



**SWEETWATER CHAPTER
MILITARY OFFICERS ASSOCIATION OF AMERICA**

Established December 12, 1972

THE MARINERS LOG

Volume LVI, Issue No.07

July 2026

FUTURE HAPPENINGS

****First Monday, July 6, 2026: Chapter Board meeting at 9:00 A.M.** at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

****Second Wednesday, July 8, 2026:** MOAA, Sweetwater Chapter Independence Day celebration at the Liwag residence: 1056 Fuchsia Lane, San Diego, CA 92154 at 11:00 AM.

**** July 4, 2026 – Independence Day**

PRESIDENT'S MESSAGE

*** On July 4, 2026, our nation will commemorate the 250th Anniversary of the signing of the Declaration of Independence from British rule. We celebrate Independence Day with patriotic displays of the American Flag, parades, fireworks, BBQ, hot dogs, and apple pie. The celebration honors the creation of a country based on freedom, liberty and equal opportunity for all 250 years ago.

*250th
Independence Day
Celebration*

Wednesday, July 8, 2026

MOAA, Sweetwater Chapter Independence
Day celebration at the Liwag residence:
1056 Fuchsia Lane, San Diego, CA 92154
at 11:00 AM.

RSVP: 619 690-2157 ernieliwag@gmail.com

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Senate NDAA Markup Complete: What It Means for Military Pay, Health Care, and Other Key Benefits

By: Brenden McMahon June 16, 2026 MOAA Newsletter



drnadig/Getty Images

The must-pass FY 2027 National Defense Authorization Act (NDAA) has cleared both the House and Senate Armed Services committees (HASC and SASC), marking

an important milestone for servicemembers, retirees, and their families. The Senate released its full bill text June 16, and MOAA's uniformed service advocates are digging into the details of this comprehensive legislation.

As that analysis gets underway, the SASC's executive summary offers a strong first look at the key provisions that could affect military pay, health care, housing, and other support programs — and where the Senate and House versions still need to be reconciled before the bill reaches the president's desk.

WHERE THE VERSIONS ALIGN

Military CARE Act: The HASC version has two related provisions. One directs a study on the feasibility of Military CARE Act requirements — specifically, establishing a digital system allowing beneficiaries to report access to care barriers at military treatment facilities (MTFs). The other requires guidance on the process and timeline for beneficiaries and providers to file complaints and report issues related to the TRICARE purchased care system that have not been resolved through existing channels.

The Senate appears to go further by requiring a digital system that will enable TRICARE beneficiaries who

(NDAA Continued on page 3)

(NDAA Continued from page 2)

receive care at MTFs or under the TRICARE program to electronically file a complaint, raise awareness about an issue, or provide positive feedback relating to that care.

MTF Downsize/Realignment Protections: The House bill directs the Pentagon to reverse planned service reductions at 41 military hospitals and clinics and halts downsizing pending additional review and reporting requirements to Congress. The Senate version requires a certification to Congress of a comprehensive review of any future actions to downsize MTFs no later than one year before the proposed action.

Review of Express Scripts/TRICARE Pharmacy Program: Both the House and Senate direct the comptroller general to conduct an audit or review of Express Scripts and the TRICARE Pharmacy program.

Privatized Military Housing Tenant Protections: Both chambers include provisions prohibiting landlords from requesting that tenants, former tenants, or prospective tenants sign nondisclosure agreements, and expand the channels through which tenants can report housing concerns without fear of retaliation.

Impact Aid: Both versions would authorize \$50 million in supplemental impact aid for schools with significant numbers of military-connected students, along with an additional \$10 million specifically for children with severe disabilities.

Non-Medical Counseling Services: The non-medical counseling program has been critical for military families navigating the unique stresses of service, and both chambers moved to preserve it. The House extends the program's authority through Dec. 22, 2029, while the Senate would repeal the time limitation altogether. The commitment to keeping this resource available is clear in both versions.

WHERE THE VERSIONS DIVERGE

Military Pay Raise: The House adopts the administration's tiered approach, proposing a 7% raise for junior enlisted servicemembers at E-5 and below, 6% for midgrade personnel (E-6 to O-3), and 5% for senior ranks.

The Senate version includes a 3.6% across-the-board raise – in line with Employment Cost Index figures used to inform the raise most years – and bolsters quality-of-life programs including health care, child care, and tuition assistance as part of a broader compensation package.

MOLD Act: For military families who have lived with the consequences of substandard housing conditions, the Senate bill brings welcome news. The Senate included a version of the MOLD Act, legislation MOAA has actively championed which would establish accountability

standards for addressing mold and other hazardous conditions in military housing.

Child Care Access — In-Home/Au Pairs: The House bill expands the in-home child care financial assistance pilot to include au pairs and establishes a direct payment mechanism for participating families.

