalls, staffing challenges, and

logistical constraints have slowed implementation. As a result, the VA has had to shift resources within existing budgets or make internal adjustments to keep requirements moving forward.

### MOAA's Work Continues

MOAA remains at the forefront of pressing Congress and VA leadership to prioritize caregiver support enhancements and ensure the Dole Act is fully implemented. MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF

(Ret), [testified Feb. 24](#) before a joint session of the House and Senate Veterans' Affairs Committees, urging lawmakers to take meaningful action to strengthen support for caregivers who play a vital role in veterans' long-term care.

To advance this work, MOAA is championing the Caregiver 3R Act, a top priority this Congress. The bill would help caregivers transition after their caregiving role ends by expanding health coverage, offering bereavement and employment assistance, and improving access to retirement planning resources.

Help Move the Caregiver 3R Bill Forward

MOAA urges members and supporters to continue engaging with their lawmakers to ensure this important legislation advances to the House and Senate floors and become law.

Add your voice by taking action through MOAA's [Legislative Action Center](#) and help keep caregiver and veteran support at the forefront of Congress' agenda.

## Are you paying too much for Medicare Part B -- Here's some advice

By: Kevin Lilley

While Medicare Part B premiums for 2027 won't be announced until the fall, it's likely beneficiaries could see an increase similar to this year's 9.7% hike ... or more, based on inflation and health care costs.

Depending on your financial situation and life events, you may qualify for a lower Part B premium than initially assigned. Here's how the premium is calculated, what situations allow for an appeal, and how those appeals work.

### Meet IRMAA

All beneficiaries don't pay the same Part B premium – their total cost includes the Income Related Monthly Adjustment Amount (IRMAA), which is added to the base Medicare Part B premium for higher income levels.

In 2026, for example, those with a modified adjusted gross income (MAGI) of less than \$109,000 (\$218,000 for couples filing joint tax returns) pay a \$202.90 monthly premium, while those in the highest IRMAA bracket (more than \$500,000 in income, or more than \$750,000 if filing jointly) pay \$689.90 a month.

[\[FULL CHART: 2026 IRMAA Brackets\]](#)

Beneficiaries' 2026 IRMAA



**ARE YOU PAYING TOO MUCH FOR MEDICARE PART B?**

- Monthly premiums may be higher than you need to pay.
- Income-Based Adjustments could be increasing your cost.
- There may be ways to reduce your premium.

figures were calculated using MAGI from tax year 2024, when available. Next year's figures will rely on income levels from the 2025 tax year, but if your financial realities aren't reflected by those figures, you may have options to reduce your premium by requesting a new initial determination.

### When to Appeal

The Social Security Administration (SSA) will consider an appeal under five circumstances:

- An amended tax return from the year used to set current premium levels.
- A correction by the IRS of information used to set current premium levels.
- A new, 2-year-old tax return available in instances where the SSA used a 3-year-old return to set current premium levels.
- A change in living arrangement for married beneficiaries using the "married filing separately" tax option from

the tax year used to set current premium levels.

- A "life-changing event" to include a spouse's death, remarriage, divorce or annulment, work reduction or stoppage, loss of income-producing property, loss or reduction of pension income, or receipt of employer settlement payment.

If you're in one of the above situations, you can appeal to the SSA to have your premium lowered to match current income levels via a new initial determination.

### How to Appeal

If your appeal involves a life-changing event, file Form SSA-44 either via SSA.gov or with your local Social Security office.

If your appeal involves other circumstances or you have questions about the process, call the SSA at (800) 772-1213 and ask about lowering your IRMAA due to an amended return, IRS error, or other factors. You may be asked to provide IRS documentation and/or other proof of your claim at a follow-on appointment at your local Social Security office. Review these guidelines for a fuller picture of what you can expect during an initial discussion with a Social Security representative.

*This article was originally published in August 2022 and has been updated. Last update: March 27, 2026.*

## Servicemembers can track their exposure history; veteran access is soon

By: Kevin Lilley

Servicemembers now can access their file in the Individual Longitudinal Exposure Record (ILER), a database launched in 2019 that tracks potential exposures to environmental hazards based on all types of deployment and assignment information.

They also can self-report information regarding such assignments and duties that they believe is missing from the record, though such submissions will not “change official source data,” according to military health system (MHS) ILER guidance.

Servicemembers will need a Common Access Card and a private email address to establish an ILER account. They can begin the process at the ILER Account Logonpage after accepting a series of disclaimers. A full walkthrough of the process is available via a [Health.mil instructional video](#); those with questions can call the Defense Health Agency Global Support Center at (800) 600-9332 or email [dha.jbsa.j-6.mbx.mhs-service-desk@health.mil](mailto:dha.jbsa.j-6.mbx.mhs-service-desk@health.mil).

The VA is expected to offer similar access and self-reporting procedures in the fall.

[\[MOAA/DAV REPORT: Ending the Wait for Toxic-Exposed Veterans\]](#)

### What Is ILER?

The database provides full information on exposure history for servicemembers and veterans throughout their careers. This allows medical professionals to review such materials when diagnosing illnesses and establishing treatment plans, and offers a wider data set to researchers



Marines dispose of trash in a burn pit in the Khan Neshin district of Afghanistan in 2012. (Photo by Cpl. Alfred V. Lopez/Marine Corps)

who can identify and analyze exposure patterns.

It can also be used as part of the VA disability evaluation process, though ILER information “does not determine eligibility, disability ratings, or benefit decisions,” per the MHS guidance.

The database included more than 18.3 million records used to create more than 11.8 million “individualized exposure summaries” as of March 23, according to a Health.mil fact sheet. It incorporates a range of historical registries, including the VA Gulf War Registry and the Airborne Hazards and Open Burn Pit Registry.

MOAA has supported congressional efforts to expand ILER to include stateside exposures and ensure all data is made available for VA use. Language to that effect was included in the FY 2026 National Defense Authorization Act.

### Self-Reporting

Servicemembers (and eventually veterans) can self-report deployment locations, exposure events, or other details missing from their ILER record via the online portal. While the information will not override existing records, it could be used by health care providers when considering treatment options.

