



# SWEETWATER CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA

Established December 12, 1972

## THE MARINERS LOG

Volume LIII, Issue No.12

December 2025

### FUTURE HAPPENINGS

**\*\*First Monday, December 1, 2025:** Chapter Board meeting at 9:00 A.M. at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

**\*\*MOAA, Sweetwater Chapter Potluck Christmas Party at the Liwag residence on Wednesday, December 10, 2025** at 11:00 AM at 1056 Fuchsia Lane, San Diego, CA, 92154.

It's a PotLuck party. Please bring your favorite dish to share. Bring a gift worth \$20 if you want to participate in a gift exchange. Please RSVP NLT Wednesday, December 3, 2025

**\*\*December 25, 2025 – Christmas Day**

**\*\*December 31, 2025 – New Year's Eve**

### PRESIDENT'S MESSAGE



**\*\*\* Christmas** is celebrated as a Christian holiday to honor the birth of Jesus Christ. Many people enjoy festive events like holiday parades and light displays while others celebrate with traditional meals and special activities like gift exchanges or charity work. Celebrations may include decorating Christmas trees and decorating homes with lights and festive ornaments. Many also attend church services and sing Christmas carols.

**\*\*\* New Year's eve** is celebrated with dancing, eating, drinking and watching firework displays to welcome the New Year. Others attend religious services to mark the occasion.

*To all members of MOAA, Sweetwater Chapter*

We wish you a very  
*Merry Christmas*  
and a  
*Happy New Year*

### How Much Will Your Medicare Part B Premium Rise in 2026?

By: Kevin Lilley November 17, 2025 MOAA Newsletter



Bill Oxford/Getty Images

Medicare Part B enrollees will pay at least \$202.90 a month in 2026, up from the \$185 monthly premium this year, according to figures released Nov.

14 by the Centers for Medicare and Medicaid Services (CMS).

Part B covers doctor visits, outpatient services, some home health services, and other health care products not covered by Medicare Part A, which deals primarily with hospital, nursing facility, hospice, and inpatient care.

Part B premiums for 2026 will be determined by an Income-Related Monthly Adjustment Amount (IRMAA) based on income levels from 2024 tax filings. Those with a modified adjusted gross income of less than or equal to \$109,000 (for individual filers) or \$218,000 (for joint filers) will pay the base amount of \$202.90.

The monthly premium amounts for 2026 for those

*(Medicare Continued on page 2)*

**2025 OFFICERS**

**EXECUTIVE COMMITTEE**

PRESIDENT:	CWO2 ERNESTO LIWAG, USN Ret.	619 690-2157	ernieliwag@gmail.com
1st VICE PRES.:	CWO4 Oscar Garcia, USN, Ret.	619 482-9680	racsog41@gmail.com
2nd VICE PRES.:	VACANT	559 707-2849	nealridge@hotmail.com
SECRETARY:	CDR Richard Wilson, USN, Ret.	619 472-5615	mustangrich@att.net
TREASURER:	CWO4 Oscar Garcia, USN, Ret.	619 482-9680	racsog41@gmail.com

**BOARD OF DIRECTORS**

CHAIRPERSON:	VACANT		
AIR FORCE:	CWO2 ERNESTO LIWAG, USN Ret.	619 690-2157	ernieliwag@gmail.com
ARMY:	CWO4 Oscar Garcia, USN, Ret.	619 482-9680	racsog41@gmail.com
COAST GUARD:	CDR Bienvenido Valerio, USN, Ret.	619 889-3420	valeriobenny@gmail.com
MARINE:	VACANT		
NAVY:	CDR Richard Wilson, USN, Ret.	619 472-5615	mustangrich@att.net

**SPECIAL OFFICES**

SURVIVING SPOUSES REP:	Mrs. Vivian Rinehart	619 818-4238	evrinehart@cox.net
CHAPLAIN:	Mrs. Marvelyn Hoyt	619 479-7092	hoytmarvelyn@gmail.com
JROTC CHAIR	CWO2 Ernesto Liwag, USN, Ret.	619 690-2157	ernieliwag@gmail.com
LEGISLATIVE REP:	CWO2 Ernesto Liwag, USN, Ret.	619 690-2157	ernieliwag@gmail.com
EDITOR:	Mrs. Jean Wilson	619 472-5615	jeangraph@att.net
PERSONAL AFFAIRS:	CWO2 Ernesto Liwag, USN, Ret.	619 690-2157	ernieliwag@gmail.com
SUNSHINE CHAIR:	Mrs. Marvelyn Hoyt	619 479-7092	hoytmarvelyn@gmail.com
MEMBERSHIP CHAIR	VACANT	559 707-2849	nealridge@hotmail.com

