



# Los Alamitos Area Chapter News

Military Officers Association of America  
P.O. Box 665, Los Alamitos, CA 90720



MAY 2026

Los Alamitos Area Chapter Web Presence: <https://www.MOAA.org/chapter/losalamitosarea>

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## Surviving Spouse Corner: Strengthening Emotional Well-Being

By: Roy Yenchsky

The death of a military spouse reshapes emotional well-being in ways that reach far beyond grief itself. It is a loss that touches identity, daily rhythm, and the quiet sense of safety that comes from sharing life with someone who understood both the burdens and the pride of service.

For many, the brain responds to this kind of profound disruption with a mix of numbness, hypervigilance, and deep fatigue — natural reactions to a heart trying to make sense of a world suddenly changed. Yet within that upheaval, emotional well-being becomes not just a hope but a necessity: a steadying force that helps the mind process sorrow, rebuild resilience, and slowly rediscover moments of connection, purpose, and peace. This journey is neither quick nor linear, but it reflects the same courage and endurance that military families have always carried.

Emotional well-being and brain health are deeply interconnected, shaping how we think, cope, and experience daily life. Strong emotional balance supports healthier brain function, while a well-nourished brain strengthens our ability to manage stress, build relationships, and maintain resilience.

Research shows that chronic stress can harm key brain regions involved in emotional control, memory, and decision-making, including the prefrontal cortex, amygdala, and hippocampus. When these areas are disrupted, people might experience anxiety, irritability, or difficulty concentrating.

### **How Emotions Shape the Brain**

Positive emotional states — such as purpose, connection, and calm — help regulate stress hormones and support cognitive performance. People who report higher emotional stability and life satisfaction tend to support stronger memory and decision-making abilities as they age.

Conversely, chronic stress elevates cortisol, which can shrink the hippocampus and overactivate the amygdala, making emotional regulation more difficult and increasing vulnerability to depression or anxiety.

### **The Brain–Body Connection**

The brain communicates constantly with the body through neural pathways and chemical messengers. Neurotransmitters like serotonin, dopamine, and norepinephrine influence mood, motivation, and focus. When these systems are imbalanced, emotional well-being can suffer.

Physical factors such as sleep, inflammation, and fatigue also affect how the brain processes emotions, reinforcing the need for whole-body care.

### **Strengthening Emotional and Brain Health**

Several habits support both emotional balance and neurological resilience:

- **Regular physical activity** boosts serotonin and dopamine, improving mood and cognitive flexibility.
- **Quality sleep** helps the brain detoxify and consolidate memories.
- **Social connection** reduces stress responses and protects cognitive health.
- **Mindfulness and gratitude practices** calm the nervous system and enhance emotional regulation.
- **Balanced nutrition**, especially omega-3s and antioxidants, supports neural communication.

Together, these practices create a reinforcing cycle: A healthier brain supports stronger emotional well-being, and emotional well-being protects the brain.

**MOAA--Los Alamitos Area Chapter Luncheon Coupon**

**Mary 28th Luncheon is to be held** at the Navy Golf Course, 5560 Orangetwood, West of Valley View, Cypress, CA.

**Social:** 1130-1200 **Lunch:** 1200-1300 **Program,** if scheduled: 1300-1400

**Circle ONE:** California Hamburger Fish & Chips Fire Grilled Chicken Sandwich California Burrito Chicken Caesar Salad.

**(BE SURE TO CIRCLE YOUR SIDE FOR SANDWICHES: Regular FF Fruit Salad Sweet Potato FF Cole Slaw Cottage Cheese)**

\$ 25 each! (Check payable to the Los Alamitos Area Chapter.)

**LUNCHEON RESERVATIONS.**

Name/s \_\_\_\_\_ Guest/s \_\_\_\_\_ (spouse is not guest)

**Mail Check to:** Bill Eveland, 3729 Nipomo Ave., Long Beach, CA, 90808; phone 562-425-3434

**[Please have your reservation in by May 21<sup>st</sup> - Call me if you must!]**

\*\*\*\*\*Remember\*\*\*\*\*

**Chapter Executive Board Meeting: Tuesday, May 5<sup>th</sup> at 0930 in the Retired Activities Office, NWSSB**

**How divorce affects your family's TRICARE benefits**

**By TRICARE Communications**

FALLS CHURCH, Va. – During a divorce or an annulment, you may be concerned about what will happen to your family's TRICARE coverage.

In general, here's what will happen to your TRICARE eligibility when your divorce or annulment is final.

- **Sponsors and their children:** Sponsors, their biological children, and their adopted children stay eligible for TRICARE (unless they lose eligibility for other reasons).
- **Stepchildren:** Stepchildren who haven't been adopted by a sponsor will lose TRICARE eligibility. Their coverage will end on the final date of divorce or annulment.
- **Spouses:** Former spouses must meet certain criteria to stay eligible for TRICARE. If you don't meet these criteria, your last day of TRICARE coverage is the day your divorce decree or annulment is final.

**Looking for more information?**

Do you have questions about your eligibility for TRICARE? You can call the DMDC/DEERS Support Office at 800-538-9552.

**Do I need an umbrella insurance policy?**

**From the Expert:** You have homeowners insurance with liability protection, and you also have an auto policy with liability protection ... so why would you need even more insurance?

The truth is, the more complex your finances are, and the more assets you have, the more insurance you need. If an accident were to happen and you were to get sued, you could be forced to pay a legal judgement from both your current assets and future earnings.