Pregnancy as a TRICARE Qualifying Life Event: The House bill includes a five-year pilot program that would treat pregnancy as a qualifying life event for enrollment in TRICARE Select, giving pregnant servicemembers and beneficiaries more flexibility in accessing care.

With floor votes expected in both chambers later this summer, the real negotiations are just beginning. The House is expected to take up its version in early to mid-July, while the Senate is working to complete its floor action before the August recess.

MOAA will continue to track the bill's progress and keep you informed as the bill moves through the legislative process.

What should I look for in a financial planner?

June 23, 2026 MOAA Newsletter



Photo by Terry Vine/Getty Images

From the Expert: Most people can benefit from professional financial advice, whether they are just starting out or are getting ready to draw on their retirement savings. But recognizing you need help is just the first step: You also must find and vet an advisor who is appropriate for your needs.

WHAT TO LOOK FOR

First and foremost, you want an advisor who adheres to a fiduciary standard. This means they are legally bound to act in your best interests and must put your interests before their own. This type of advisor is also fee-only – you pay them either via a set fee or a fee that's calculated as a percentage of your assets.

(Financial Continued on page 4)

SWEETWATER CHAPTER MOAA – BOARD MEETING MINUTES

MAY 4, 2026

I. 9:32 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, Oscar & Veronica Garcia, Vivian Rinehart, Marvelyn Hoyt, Rich and Jean Wilson.

III. Secretary's Report – Submitted by Secretary, Rich Wilson. Motion made by Marvelyn Hoyt, 2nd by Jean Wilson, minutes approved as corrected.

IV. Treasurer's Report Submitted by treasurer, Oscar Garcia: February 28, 2026 - March 1, 2026
Ending Balance brought forward: \$4,260.49
INCOME: March 12, 2026, JROTC donations: + \$77.00
EXPENSES: Prior unreported expenses (P.O. Box rental & Scholarship Medals) - \$155.00
Ending Balance as of March, 2026, \$4,182.49

V. Presidents Report – Submitted by Ernie Liwag:

a. MOAA, Sweetwater Chapter luncheon meeting on Wednesday, May 13, 2026, at 11:00 AM at IHOP, 1430 E Plaza Blvd, National City, CA 91950.

b. Next Board meeting: Monday, June 1, 2026 at 9:00 A.M. at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

c. JROTC- 1. San Ysidro High School, JROTC Presentation: Cadet CPO Alexa Osuna- 8:30 A.M.

2. Mt Miguel High School JROTC Presentation: CSM Edgar Zabala – 6:00 P.M.

d. Independence Day Picnic to celebrate 250 years of Independence. Wednesday, July 8, 2026 at Liwag Residence. Allot \$100.00 for plates and supplies. Potluck luncheon, lumpia and ice cream/cobbler.

e. FTB 199 and IRS 990N have been filed.

f. Newsletter advertising stipend from CALMOAA, nothing yet.

VI. Newsletter Editor Report – (Jean Wilson): Picture for Apollo 13 in the May newsletter caption corrections will put in the next newsletter.

VII. Sunshine Report – (Marvelyn Hoyt): Same for Jillian & Dick

VIII. Surviving Spouses Report – (Vivian Rinehart): N/A

IX. Old/New Business – N/A

X. Adjournment – Motion to adjourn by Rich Wilson, 2nd Jean Wilson

Adjourned – 10:01 A.M.

(Financial Continued from page 3)

Be wary of the “free” advisor a financial company may provide. They are often more interested in sales than anything else, because they likely receive a commission. They may be following a suitability standard rather than a fiduciary standard, meaning they are only obligated to make sure investments are appropriate for you, not that those investments are your best options.

WHAT'S IN A NAME?

A person's credentials can tell you something about them, but not necessarily the whole story. The Securities and Exchange Commission (SEC) and the Financial Industry Regulatory Authority (FINRA) do not endorse any particular financial professional titles; a financial professional may use various titles regardless of whether they're registered with either group.

Some titles are granted by private organizations, some can be purchased, and others are just made up. You cannot rely on an impressive title to determine whether a financial professional has the expertise you need.

However, certain credentials are awarded only after individuals complete rigorous education and experience requirements. These individuals are also held to ethical standards and have continuing education obligations.

The three credentials that I am the most familiar with (full disclosure, I hold two of them) are Certified Financial Planner® (CFP®), Chartered Financial Consultant® (ChFC®), and Accredited Financial Counselor® (AFC®). Those aren't the only trustworthy credentials out there: You can check out others on FINRA's professional designations page; while FINRA doesn't endorse any credentials, the agency provides detailed information on each one, including educational requirements and issuing organizations.