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*(Medicare Continued from page 1)*

with the higher modified adjusted gross incomes:

- \$109,001 to \$137,000 (individual) or \$218,001 to \$274,000 (joint) **will pay \$284.10**, up from \$259 in a similar bracket from 2025.
- \$137,001 to \$171,000 (individual) or \$274,001 to \$342,000 (joint) **will pay \$405.80**, up from \$370.
- \$171,001 to \$205,000 (individual) or \$342,001 to \$410,000 (joint) **will pay \$527.50**, up from \$480.90.
- \$205,001 to \$499,999 (individual) or \$410,001 to \$749,999 (joint) **will pay \$649.20**, up from \$591.90.
- \$500,000 or more (individual) or \$750,000 or more (joint) **will pay \$689.90**, up from \$628.90.

Income brackets are adjusted annually for inflation. The 2026 premiums will rise about 9.7% from this year's levels across all brackets, the same as the increase in the base premium amount.

Married beneficiaries who live with their spouse but file a separate return have a different IRMAA scale: Those with less than \$109,000 in modified adjusted gross income on their 2024 returns still pay the \$202.90 base premium in 2026, but those with income above that level

and below \$391,000 will pay \$649.20 a month. Those with income at or above \$391,000 will pay \$689.90 per month.

The annual Part B deductible will be \$283 for all patients in 2026, up from \$257 this year.

**More Resources**

- Visit the official Medicare website to learn more about Parts A and B, and for a list of phone, web, and email contacts for all Medicare-related services. You can also find information on Medicare's open enrollment period, which runs through Dec. 7.
- MOAA Premium and Life members can access Aging Into Medicare and TRICARE For Life, a digital guide designed to ease your health care transition and answer many common questions. Prefer a PDF? Premium and Life members can download one here.
- Have questions about Medicare Part C, also known as Medicare Advantage? MOAA partners with Veterans Healthcare to help members research plans designed with military retirees and veterans in mind. These plans include additional benefits not offered under Original Medicare, which may include a Part B premium giveback. Request a consultation to review your options.

## Major Change for TRICARE Coverage of Breakthrough Alzheimer's Drug

November 25, 2025 MOAA Newsletter



Andrew Brookes/Getty Images

By MOAA Staff

A first-of-its-kind drug treating early stage Alzheimer's disease via in-home injection has been added to the TRICARE formulary.

Patients who receive the monoclonal antibody Leqembi via intravenous infusion every two weeks for 18 months now may continue treatment with similar infusions every four weeks or a weekly subcutaneous at-home injection. The Leqembi Iqlik (pronounced "I-Click") auto-injector is appearing in the TRICARE formulary as a Tier 3 drug with a 30-day supply available for a \$76 copay.

Providing coverage for the at-home maintenance option will allow beneficiaries to avoid travel to infusion centers for follow-up care.

Beneficiaries must have prior authorization and submit a medical necessity form to verify coverage. The injector may be found at a retail pharmacy or a military treatment facility, but beneficiaries likely will need to obtain the Leqembi Iqlik via Accredo, which provides specialty pharmacy services to TRICARE beneficiaries.

Coverage of the at-home treatment comes after the Food and Drug Administration approved the at-home maintenance dosing in August and after drugmaker Biogen introduced Leqembi Iqlik in the U.S. in early October. About a year earlier, MOAA and other advocacy groups successfully led an effort to secure TRICARE coverage for monoclonal antibodies Leqembi and Kisunla, closing a coverage gap faced by early Alzheimer's sufferers for more than a year.

TRICARE's coverage of monoclonal antibodies is provisional, and may last up to five years.

MOAA will continue monitoring drug coverage changes as part of its overarching work to ensure a world-class health benefit for those who serve and have served,

with care on par with Medicare, federal employee plans, and other benchmarks.

TRICARE beneficiaries with questions about the pharmacy program or their prescriptions should consult with their provider, visit TRICARE.mil for program details and forms, or reach out to Express Scripts at (877) 363-1303.