Users are encouraged to self-report such details even if specific dates or details are not available. They’re also asked to review their ILER record “periodically,” according to MHS materials, especially after deployments and prior to leaving service.

### More Resources

To learn more about accessing the ILER, visit these Health.mil pages:

- [Understanding the Individual Longitudinal Exposure Record](#)
- [ILER: Exposure Data Management for Service Member and Veteran Care](#)
- [Frequently Asked Questions: ILER](#)

## U.S. deploys uncrewed drone boats in Middle East operation

*This article was rewritten by ChatGPT from reporting by David Jeans, Reuters*

The United States has taken a significant step forward in modern naval warfare, deploying uncrewed surface vessels — commonly known as drone boats — in ongoing operations in the Middle East.

According to Pentagon officials, this marks the first confirmed use of these systems in an active conflict environment.

### New tools in a battlefield

The vessels, called Global Autonomous Reconnaissance Craft (GARC), are small, high-speed boats designed for remote operation. Built by Maryland-based defense firm BlackSea, they are currently being used for maritime patrol missions as part of Operation Epic Fury, the U.S. campaign addressing tensions with Iran.

Pentagon spokesman Tim Hawkins reported that these unmanned vessels have already demonstrated meaningful operational use, logging more than 450 hours at sea and covering over 2,200 nautical miles in regional waters.

While capable of surveillance and reconnaissance, the systems could also be adapted for offensive missions. However, officials emphasized there is no indication they have been used in direct attacks.

### Drone warfare expands

The growing use of maritime drones reflects broader global



**A U.S. Navy Global Autonomous Reconnaissance Craft maneuvers during an exercise in Charleston, SC. (Photo by Staff Sgt. EmilyFarnsworth/U.S. Air Force)**

trends. In the conflict between Ukraine and Russia, explosive-laden drone boats have successfully targeted naval assets in the Black Sea.

Similarly, Iran has employed sea-based drones in attacks on commercial shipping in the Gulf in recent weeks, raising concerns about maritime security in the region.

The U.S. deployment signals an effort to keep pace with rapidly evolving technologies that are reshaping naval operations.

### Challenges remain

Despite the promise of unmanned systems, the Navy's push to build a large fleet of autonomous vessels has not been without obstacles.

Efforts to expand these capabilities have encountered delays, technical issues, and budget concerns. Previous reporting indicated that the GARC platform

experienced testing problems, including a collision during trials and a recent incident in which a vessel became inoperable during a Middle East test.

Pentagon officials declined to address those specific setbacks but described the system as an “emerging capability” that enhances maritime awareness for the U.S. 5th Fleet.

### Looking Ahead

For military planners, unmanned systems like the GARC represent a potential shift in how naval forces operate — offering increased flexibility, reduced risk to personnel, and potentially lower costs compared to traditional ships.

As these technologies continue to mature, they are expected to play an increasingly important role in maintaining security and stability in contested waters around the world.

## Pentagon separates U.S. Forces Japan and Fifth Air Force Commands

*By ChatGPT, rewritten using reporting by Todd South, Air & Space Forces Magazine*

The Department of Defense has officially ended a decades-long command structure in Japan, separating leadership of U.S. Forces Japan (USFJ) and the Fifth Air Force into two distinct commands.

The change concludes a dual-role arrangement that had been in place since the late 1950s and reflects a broader shift in U.S. military posture in the Indo-Pacific region.

### New Leadership, Structure

Under the updated structure, Air Force Lt Gen Stephen Jost will continue leading U.S. Forces Japan, while Lt Gen Joel Carey now commands the Fifth Air Force. Previously, a single officer held both roles simultaneously.

Military officials say the separation allows each command to focus more directly on its mission, particularly as regional security concerns intensify.

### Shift Toward a Warfighting Mission

U.S. Forces Japan is transitioning from its traditional administrative and coordination role into what leaders describe as a “warfighting headquarters.” This evolution is intended to improve operational readiness and strengthen joint force capabilities alongside Japan’s Self-Defense Forces.

Lt Gen Jost emphasized that the new structure enhances the military’s ability to respond quickly and effectively to emerging threats while reinforcing stability in the region.

The reorganization also opens the possibility for future USFJ commanders to come from other branches of the U.S. military, since the position is no longer



**U.S. Air Force Lt Gen Joel Carey, 5th Air Force incoming commander, Lt Gen Stephen Jost, outgoing commander, and Lt Gen Laura Lenderman, Pacific Air Forces deputy commander, render a salute during the national anthem during a change of command ceremony at Yokota Air Base, Japan, March 24, 2026. (U.S. Marine photo by Sgt. Mitchell Johnson)**

tied exclusively to Air Force leadership.

### Responding to Regional Tensions

The restructuring comes amid rising tensions in East Asia, particularly involving China’s expanding military activities.

Recent incidents — including Chinese aircraft targeting Japanese planes with radar systems and increased naval operations near Japanese territory — have underscored the need for enhanced coordination and readiness.

Japan, for its part, has been steadily increasing its defense capabilities. The country recently approved a record defense budget exceeding \$58 billion, continuing a multi-year effort to strengthen its military posture, including investments in missile systems and unmanned technologies.

### Operational Impact

Military analysts say the change will give U.S. Indo-Pacific Command greater flexibility in both deterrence and potential combat operations.

Retired Air Force Lt Gen Burton

Field, a former commander of both USFJ and Fifth Air Force, noted that the separation provides additional capability to respond if tensions escalate.

Similarly, retired Brig Gen Houston Cantwell said the move allows each command to sharpen its focus. He compared the shift to U.S. Forces Korea, which is structured specifically to deter and, if necessary, respond to conflict.

### Focus on Airpower in the Region

With the new arrangement, Lt Gen Carey will oversee approximately 15,000 Airmen and civilian personnel across key installations, including Yokota Air Base, Misawa Air Base, and Kadena Air Base on Okinawa.

These bases remain central to U.S. strategy in the Indo-Pacific, particularly as advanced aircraft such as the F-35 are introduced into the region.

Military leaders emphasize that forward-deployed airpower — along with strong partnerships with allied forces — remains a critical component of deterrence and regional security.

### Looking Ahead

Defense officials view the command split as part of a larger effort to modernize U.S. military operations and adapt to evolving threats.