For example, let's say your teenage daughter ran a red light and caused an accident with significant damage to another vehicle (\$40,000) plus injuries to others (\$250,000 in medical bills). Suppose one of the injured passengers in the other car was a surgeon, who was temporarily unable to perform his work and sued for \$200,000 in lost wages. You'd be responsible for a total of \$490,000 in damages.

Your auto policy's liability coverage would kick in and cover up to the limit you have chosen. Some states have required liability minimums as low as \$10,000. But even if you had chosen a much higher amount (and \$300,000 is often the cap), your insurance wouldn't cover everything. You'd have to cover the remaining costs out of pocket.

This is where umbrella insurance, sometimes known as excess liability insurance, comes in. It sits on top of your existing home and auto coverage (hence the name “umbrella”) and pays the difference between what your primary insurance policies pay and what you still owe. It would also provide coverage for any legal costs in a lawsuit.

Umbrella insurance covers not just the policyholder, but also other members of their family or household. And it covers liability claims that a typical homeowners or auto policy may not, such as those dealing with libel, slander, and false imprisonment.

These policies don’t cover your own injuries or damages to your own property (this would be covered by your health insurance, your homeowners policy, or your auto insurance). And umbrella policies don’t cover liability costs incurred through deliberate negligence or by your business or professional activities.

There are many scenarios where this type of insurance could be useful to have:

- You have a swimming pool, and at a party, a guest slips and falls and hurts herself badly, requiring surgery and ongoing care that exceeds the limits of your homeowners policy.
- Your large dog bites a neighbor’s child.
- You write a negative review of a local business, and the owner sues you.

The best part of an umbrella policy is that coverage is very affordable, with a \$1 million policy typically costing around \$150 to \$300 per year, the next \$1 million in coverage costing about \$75 a year, and every \$1 million after that costing about \$50 per year.

The extra layer of protection it offers can provide peace of mind, which is, of course, priceless.

**LOS ALAMITOS AREA CHAPTER MEMBERSHIP FORM**

New Member Enrollment [ <input type="checkbox"/> ]		Renewal [ <input type="checkbox"/> ]		January 1--December 31, 2026	
MOAA membership number _____ (located on your MOAA Magazine cover)					
Please enroll/ Continue as a Member of the Los Alamitos Area Chapter MOAA: <u>Regular Member Officers</u> (Active, Retirees and Former officers) @ <b>\$25.00/Year</b> [ <input type="checkbox"/> ] <u>Auxiliary</u> (Widow or surviving spouse) @ <b>\$20.00/Year</b> [ <input type="checkbox"/> ]					
Service Affiliation:	Regular [ <input type="checkbox"/> ]	Reserve [ <input type="checkbox"/> ]	National Guard [ <input type="checkbox"/> ]		
Present Status:	Retired [ <input type="checkbox"/> ]	Active Duty [ <input type="checkbox"/> ]	Auxiliary [ <input type="checkbox"/> ]	Former Officer [ <input type="checkbox"/> ]	
_____					
Last Name	First Name	MI	Rank	Branch of Service	
_____					
Mailing Address	City	State	Zip	Area Code / Phone Number	
_____					
Spouse’s Name	(Surviving spouses indicate your MOAA No.)				
_____					
Cell Number:	_____	E-Mail Address (for Newsletter)	_____		
Mail Form to: <b>Los Alamitos Area Chapter, MOAA, P.O. Box 665, Los Alamitos, CA 90720</b>					

**ROTC/JROTC RECOGNITION DINNER held April 23, 2026**

**Participating Schools:**

**College Level – two ROTC schools**

**Cal State Fullerton (Army)**

**UC IRVINE (Army)**

**High Schools – Eleven High School JROTC's**

**Buena Park High School (Air Force)-----(Color Guard provided by Buena Park High School)**

**Cabrillo High School (Navy)**

**John F. Kennedy High School (Army)**

**La Habra High School (Navy)**

**Lakewood High School (Navy)**

**Long Beach Polly High School (Army)**

**Magnolia High School (Army)**

**PACIFICA High School (Navy)**

**Paramount High School (Army)**

**Santiago High School (Army)**

**Troy High School (Navy)**



*Formal Dinner for ROTC/JROTC Honorees*



*Color Guard from Buena Park High School*



*Guest Speaker: CAPT Todd Geyer, USN  
Senior Instructor, Pacifica High School*



*LCDR John Broad, USN (Ret)  
CDR Thomas McKerr USCG(Ret)*



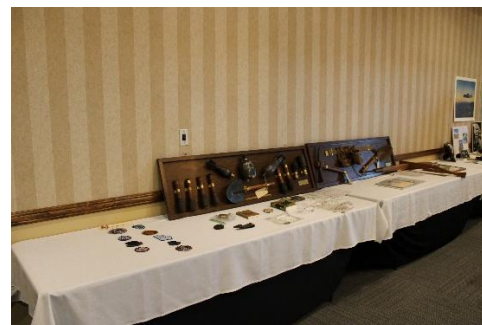
*LCDR John Broad, USN (Ret), Mrs. Nan Cruce  
COL William Thompson, USA (Ret)*



*LCDR John Broad, USN (Ret)  
LTC George Shy, USAF (Ret)*



*LTC and Mrs. Richard Chavarria USA (Ret)*



*Memorabilia Table featuring items from  
WW II, Vietnam, & travels south of the equator*