## COLA and Shutdown Fallout: What You Should Know

By: Kevin Lilley November 25, 2025 MOAA Newsletter

The 2.8% cost-of-living adjustment (COLA) to military retirement pay, Survivor Benefit Plan payments, VA disability compensation, and Social Security checks will reach beneficiaries' bank accounts in late December (or early January), but the path toward the following year's increase is off to a rocky start.

The COLA stems from monthly inflation reports tracking the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). The higher this figure rests at the close of the fiscal year, the higher the increase for beneficiaries. So while the October 2025 CPI-W figure would provide some insight into early inflation trends, it's far from a reliable indicator of a future COLA increase.

Which is good ... because it likely won't exist.

The Nov. 13 report announcing that figure was delayed and then canceled by the Bureau of Labor Statistics (BLS), which published a list of revised report release dates in the days following the shutdown. Survey data used to set CPIs was not collected during the funding lapse, and "BLS is unable to retroactively collect these data," according to the web post.

This means the first indicator of future COLA levels will come Dec. 18, with the release of the November 2025 inflation data. As in previous years, the adjustment will be set by comparing an average of the July, August, and September 2026 CPI-W figures with the 2025 average of those months – the percentage increase, rounded up to the nearest tenth, serves as the annual adjustment. If there is no increase or the 2026 figures are below the 2025 baseline, payments would remain at the previous year's levels.

### Why MOAA Tracks COLA Releases

The monthly releases offer a window into potential retirement-pay increases and can be a small piece of a wider financial strategy for those receiving COLA-attached compensation. But tracking the figure has a larger purpose, especially in years where projections are higher than average.

COLA has come under threat as a way to lower federal spending, with legislation introduced that would either change how COLA is calculated or eliminate the adjust-

(COLA Continued on page 4)

## SWEETWATER CHAPTER MOAA – BOARD MEETING MINUTES

AUGUST 4 2025

**I. 9:23 A.M.** – The Board meeting was called to order by President Ernie Liwag.

**II. Ernie Liwag** led the Pledge of Allegiance. Attendees were Ernie & Remy Liwag, Marvelyn Hoyt, Vivian Rinehart, Rich and Jean Wilson, Oscar & Veronica Garcia.

**III. Secretary's Report** – Submitted by Secretary, Rich Wilson. Motion made by by Jean Wilson, 2nd by Vivian Rinehart minutes approved as read. **IV. Treasurer's Report** – Beginning Balance (June 30, 2025 Balance brought fwd) \$3897.49. Income for June, 2025 was \$35.00 and July, 2025 was \$35.00 from luncheon fund raisers, or \$70.00. Donations from Ernie Liwag for \$10.00 and from Oscar Garcia for \$50.00. Total income \$130.00. Expenses for July 2025 were \$100.00 for picnic supplies. Ending Balance July 31, 2025 was \$3927.49. Motion to approve by Rich Wilson, 2nd by Jean Wilson, Motion Approved.

**V. Presidents Report** – Submitted by Ernie Liwag:

**a.** Military Retirement and SBP Tax Relief Officially Enacted in California Budget: Under the 2025-2026 State Budget, signed by Governor Gavin Newsom, California will now exempt up to \$20,000 per year in military retirement pay or SBP benefits for eligible taxpayers: Up to \$125,000 Adjusted Gross Income (AGI) for individual filers. Up to \$250,000 AGI for joint filers.

**b.** BGEN. Dean Mallires, president of MOAA, San Diego Chapter, passed away on 31 July, 2025 of a heart attack. May he rest in peace. Our condolences

go out to his family.

**c.** Next Board meeting: Monday September 8, 2025 at 9:00 A.M. at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

\*\*September board meeting is scheduled for 2nd Monday because of Labor Day Holiday on September 1, 2025.

**d.** Annual summer picnic at Liwag residence on August 13, 2025 at 11:00.

\*\* Address: 1056 Fuchsia Lane, San Diego, CA 92154. RSVP NLT Monday, August 11, 2025.