As the Indo-Pacific continues to grow in strategic importance, the restructuring of U.S. Forces Japan signals a clear intent to strengthen readiness, improve coordination with allies, and maintain a credible deterrent presence.

## Navy launches new unmanned vessel program under ‘Golden Fleet’ Strategy

By ChatGPT, rewritten using reporting by Riley Ceder, Military Times

The U.S. Navy is reshaping its approach to unmanned surface vessels, unveiling a new acquisition program designed to speed development and expand the role of autonomous systems across the fleet.

The initiative, known as the Medium Unmanned Surface Vessel (MUSV) Family of Systems, officially began March 26 and represents a departure from earlier efforts that focused on narrower mission requirements.

### A faster path

Navy officials say the new program emphasizes rapid delivery over prolonged development cycles. Instead of lengthy prototyping phases, the service is seeking vessels that are already close to operational readiness.

Rebecca Gassler, the Navy’s portfolio acquisition executive for robotic and autonomous systems, said the goal is to create an ongoing marketplace where industry partners can regularly provide mission-capable unmanned vessels.

Companies responding to the solicitation must demonstrate not only technical capability, but also viable production and testing plans. Selected designs will undergo at-sea evaluations before the Navy moves forward with production or leasing agreements.

Officials expect the first operational vessels from the program to be delivered by fiscal year 2027.



Unmanned Surface Vessel Division 12 and 13 conduct unit-level training in San Diego Bay in 2025. (LTJG Cody Davidson/Navy)

### ‘Golden Fleet’ vision

The MUSV effort is a key component of the Navy’s broader “Golden Fleet” initiative, which aims to modernize maritime capabilities through a mix of traditional ships and advanced unmanned systems.

Central to that vision is the use of modular, containerized payloads — essentially portable mission packages that can include sensors, drones, or weapons. These systems are designed to be rapidly deployed and adapted to a wide range of operational needs.

The concept aligns with guidance from Chief of Naval Operations Adm. Daryl Caudle, who has emphasized flexibility and scalability as essential elements of future naval warfare.

### Moving away

As part of this shift, the Navy is discontinuing its earlier Modular Attack Surface Craft (MASC) program.

That effort focused on developing simpler, lower-cost unmanned vessels tailored to specific mission sets. However, officials determined the approach was too limited given the expanding range of requirements

facing the fleet.

The new MUSV program is intended to support a broader array of missions, offering greater adaptability and scalability across different operational environments.

### Industry-driven innovation

The Navy’s updated approach places

greater emphasis on private-sector innovation and investment.

Rather than leading development from the ground up, the service is encouraging companies to bring forward mature designs that can be quickly tested and fielded.

Navy Secretary John Phelan highlighted the importance of this strategy, noting that rewarding companies capable of delivering operational capability quickly will be key to maintaining a competitive edge.

### Looking ahead

With billions of dollars allocated to unmanned systems in recent legislation, the Navy is signaling that autonomous vessels will play an increasingly central role in future operations.

Leaders view the MUSV program as a critical step toward integrating these technologies into everyday fleet operations — enhancing flexibility, reducing risk to personnel, and expanding the Navy’s ability to respond to emerging threats worldwide.

## Army exploring lightweight air defense system for rapid deployment

*By ChatGPT, rewritten using reporting by Michael Peck, Defense News*

The U.S. Army is working to develop a more mobile air defense capability tailored for light infantry units, particularly those operating in fast-moving or austere environments where heavy equipment cannot easily be deployed.

According to a recent Army request for information, officials are seeking concepts for a compact, sled- or pallet-mounted system that can be transported by smaller vehicles or delivered by air during operations such as airborne assaults.

### Speed and flexibility

The proposed system is intended to support dismounted troops and light maneuver units, especially during joint forced entry missions. To meet those demands, the Army wants a solution that can be transported by aircraft such as the C-130, as well as deployed via parachute or sling load.

Rather than being permanently integrated into a single vehicle, the system would operate as a self-contained unit. It could be mounted on platforms like the Infantry Squad Vehicle or emerging robotic vehicles, then removed without affecting the vehicle's primary function.

The effort is part of the Army's



**U.S. soldiers conduct a live-fire exercise using the M-SHORAD weapon system in Vilseck, Germany, Feb. 9, 2023. (SPC Adrian Greenwood/U.S. Army)**

ongoing Maneuver Short-Range Air Defense (M-SHORAD) modernization program, which aims to provide layered protection for maneuver forces against aerial threats.

Earlier versions of M-SHORAD have included systems mounted on Stryker vehicles, combining missiles and cannons to counter aircraft and drones. The new Increment 4 initiative focuses on a lighter, more adaptable capability that can keep pace with highly mobile units.

### Emerging threats

The envisioned system would be capable of defending against a range of airborne threats, including small- to medium-sized drones, helicopters, and fixed-wing aircraft providing close air

support.

Potential weapon options include short-range interceptor missiles, precision-guided rockets, automatic cannons, and machine guns. These could be paired with electronic warfare tools and advanced sensor systems to detect and track incoming threats.

### Engineering challenges

Army planners acknowledge that fitting multiple defensive capabilities onto a lightweight platform presents technical challenges, particularly in terms of size, weight, and power requirements.

To address this, the service is emphasizing modular design and open-system architecture, allowing components to be adapted or upgraded as technology evolves.

### Timeline

The Army is aiming to field an initial version of the system between 2027 and 2029. To accelerate development, officials plan to rely heavily on existing technologies that are already mature, rather than starting from scratch.

The current request for information will help determine what solutions industry can provide as the Army refines its requirements.

## National Guard mobilized as Hawaii confronts severe flooding crisis

*By ChatGPT, rewritten using reporting by Tanya Noury, Military Times*

Hawaii National Guard forces have been activated across the islands as state and federal agencies respond to what officials describe as the most severe flooding event in more than 20 years.

The crisis followed a powerful series of storms that brought destructive winds and torrential rainfall, leaving widespread damage in their wake. Hundreds of homes have been damaged or destroyed, roads have been buried under thick volcanic mud, and entire communities have been cut off from access.

### Widespread impact

Gov. Josh Green ordered the mobilization of nearly 200 Guard members on March 21 to support response and recovery operations. Thousands of residents were forced to evacuate as rising waters overwhelmed neighborhoods, prompting more than 200 rescue missions.