**e.** Roster update: Delete inactive members from roster. New list provided. Next Board Meeting: Monday, August 4, 2025 at 9:00 AM at the Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

**VI. Newsletter Editor Report** – (Jean Wilson): working with Ernie on Roster.

**VII. Sunshine Report** – (Marvelyn Hoyt): BGEN Mallires passing. Ernie will let us know about any arrangements.

**VIII. Surviving Spouses Report** – (Vivian Rinehart): Nothing to report.

**IX. Old/New Business** – N/A

**X. Adjournment** – Motion to adjourn by Jean Wilson, 2nd by Rich Wilson, Adjourned 10:00 A.M.

*(COLA Continued from page 3)*

ment entirely for some beneficiaries, to include military retirees.

More than four decades ago, advocates across the military and veteran communities – including MOAA, then known as The Retired Officers Association – formed The Military Coalition to successfully reverse plans to eliminate COLA from military retired pay. MOAA's testimony was also key to reversing "COLA Minus 1 Percent" – a plan in the 2010s set to reduce the value of a military retiree's pay by tens of thousands of dollars before many even reached traditional retirement age.

Those threats may be in the past, but the Congressional Budget Office regularly includes a proposal to reindex COLA as part of its options for lawmakers to

reduce the deficit. Linking pay increases for Social Security recipients, military retirees, and others to a different measurement – known as "Chained CPI" – would save nearly \$280 billion over 10 years ... but would severely weaken the purchasing power of service-earned retiree, survivor, and disability compensation.

Protecting the value of your earned benefits remains a core part of MOAA's mission. That includes ensuring these benefits retain their value over time, whether that means maintaining access to high quality health care after service or ensuring retiree and survivor pay keep up with inflation.

Stay up to date with COLA via our COLA Watch page, and register at our Legislative Action Center to keep up with all of MOAA's legislative priorities.

**GLP-1 Price Cuts: What You Need to Know**

NOVEMBER 18, 2025 MOAA Newsletter



camacho9999/Getty Images

**By MOAA Staff**

A recent agreement between the White House and two drug manufacturers to reduce the cost of some GLP-1 medications does not seem to include those filling prescriptions via the TRICARE pharmacy program, but it could bring more attention to MOAA’s work on behalf of TRICARE For Life patients who lost GLP-1 coverage earlier this year.

The deal would lower the price of GLP-1s Ozempic, Wegovy, and Zepbound to about \$350 a month, a savings of about \$700, for orders made through an online marketplace set to debut next year. Lower costs to Medicare and Medicaid could lead to expanded coverage of GLP-1 medications by these programs, possibly through a pilot, as early as spring 2026.

TRICARE covers GLP-1 drugs, such as Ozempic, that are FDA-approved to treat Type 2 diabetes for all beneficiaries under the pharmacy program. It covers Wegovy and Zepbound (and similar medications) as a treatment for other obesity-related medical conditions such as hypertension and sleep apnea ... but not for TRICARE For Life users, after an Aug. 31 policy change.

MOAA is engaging with Defense Health Agency officials and lawmakers on this issue, stressing that:

- Creating separate pharmacy coverage tiers for TRICARE and TRICARE For Life beneficiaries sets a dangerous precedent, one that could weaken the medical benefit moving forward.
- TRICARE coverage of GLP-1 medications tied to weight loss has never been for cosmetic purposes. All beneficiaries who received authorization had documented comorbid medical conditions.
- Beneficiaries who lose coverage, many of whom are on fixed incomes, are facing a difficult choice – they can continue with medication that may have greatly improved their health and overall quality of

life, but only if they are willing to risk financial security.

Added focus on GLP-1 policies may help MOAA spotlight the unfair treatment of military retirees and their family members under TRICARE For Life. You can make your voice heard by reaching out to your lawmakers and asking them to restore GLP-1 coverage for all TRICARE pharmacy users – a critical component of the world-class care promised to beneficiaries.

**From TotalForce+: Can AI Help Bridge the Military-to-Civilian Gap?**

By: Blair Drake November 18, 2025 MOAA Newsletter

Fast-moving developments in artificial intelligence not only power productivity in the workforce, they can also help veterans and transitioning servicemembers take their next professional steps.

The rise of AI was the focus of an Oct. 29 panel discussion during a “brunch and learn” event at TotalForce+. Made possible by MOAA Charities, it was one of a number of AI-focused sessions at the people-focused conference held in National Harbor, Md.

Speakers included Keith “KC” Castille, CEO and co-founder at C2H LLC; Stephen Hudson, founder and CEO at AI Ready Veteran Inc.; Pete Canalichio, CEO at ThriveAlive.Ai; and Beau Higgins, vice president for Business Development at Oplign — all of whom are veterans and have developed AI tools to assist the military and veterans’ community with the career-transition process. The event was moderated by Elizabeth O’Brien, senior vice president of Programs and Events at Hiring Our Heroes, part of the U.S. Chamber of Commerce.



Keith “KC” Castille, CEO and co-founder at C2H LLC, speaks during a “brunch and learn” event on artificial intelligence at MOAA’s TotalForce+ conference Oct. 29 in National Harbor, Md. Castille served more than 28 years in the Air Force, retiring as a command master sergeant.

The speakers shared personal challenges with their own transitions.

(TotalForce Continued on page 6)

(TotalForce Continued from page 5)

"I retired in 2024," said Castille. "I struggled. I lost my belonging. We've all had phones stop ringing when we hang up that uniform. I wasn't OK."

Hudson said his résumé "went into a black hole" when he was applying for jobs.

"The system didn't know how to translate my military experiences," he said.

The tools they've created aim to make this process easier, whether helping you develop a résumé that translates your skills, target a job sector, or determine your next purpose or mission.

"[My company's tool asks you] exploratory questions," said Canalichio. "We want to know you. ... to provide you your purpose, vision, mission, and values. It becomes your North Star."

However, while they all say AI is valuable, they also caution that it is just a tool, and the personal component of career transition is still crucial.

"[These tools will] help you close the gap and get you across the finish line, but if you're going to be successful, you have to have that personal connection," said Higgins. "The networking connection is critical. Spend the time networking, or you're going to be not working."

## Holidays Offer a Chance to 'Reset and Refocus' Your Finances

By: Kathleen Curthoys November 21, 2025 MOAA Newsletter

As the holidays approach, this is a smart time to reconsider and reset habits for handling finances, but it takes planning, discipline, and the power of saying "no."

"Get your finances in order before the holidays," USAA advice director Josh Andrews said during an Oct. 29 presentation at TotalForce+, MOAA's inaugural people-focused conference held at National Harbor, Md. "Reset and refocus" to reduce stress as you finish out the year and look toward financial freedom.

He advises these four steps to strategize your spending: Know where your money goes, know where it should go in terms of your goals, build a spending plan, and stay on track with it. To help visualize what that should look like, figure on 50% of income for needs, 30% for wants, and 20% for savings and debt payment.

In simple terms, spending less than you earn means saying "no" to some impulses.

"That takes discipline," Andrews said.

He applies that directly to holiday gift giving. Andrews suggests listing the people you will buy for and setting a dollar limit for each person or category of people (more for your grandkids and less for not-favorite siblings, for example). Add up the gift total, plus an estimate for fun holiday activities, and arrive at a grand total to set as your limit. Depending on your situation, it may work best to plan well

ahead of the holidays and set aside a portion of the total regularly so you go into the holiday season on track to avoid debt.

More strategies for financial readiness and peace of mind include:

Make sure you have emergency resources for three to six months. An estimated 70% of people in Gen Z don't have enough money stashed to get them through three months, Andrews said. If you use reserves for an emergency, move your crisis fund to the top of your priority list for saving, he said.

Get a handle on any debt. Sum up all types of debt you carry and estimate the total. Prioritize paying off the highest interest-rate debt first. Consider whether you would benefit from a debt consolidation loan, Andrews said.

The end of the year is a good time to look at investments and consider the impact of inflation over time. In setting aside a portion of earnings to reach your retirement goal, "pursue consistency over perfection," Andrews said.

Assess whether you have enough life insurance. Andrews said USAA advisors are available to help.

## After 84 Years, USS Arizona's Unknowns May Soon Be Identified

November 24, 2025 MOAA Newsletter

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

Since Japanese aircraft sank the USS Arizona during the Dec. 7, 1941, surprise attack on Pearl Harbor, the battleship has remained in place under water, the watery gravesite to more than 900 sailors entombed within.

The U.S. Navy, as with other sunken ships in the harbor, considers those entombed beneath the ship's hull to be in their final resting place.

The battleship suffered more loss of life than any American ship during the attack, its 1,177 dead comprising nearly half the 2,403 killed at Pearl Harbor.

Of the ship's dead, 277 of its sailors and Marines are buried in Honolulu's National Memorial of the Pacific. The identity of 86 of those men remain unknown to this day.