The islands of Oahu and Maui experienced the heaviest impacts, with some areas receiving extreme rainfall totals over a short period. Floodwaters inundated critical infrastructure, including schools, airports, and a hospital, while



Troops assigned to the Hawaii National Guard assist first responders in recovery efforts in flood-impacted zones in Waialua, Hawaii, March 21, 2026. (SPC Donald Bond/National Guard)

isolating several communities.

Although the immediate storm threat has subsided, recovery efforts remain underway as crews work to assess damage, clear debris, and restore essential services.

### Rescue and recovery

Maj Gen Stephen Logan, Hawaii's adjutant general, said National Guard personnel have been positioned in emergency operations centers throughout the state to assist with coordination efforts.

Specialized teams equipped with high-water vehicles have been deployed to navigate flooded areas and reach stranded residents. These vehicles are capable of operating in several feet of standing water, making them vital for rescue missions.

In addition, units trained in hazardous response have been activated, and three UH-60 Black Hawk helicopters have conducted

multiple search-and-rescue operations.

### Joint response effort

The response has involved a coordinated effort across multiple agencies. The U.S. Coast Guard and Navy have contributed air and maritime support, helping evacuate residents from areas inaccessible by ground.

State officials are also working with federal partners to secure additional assistance. Gov. Green said coordination with the Department of Homeland Security could lead to a presidential disaster declaration, potentially unlocking significant federal funding to support recovery.

### Significant damage

Preliminary estimates suggest the damage could exceed \$1 billion, highlighting the scale of the disaster.

Federal officials indicated they are closely monitoring the situation and have already begun deploying resources through agencies such as FEMA, the Coast Guard, and the National Park Service.

As recovery continues, officials emphasized the importance of strengthening infrastructure and preparedness to reduce the impact of future disasters.

## VA to hold Advanced Care Workshop at Lee County VA Health Care Center on April 7

Bay Pines VA Healthcare System will offer an Advanced Care Planning Workshop on the Lee County VA Health Care Center Campus on the first Tuesday of each month from 2:30 - 3:30 p.m.

The April workshop will be on Tuesday, April 7.

Due to limitations on space, registration is required.

These workshops are open to all veterans and a guest of their choice.

Advance Care Planning Group Visits (ACP-GV) offer a place for you to share, learn, and help your fellow veterans understand the benefits of planning for future health care decisions if you become too ill to make or communicate choices for yourself. ACP-GV can help you understand how to fill out

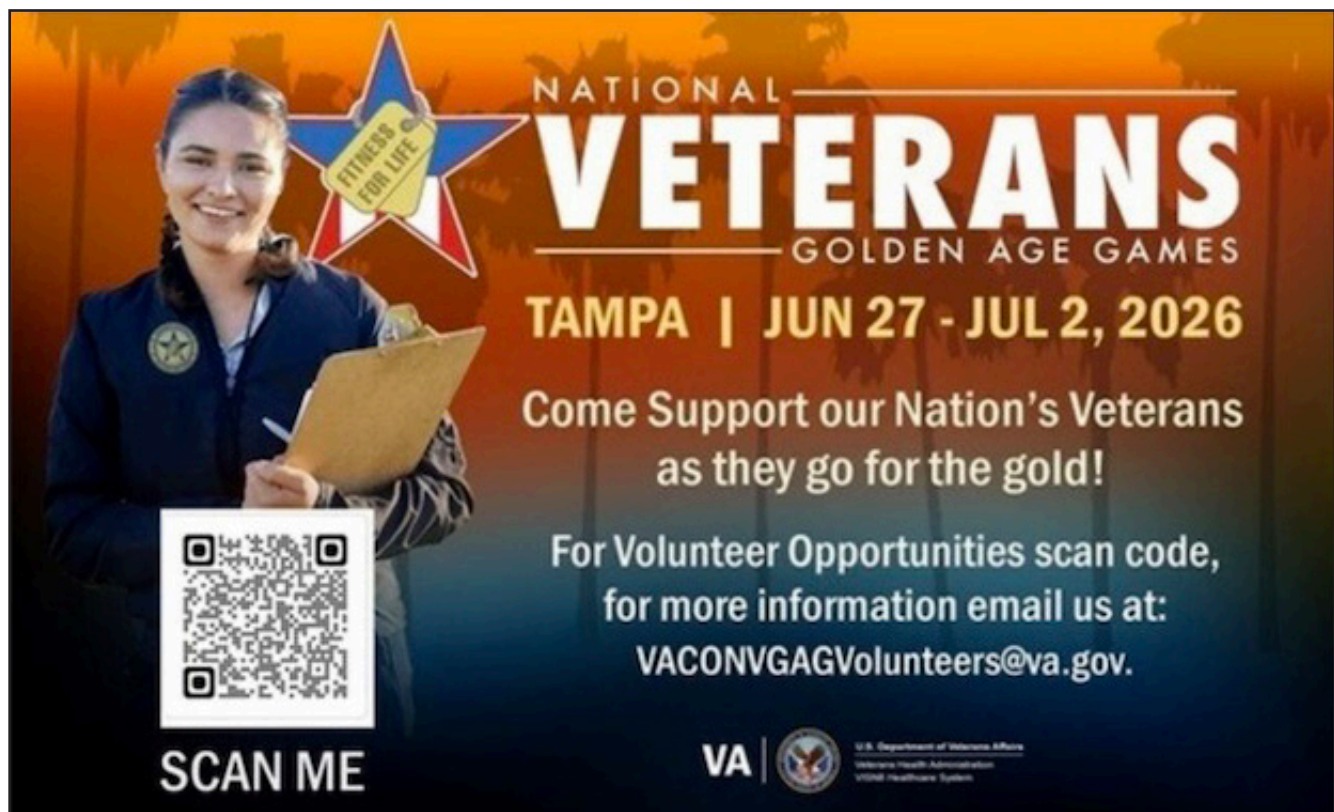


The banner features the VA logo and U.S. Department of Veterans Affairs text at the top. Below is the title "Advanced Care Planning Workshop" in large, bold letters. Underneath the title are three bullet points: "Plan for the Future", "Make Your Wishes Known", and "Secure Your Health Care Decisions". The central image shows a male veteran in a cap and glasses talking to a female healthcare professional in blue scrubs. To the right, there is a clipboard with "Advance Directive" written on it, a stethoscope, and a family icon. At the bottom, it says "Information & Guidance for End-of-Life Planning".

an advance directive that matches your preferences, so you are always in control of your health care.