However, this past week the Defense POW/MIA Accounting Agency announced that it "will seek exhumation of dozens of unknowns from the Pearl Harbor attack once an advocacy group is confirmed to have reached the required mark in its genealogy work," Stars & Stripes first reported.

The issue was first raised in February 2021 when Kelly McKeague, the director of the Defense POW/MIA Accounting Agency, was asked during a Facebook Live

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(USS Arizona Continued from page 6)



An aerial view of the USS Arizona Memorial at Ford Island, Joint Base Pearl Harbor-Hickam, Hawaii. (Photo by Cpl. Gabrielle Zagorski/Marine Corps)

meeting when the agency would disinter them.

McKeague stated at the time that it didn't make "pragmatic sense" to identify them.

Rear Adm. Darius Banaji, the agency's deputy director, also reported that the Navy has no plans to disinter the remains and try to identify them because there is insufficient documentation.

Unlike the USS Oklahoma, where 388 previously unidentified sailors and Marines were disinterred from that same cemetery and identified in 2015, Banaji told The Associated Press in 2021 that the military has files on just half of those missing from the Arizona.

That number was once again halved when it came to medical records. The Navy has the dental records for only 130 men who were aboard the Arizona. Some documents are believed to have been destroyed with the battleship. Others may have been lost in a 1973 fire at a military personnel records office, according to the AP.

The Pentagon drafted a new policy in 2015 that allows for the disinterment of groups of unknown servicemen if it expects to identify at least 60% of the group. For the USS Oklahoma, the military has more than 80% of DNA samples from family members to help with the identification process. In recent years, the military possessed just 1% for the missing Arizona crew members.

To reach the required 60% threshold for the Arizona, that would mean 643 families.

On Tuesday, McKeague stated that the Armed Forces DNA Identification Laboratory had DNA from 613 families and was in the process of receiving additional test kits to reach the mandatory threshold.

This milestone was reached last week, in large part, by the advocacy group Operation 85.

Kevin Kline, a Virginia-based real estate agent and grandnephew of the still-missing Petty Officer 2nd Class Robert Kline, started Operation 85 in 2023 after a DPAA family update left him furious.

In the meeting, the agency announced it would not be

identifying the unknowns anytime soon.

A Navy report to Congress in March 2022 identified just 25 USS Arizona families on file and the report estimated it would take government 10 years to track descendants for DNA acquisition — to the tune of approximately \$2.7 million.

## Grad Stories: How MOAA's Education Assistance Helped These Students on Their Paths to Success

By: Kevin Lilley November 03, 2025 MOAA Newsletter



With support from MOAA's Education Assistance Program, Devon Lupton launched a career in technology that has led to service with the U.S. State Department. (Courtesy photo)

How far can support from MOAA's Education Assistance Program take you in your pursuit of professional success?

Well, Tunisia, for starters.

That's where Devon Lupton works as a technology officer with the U.S. State Department. Lupton's career path began at Liberty University, where he completed undergraduate studies before earning a master's in network design and security. He relied on grants and interest-free loans from MOAA to cover a portion of the cost.

"The financial support ... was critical for my professional development by allowing me to focus on my studies instead of trying to work through school," Lupton said.

Without that focus, "I would not be where I am today."

This past year, more than 1,500 students received loans or grants from the MOAA Scholarship Fund, which dates back to 1948. Grant distributions for the 2025-26 academic year topped \$6.7 million; applications for assistance in the 2026-27 year opened Nov. 1.

The program is open to those 24 and under with a high school or college grade-point average of 3.0 or higher. Officer parents must have a paid MOAA membership if their child is selected; children of active duty and retired enlisted personnel (not former) are also eligible to apply.

(Assistance Continued on page 8)

(Assistance Continued from page 7)

### 'A Great Way to Start My Career'

Rachel Wheeler, pictured, received support from MOAA during her undergrad studies at Olivet Nazarene University in Illinois, where she graduated with a master's in organizational leadership in 2015.

Between that assistance, other scholarships, and some support from her parents, "I was able to complete my undergraduate work without going into interest-generating debt," she told MOAA. "This was a great way to start my career, as it allowed me to focus on putting money into my 401(k)."

Wheeler's been with her current employer in the food services industry for nearly nine years. Her advice for those getting ready for college?

"Remember that choosing a career path does not have to be a one-and-done decision. We can't expect 18-year-olds to know what they want to do and who they want to be for the rest of their lives. I'm 34 and I still don't know what I want to be!"

Lupton stressed the need to stay engaged with your studies – "college is a lot of fun, and it is easy to forget you are there to receive an education" – but also reminded incoming students to take care of themselves.

"Stay focused on the end goal, but also focus on your physical health," he said. "Regular exercise will improve brain function and help you be a better scholar, and serve you well later in life."

### Generational Support

Lupton and Wheeler are just two of the tens of thousands of recipients who have finished paying back their zero-interest loans – funds that can now be used toward the next generation of service-connected students.

"It's the definition of 'paying it forward,'" said Amanda Centers, MOAA's vice president of Development. "With repayment funds and ongoing support from generous donors, the MOAA Scholarship Fund continues to expand, helping more students achieve their academic goals while giving much-needed financial stability to families who serve."

Learn more about the fund at the MOAA Charities website. Interested in supporting MOAA Charities? You can donate online or discover other ways to give.



## Sending Holiday Cheer? Meet These Deadlines for Christmas Delivery

By: Kevin Lilley November 21, 2025 MOAA Newsletter

Friends and family members sending comfort and joy to servicemembers and others overseas will need to act soon to ensure their materials reach their destinations by Dec. 25, according to the U.S. Post Office's list of holiday mail deadlines.

Here are some key dates to know whether you are sending a package around the world or across town:

### International

- First-class and Priority Mail International mail to Central and South America should be postmarked by **Dec. 2**.
- First-class and Priority Mail International mail to other overseas destinations (to include Europe and Asia) as well as any Army, Fleet, or Diplomatic post office (APO/FPO/DPO) should be postmarked by **Dec. 9**.
- Priority Mail Express International Service and Priority Mail Express Military Service (PMEMS) mail should be postmarked by **Dec. 16**. PMEMS is available to select military locations.

### Alaska, Hawaii, Puerto Rico, U.S. Territories

- Ground Advantage shipments should be postmarked by **Dec. 16**.
- First-class shipments should be postmarked by **Dec. 17**.
- Priority Mail shipments should be postmarked by **Dec. 18**.
- Priority Mail Express Service shipments should be postmarked by **Dec. 20**.

### Domestic

- Ground Advantage and first-class mail should be postmarked by **Dec. 17**.
- Priority Mail should be postmarked by **Dec. 18**.
- Priority Mail Express Service shipments should be postmarked by **Dec. 20**.

Mailing a package to an APO/FPO address? Order a free Military Care Kit and receive six flat-rate boxes of varying sizes along with tape, address labels, and customs form envelopes. You can also request a kit by calling (800) 610-8734.



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### CALMOAA WEBSITE

Our new open to the public CALMOAA website is active at [calmoa.com](http://calmoa.com). The current pages include: our Council, Chapter Programs, Advocacy, Chapters, How to Join, Upcoming Events, and our Seven Services. The website is still expanding, and the populating of the pages is in progress, but today it is a benefit for all chapters. Please take a few minutes to review, visit frequently.





# SWEETWATER CHAPTER

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**MEETING ANNOUNCEMENT**  
Time Dated Material

SWEETWATER CHAPTER

**MEMBERSHIP APPLICATION AND RENEWAL FORM**  
**SWEETWATER CHAPTER (MOAA)**  
 (Use for New or 2026 Renewal Application)

Circle One: **New Member or Renewal** Date \_\_\_\_\_

Address Change: Circle: **Yes** or **No**

Rank/Branch \_\_\_\_\_ National \_\_\_\_\_

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_ Birth Mo.: \_\_\_\_\_

Member's Birth Date: \_\_\_\_\_ Anniversary Mo.: \_\_\_\_\_

Telephone: \_\_\_\_\_

e-mail: \_\_\_\_\_

Signature \_\_\_\_\_

**ANNUAL DUES:** Member \$15.00  
 Auxiliary \$7.00  
 Associate \$7.00

**DONATIONS INDICATE:** Newsletter \$ \_\_\_\_\_  
 Scholarship \$ \_\_\_\_\_  
 Total Paid \$ \_\_\_\_\_

Make Checks Payable to: **Sweetwater Chapter, MOAA**  
**P.O. Box 268**  
**Chula Vista, CA 91912-0268**