To register for the workshop

or for more information, please contact Denyse Wilkins at 727-398-6661, ext. 15932 or Pamela Zavala at 727-398-6661, ext. 19471.



The poster features a woman in a dark blue uniform holding a clipboard and a large QR code. The text reads: "NATIONAL VETERANS GOLDEN AGE GAMES TAMPA | JUN 27 - JUL 2, 2026". Below this, it says "Come Support our Nation's Veterans as they go for the gold!". At the bottom, it says "For Volunteer Opportunities scan code, for more information email us at: VACONVGAGVolunteers@va.gov". The VA logo and U.S. Department of Veterans Affairs text are at the bottom right.

# Florida Veteran News

Fort Stewart/Hunter Army Airfield

## Retiree Appreciation Day



APRIL 18, 2026

University of Central Florida Student Union  
12715 Pegasus Drive  
Orlando, FL 32816



### Presentations From:

U.S. Army Retirement Services Office  
Florida Department of Veteran Affairs  
Surviving Spouses Briefing

**Registration** begins at 8:00 A.M.; **Presentations** begin at 9:00 A.M.

Meet representatives from the different agencies during the RAD Information Fair, 1000 - 1200 hours



Please use Garage/Parking Lot H



SCAN ME

Pre-Register at:  
2026 Retiree Appreciation Day  
(<https://rebrand.ly/2026-RAD-Tickets>)

Follow us on Facebook at:  
[www.facebook.com/FtStewartRSO](http://www.facebook.com/FtStewartRSO)



SCAN ME

Receive Services

Understand Benefits

Learn about Programs and Initiatives

Socialize



U.S. ARMY

ONCE A SOLDIER, ALWAYS A SOLDIER...  
A SOLDIER FOR LIFE!



# Florida Veteran News



## 2026 FLORIDA MISSION OF MERCY VETERANS DENTAL EVENT

MAY 14, 2026 • JACKSONVILLE

The Florida Mission of Mercy Veterans First Initiative will provide FREE dental care to military veterans beginning on May 14, 2026 at Prime Osborn Convention Center (1000 Water St. Jacksonville, FL 32204). You **MUST** register for an appointment. Registration opens on March 2, 2026 at [FLAMOM.org](http://FLAMOM.org).

### What is the Florida Mission of Mercy?

Florida Mission of Mercy is a charitable dental clinic that provides free dental care to the underserved and uninsured. Patients are seen on a first-come, first served basis.

### Veterans First Attendees will:

- Register for an arrival time on Thursday, May 14 to complete paperwork, X-rays and dental exam
- Return at 7 a.m. on Friday, May 15 for dental treatment

### What services are provided?

- Dental exams, cleanings, fillings, extractions and some root canals

### Who can receive treatment?

- Military veterans willing to wait in line who do not have medically compromising conditions can be treated.
- Photo identification, Social Security Number, insurance information or other personal identification/documentation is NOT required.
- Interpreters will be available to assist some languages, but please bring an interpreter if you do not speak English.

### Sedation and narcotics will NOT be available.

- If you have dental pain, please do NOT wait to seek care, as this could be a sign of a serious condition.
- If dental pain is severe and accompanied by fever or swelling, go to a hospital emergency room immediately.
- For a list of low-cost dental clinics in the state, please visit [fdacares.com](http://fdacares.com).



FLORIDA VETERANS  
— F O U N D A T I O N —

FOR MORE INFORMATION, VISIT [FLAMOM.ORG](http://FLAMOM.ORG)

# UPCOMING EVENTS:

## Cape Coral MOAA Board

### Meeting

10 a.m.

Thursday, April 9

**Cape Royal  
Golf Club**

*All members are welcome*

*Happy*  
**EASTER**



### 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.

# APRIL Calendar of Events

SUN	MON	TUES	WED	THUR	FRI	SAT
			<b>1</b>	<b>2</b>	<b>3</b> <i>Good Friday</i>	<b>4</b>
<b>5</b> <i>Easter Sunday</i> <i>Gold Star Spouses Day</i>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b> <i>CCMOAA Board Meeting 10 a.m.</i>	<b>10</b>	<b>11</b> <i>CCMOAA Breakfast Meeting 10 a.m.</i>
<b>12</b>	<b>13</b>	<b>14</b> <i>Air Force Reserve Birthday (1948)</i>	<b>15</b> <i>Tax Day</i>	<b>16</b>	<b>17</b>	<b>18</b>
<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b> <i>Army Reserve Birthday (1756)</i>	<b>24</b>	<b>25</b>
<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b> <i>Military Brats Day</i>		

# Air Force Reserve Birthday

## U.S. Air Force Reserve was formed by President Harry Truman in April 1948

The Air Force Reserve's contribution to the security of the United States and the world fulfills visions begun one hundred years ago when, in 1907, the Aeronautical Division in the Signal Corps became responsible for military "air machines," and some sixty years ago, when President Harry Truman directed in the National Security Act of 1947 that the services revitalize their reserve programs. Since its inception in April 1948, the Air Force Reserve has evolved from a mobilization-only force into an operational reserve integrated 24/7 with the active Air Force.

Dedicated Citizen Airmen stand ready -- to provide combat-ready forces to fly, fight and win ... airpower anytime, anywhere!

1948 - 1968: The historical origins of an air reserve in the US military stem from the Preparedness Movement and the National Defense Act of 1916 that authorized an Organized Reserve Corps. The Air Force Reserve was formally established on April 14, 1948 by President Harry Truman who envisioned a program similar to one established during the First World War, whereby Reservists stood ready to serve during wartime.

When the Korean War erupted in 1950, the Air Force Reserve consisted of over 315,800 non-drilling and nearly 58,500 drilling Reservists in combat sustaining units, namely 20 troop carrier wings outfitted with C-46s and C-47s (later C-119s), and five light bombardment wings of B-26s. Between July 1950 and June 1953, the Air Force mobilized nearly 147,000 Air Force Reservists to active service for periods from one to three years. Five Air Force Reserve units remained on active service while another 15 units were called up to replace and fill out active units. Air Force Reservists performed



well, as demonstrated by unit citations and the recalled individuals who became fighter aces.

During the 1950s, several legislative acts addressed concerns with the national reserve program, establishing the Ready, Standby, and Retired Reserve categories. Units were provided with full-time air reserve technician (ART) trainers and the President was authorized to mobilize a portion of the Ready Reserve to active duty without advanced congressional notification.

In the 1960s the services relied on the Reserve forces to support the Berlin and Cuban Crises. While still transitioning to new aircraft, five Air Force Reserve C-124 units along with 5,613 Reservists were mobilized for a year during the Berlin Crisis. When the Cuban Crisis intensified, Reserve aircrews flew C-119s and materiel to Key West Naval Air Station and Homestead AFB, Florida. Mobilizations followed with 14,220 Air Force Reservists and 422 aircraft on active duty by 28 October 1962.

The Air Force again called on the Air Force Reserve to participate in the Vietnam War effort. Reservists voluntarily provided direct and indirect support with few mobilizations.

Needing more strategic airlift into the Vietnam Theater, the Air Force Reserve responded by flying C-124 missions as part of their inactive duty, annual two-week training, and an additional 36 days of inactive duty days until US involvement ended in 1973. Air Force Reserve rescue and recovery, intelligence and medical specialists, aerial porters, maintainers, lawyers, and chaplains comprised the range of support provided. Desiring more augmentation from the Air Force Reserve and yet unable to procure enough new C-141s, the Air Force initiated in 1968 the associate concept whereby Air Force Reserve personnel would associate with an active duty unit equipped with new C-141s or C-9s,

flying and performing maintenance together.

1969 - 1989: As the 1970s unfolded, the challenge then was to find the right mix of forces for mission effectiveness. Secretary of Defense Melvin Laird adopted the Total Force concept in August 1970 with Secretary of Defense James Schlesinger declaring it policy in 1973.

With the implementation of the Total Force Policy, the Air Force Reserve became a multi-mission force, flying the same modern aircraft as the active Air Force. Mobilization planning and operational evaluation were integrated with the corresponding active duty functions. With the same equipment and budget authority, the Air Force Reserve was held to the same readiness standards and inspections as regular Air Force units. Special operations, air refueling, weather reconnaissance, and, once again, fighter missions were added to the airlift, rescue, and mission support roles performed by the Air Force Reserve. The associate concept soon expanded to include the C-5.

Air Force Reserve participation in Air Force exercises and deployments  
(Continued on next page)

# Air Force Reserve *(continued)*

*(Continued from previous page)*

perfected its mobility capabilities as demonstrated throughout the seventies, most notably during the Israeli Airlift of 1973, some 630 crewmembers volunteered for Middle East missions to include flying into Tel Aviv while another 1,590 Reservists performed missions worldwide, freeing up more active crews for airlift.

The 1980s saw the modernization and expansion of the Air Force Reserve program. KC-10s joined the associate force in 1981. Fighter units obtained the more modern A-10s and F-4s, and in 1984, the Air Force Reserve received its first F-16. Operationally, the Air Force Reserve returned American students from Grenada in 1983, performed air refuelings of F-111 bombers during the El Dorado Canyon raid on Libyan-sponsored terrorists in 1986, and acted as a full partner in Operation Just Cause which ousted Panama's General Noriega in 1989-1990. Air Force Reservists also supported humanitarian and disaster relief efforts, including resupply and evacuation missions in the aftermath of Hurricane Hugo. The Reserve's continual volunteering allayed the concerns of those who believed the Air Force Reserve would not be available when really needed.

1990 - 1999: Air Force Reserve airlift and tanker crews were flying within days of Saddam Hussein's invasion of Kuwait in 1990.

When ground operations commenced, Air Force Reserve A-10s operated close to the front lines along with Air Force Reserve special operations and rescue forces.

A Reservist scored the first-ever A-10 air-to-air kill. When Operations Desert Shield/Storm ended, the Air Force Reserve counted 23,500 Reservists mobilized with another 15,000 serving in a volunteer capacity.

The Air Force Reserve had become indistinguishable from the active force in capability; there was no difference between an Air Force Reserve pilot and an active duty pilot, or a boom operator, or loadmaster.

In the aftermath of Desert Storm, Air Force Reservists continued to serve and were heavily involved in enforcing the no-fly zone over northern and southern Iraq as well as in humanitarian relief missions to assist uprooted Iraqi Kurds. For over six years, Air Force Reserve C-130s performed these Provide Comfort missions on a rotational

basis while F-16s and rescue HH-60s deployed to Incirlik Air Base, Turkey, for the no-fly operations. In 1993, when tensions mounted in Bosnia, Air Force Reserve tanker and fighter units participated in enforcing the Deny Flight no-fly zone while airlift units ensured logistical resupply.

The Air Force increasingly relied on its Air Force Reserve component for a "steady state" of daily assistance-- whether it was flying airlift channel, fire fighting, aerial spray, hurricane hunter missions, or providing highly skilled medical and aeromedical personnel. As a result, Congress sought to clarify the organizational placement of the reserves. Accordingly, in February 1997, the Air Force Reserve officially became the Air Force Reserve Command, the Air Force's ninth major command.

Between March and September 1999, Air Force Reservists volunteered and were also mobilized for Allied Force operations over Serbia and Kosovo. The involuntary recall marked the ninth time the Air Force had requested a mobilization of Air Force Reserve units and personnel since 1950. In summary, Reservists provided 150,000 mandays of support that spanned the spectrum of our missions. The Air Force Reserve once again proved itself as an adaptable and capable force, ready to perform the full range of Air Force operations on an integrated and daily basis in sync with the new Air and Space Expeditionary Force (AEF) concepts.

2000 - Present: When terrorists attacked the United States on September 11, 2001, Air Force Reservists responded in full measure. Air Force Reserve F-16 fighters flew combat air patrols (CAPs) protecting America's cities while KC-135 tanker and AWACs aircraft supported with air refuelings and security. In October 2001, the United States initiated the Global War On Terrorism as military forces entered Afghanistan to combat the Taliban in Operation Enduring Freedom. Air Force Reserve MC-130 Combat Talon aircraft became the first fixed-wing aircraft to penetrate Afghan airspace while Air Force Reserve F-16 crews, already deployed in theater for Operation Southern Watch, performed the first combat missions.

Air Force Reservists made significant contributions by flying close air support, combat delivery, rescue, strategic airlift, and air refueling

missions supporting operations in Afghanistan. They also provided B-52, special operations, aeromedical, security forces, and civil engineering support. Air Force Reserve A-10s, HH-60s and C-130s still continue to perform rotational tours in Afghanistan, and Air Force Reservists have been instrumental in building the Afghan National Army Air Corps. When war against Saddam Hussein's regime began in March 2003, Air Force Reserve combat-ready A-10, B-52, and F-16 aircrews flew numerous strike operations during the first hours of engagement and performed special operations and rescue missions. Air Reserve rescue personnel were among the first into Tallil Air Base as Reserve A-10s provided close air support. Part of the lead tanker force, Reserve tankers offloaded more than 21 million pounds of fuel to more than 1,000 aircraft. In late March 2003, fifteen C-17 Reserve associate crews supported the C-17 airdrop, which opened up the Northern Front in Iraq.

Additionally, Reservists supported Air Force unmanned aerial vehicles (UAV) missions and space-based operations in Southwest Asia, providing essential data to battlefield commanders. During the combat phase (19 March-1 May) Air Force Reserve aircraft and crews flew nearly 162,000 hours and deployed 70 unit-equipped aircraft in theater while aeromedical personnel provided 45 percent of the Air Force's aeromedical crews that performed 3,108 patient movements.

The Air Force Reserve continues to expand its associate construct across the mission spectrum. Specific examples are the Air Force Reserve associating at Elmendorf AFB, Alaska, flying the F-22 and the active duty associating with the C-40C at Scott AFB, and the C-5 at Lackland AFB, Texas. On the horizon, associate units will include future weapon systems such as the F-35 Lightning II and the Next Generation Bomber.

In adapting, changing, and responding these past sixty years, the Air Force Reserve has truly evolved into an operational reserve force. Dedicated Citizen-Reservists provide the world's best mutual support to the Air Force and our joint partners--to provide combat-ready forces to fly, fight and win.

# U.S. Army Reserve Birthday

## Army Reserve roots go back to 1756

The modern Army Reserve traces its roots to early American conflicts, beginning with the French and Indian War and continuing through the Civil War and Spanish-American War. For much of U.S. history, national defense relied on state militias and a small standing army, with Citizen-Soldiers mobilized only during major conflicts.

By the early 20th century, as the United States emerged as a global power, Congress established a formal reserve system. The Medical Reserve Corps was created in 1908, followed by the Organized Reserve under the National Defense Acts of 1916 and 1920. These changes ensured a trained pool of soldiers and officers ready for wartime service.

During World War I and World War II, Army Reserve Soldiers played a major role, with hundreds of thousands mobilized. Their contributions helped establish the United States as a global military power and reinforced the importance of a strong reserve force.

In the Cold War era, the Army Reserve evolved into a strategic reserve, supporting U.S. efforts to contain communism.

Reforms such as the Total Force Policy increased reliance on reserve components, ensuring they could rapidly reinforce active forces when needed.

After the Cold War, the Army Reserve transitioned into an operational force. Budget reductions and global commitments required Reserve units to be fully trained, equipped, and ready for frequent deployment. This shift became especially clear during operations like Desert Storm and later peacekeeping missions.

Following the attacks of

September 11, 2001, the Army Reserve became an essential part of ongoing military operations. Hundreds of thousands of Reserve Soldiers have since been mobilized, supporting missions worldwide and at home.

Today, the Army Reserve is no longer just a backup force—it is a fully integrated, operational partner alongside the Active Army and National Guard, providing critical capabilities that the nation depends on in both war and peace.



# Gold Star Spouses Day

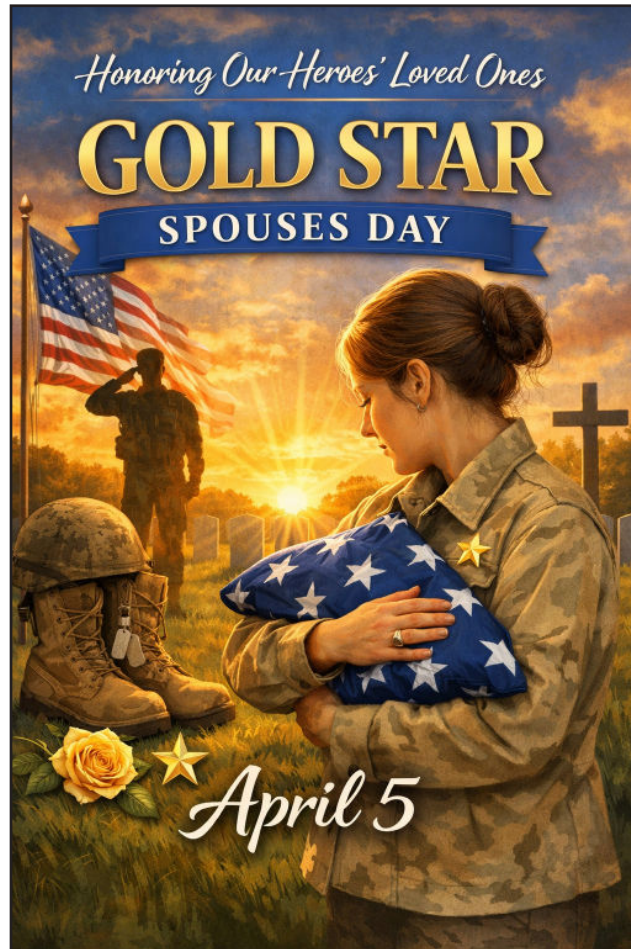
## Gold Star Spouses Day: A legacy of love, sacrifice and remembrance

Each year on April 5, our nation pauses to honor a very special group of Americans whose strength and sacrifice often go unseen, yet are deeply woven into the fabric of our military community—our Gold Star Spouses.

Gold Star Spouses Day is a solemn and meaningful observance dedicated to the husbands and wives of U.S. military service members who made the ultimate sacrifice in service to our country. While their loved ones wore the uniform, these spouses stood steadfast at home—supporting, encouraging, and sharing in the mission. And when loss came, they carried forward a legacy of courage that continues to inspire us all.

The origin of this day traces back to the early 20th century, when families of fallen service members began displaying service flags in their windows. A blue star represented a loved one serving in the military; a gold star signified that the service member had given their life in service to the nation. That gold star would come to represent not only loss, but also honor, pride, and enduring remembrance.

In 2010, the United States Senate officially designated April



5 as Gold Star Wives Day, later expanded to include all spouses and now known as Gold Star Spouses Day. It is a day not only of remembrance, but also of recognition—for the quiet resilience, the lifelong grief, and the unwavering pride carried by these families.

Here in Cape Coral, our MOAA Chapter stands alongside these families in gratitude and respect. We recognize that behind every fallen service member is a family whose life was forever changed. Gold Star Spouses remind us that the cost of freedom is not paid by

the service member alone, but also by those who loved them most.

Their stories are not just stories of loss—they are stories of devotion, of strength in the face of heartbreak, and of a continued commitment to honoring the memory of their loved ones. Many Gold Star Spouses go on to serve their communities, support fellow military families, and advocate for veterans and survivors, ensuring that no one walks this path alone.

As members of the Military Officers Association of America, we hold a special responsibility to remember, to honor, and to support. Whether through simple gestures, community outreach, or personal connection, we can make a difference in the lives of Gold Star families.

On April 5, we encourage our members and the greater Cape Coral community to take a moment to reflect. Attend a local remembrance event if available. Reach out to a Gold Star family. Or simply pause to remember the sacrifices made—not only on the battlefield, but at home.

In honoring Gold Star Spouses, we reaffirm a timeless truth: that love endures beyond loss, and that the legacy of those who gave their lives lives on through those who carry their memory forward.

Let us never forget.

# Military Brats Day

## April 30 designated to remember the military dependents sacrifices

Each year on April 30, communities across the nation pause to recognize a group whose service is seldom measured in medals or ribbons—but whose sacrifice is deeply woven into the fabric of military life. Military Brats Day is a time to honor the sons and daughters of those who wear the uniform—young people who grow up in a world defined by duty, movement, resilience, and pride.

The term “military brat,” once used informally, has evolved into a badge of honor. It reflects a shared identity among millions of Americans who spent their formative years moving from base to base, across states and continents, adapting to new schools, new cultures, and new friendships—often on short notice. These children learn early what many adults take years to master: how to start over, how to say goodbye, and how to remain strong when a parent is deployed far from home.

For many military families, April is known as the “Month of the Military Child,” with April 30 serving as a culminating day of recognition. On this day, the nation acknowledges that while service members take an oath to defend the country, their families quietly take on a mission of their own.

Military children often attend six to nine different schools



before graduation. They celebrate birthdays and holidays with one parent absent. They learn to navigate unfamiliar environments with courage and grace. And yet, despite these challenges, they consistently demonstrate adaptability, academic achievement, and a remarkable sense of global awareness.

Here in Southwest Florida, we are fortunate to have many members of our MOAA chapter who not only served in uniform but also raised families within the military lifestyle. Many of our own children and grandchildren carry the legacy of being military brats—each with their own stories of resilience, adventure,

and lifelong friendships formed across the miles.

What makes military brats unique is not just where they’ve been, but how they carry those experiences forward. They grow into adults who understand service, sacrifice, and community. Many go on to serve themselves—in the military, in public service, or in their communities—continuing a tradition that extends far beyond a single generation.

Military Brats Day also reminds us of the importance of support systems—schools, neighbors, fellow service families, and organizations like MOAA—that help ensure these young people thrive despite the uncertainties of military life.

It is through these networks that military children find stability, mentorship, and encouragement.

As we recognize Military Brats Day on April 30, let us take a moment to thank these young Americans—not just for what they endure, but for how they inspire. Their strength behind the scenes is a vital part of our nation’s defense, and their stories deserve to be told and celebrated.

To all military brats—past and present—we salute you. Your journey is one of quiet courage, and your contributions, though often unseen, are deeply appreciated.



Make sure all of your contact information is up-to-date by using this membership form

**ADD TO YOUR CONTACT LIST:**

info@capecoralmoaa.org

All correspondence from the chapter will come from this address only.

**If you have any questions, please contact our membership chair: Col Gary Nolan**

Email: capecoralmoaa@gmail.com

Phone: 618-407-6945

**Websites**

Cape Coral MOAA  
www.capecoralmoaa.org

FCoC  
www.moaafl.org

MOAA National  
www.moaa.org

Legislative Action Center  
www.moaa.org/takeaction

# Membership

**Cape Coral  
Military Officers Association of America  
(CCMOAA)**

PO Box 100508, Cape Coral, FL 33910-0508

## MEMBERSHIP APPLICATION • DIRECTORY UPDATE

New Chapter Member       Change of Address/Information

Name \_\_\_\_\_  
*Please Print*

Spouse's Name \_\_\_\_\_  
*Please Print*  
(Spouses, Widows, Widowers are welcome as chapter members)

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

Rank \_\_\_\_\_ Service \_\_\_\_\_

*Check appropriate boxes:*

Retired     Active Duty     Widow(er)     Associate•  
• Associate members have the same privileges as other members, except that they are ineligible to vote.

Regular     Reserve     National Guard

Former Officer     Senior NCO

MOAA National Membership No. \_\_\_\_\_ MOAA Life Member \_\_\_\_\_  
*A lifetime MOAA membership does NOT mean your chapter membership is lifetime*

MOAA National Website: <https://www.moaa.org>

Signature \_\_\_\_\_ Date \_\_\_\_\_

**NO FEES FOR MEMBERSHIP**

Scholarship Program Donation \$ \_\_\_\_\_  
*Please use this form for new membership and/or updating your information.*

**Mail to:**  
CCMOAA, ATTN: Secretary,  
PO Box 100508, Cape Coral, FL 33910-0508