WHERE TO FIND A FINANCIAL PROFESSIONAL

Unsure where to start your search? These sites are the best way to look up independent financial professionals:

- National Association of Personal Financial Advisors
- Garrett Planning Network

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- Military Financial Advisors Association
- XY Planning Network

You can also ask friends, family, and colleagues for their recommendations, but not everyone knows the differences between the types of advisors. Your co-worker may tell you about his great “financial guy” without realizing that person works on a commission basis.

ASK THE RIGHT QUESTIONS

You should plan on interviewing at least two or three professionals to make sure their planning style and outlook fit your needs. Some good questions to ask include:

- **What is your fee structure?** Ideally this is going to be a flat fee, an hourly fee, or a percentage of assets under management, not a commission.
- **Are you a fiduciary?** The answer to this, as I explained above, should be “yes!”
- **What are your credentials?** Credentials won’t tell the whole story, as noted earlier, but you want to make sure your potential advisor has the skill and experience to take care of your finances.
- **How will our relationship work?** You will want to know how often you’ll meet, and whether your potential advisor will be available via email or phone if you have questions.
- **What is your investment philosophy?** It’s OK if you don’t understand the finer points of investing; after all, you’re hiring a professional for their expertise. But your potential financial planner should be able to explain their style of investing, and it should mesh with your goals and your risk comfort level.

NEXT STEPS

Before you sign any sort of agreement with a financial professional, educate yourself a bit on investing and fraud. The SEC has an entire website devoted to investor education, and you can also use their search engine to find out whether an advisor is licensed and registered.

FINRA also has lots of information for investors including the BrokerCheck database, which allows you to check the background and registration of brokers and brokerage firms.

Accredited financial professionals serving in family readiness centers on military installations may offer financial education and counseling to military retirees for free, but they are not able to create a personal financial plan or provide investing advice. Not sure how to find them? Check the installation’s website for guidance, or visit Military OneSource’s online directory.

This article was originally published in March 2022 and has been updated. Last update: June 2026.

Pentagon Scraps Plan to Privatize Commissaries

June 29, 2026 MOAA Newsletter



G. Anthonie Riis/Army

This article by Karen Jowers originally appeared on Military Times, the nation’s largest independent newsroom dedicated to covering the military and veteran community.

Defense officials won’t be handing off the operation of commissaries to the private sector, DoD’s top personnel official said June 24.

“We learned and found that there was nobody interested in taking a 24% haircut right out of the gate,” in order to provide the 24% saving for military customers, said Anthony Tata, under secretary of defense for personnel and readiness. Tata spoke during a meeting on Capitol Hill of the American Logistics Association, a non-profit trade association representing businesses supplying products and services to the military marketplace.

In September, the Pentagon issued a public request for information to find out whether any entities were interested in taking over the operation of the 178 commissaries in the United States.

The RFI was issued following DoD’s April 7, 2025, memorandum, directing that all functions that are not inherently governmental would be prioritized for privatization. The order specifically cited retail sales.

Prices are the determining factor that drive people to the commissary, Tata said. “Families go there because they know they’re going to save 24%-plus.”

That said, if commissaries aren’t providing a user-friendly benefit, people will go elsewhere, he said, and efforts are underway to use technology and other tools to help bring shoppers into the stores.

In an April 3 letter, defense officials notified lawmakers they had decided not to pursue privatization of the military resale system, which includes commissaries, exchanges and other retail outlets. They said they had determined that “privatization would create an unaccept-

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(Commissary Continued from page 5)

able risk to the readiness and well-being of service members and their families.”

Military family advocates applauded the decision.

“We’ve always questioned whether a private entity could operate the commissary system profitably while still delivering the savings that families rely on,” said Eileen Huck, director of government relations for the National Military Family Association. “The response to the administration’s outreach isn’t surprising. We’re pleased that the administration recognizes the importance of the commissary benefit to military families.”

In addition to the savings, Huck said, she’s spoken with families in remote areas who rely on commissaries for items like Kosher and Halal foods, as well as dietary items for family members with special needs.

DoD’s analysis concluded that “the potential cost savings of privatization are unlikely to be realized without severely degrading the benefits these programs provide,” stated the letter, signed by Sean O’Keefe, deputy under secretary for defense for personnel and readiness.

In recent years, DoD’s efforts to privatize military housing and the process for household goods have resulted in problems for military families.

The Defense Commissary Agency operates 235 stores around the world with about \$1.5 billion in taxpayer dollars annually.

DoD’s analysis confirmed that a for-profit operation can’t deliver “the tangible, non-negotiable benefits these programs provide, including vital savings for families, a sense of community and enhanced readiness.

“Performance data shows the current system delivers significant savings.”

The department also noted that a private entity “would face significant challenges operating profitably in remote, overseas, and strategically vital but low-volume locations, such as Naval vessels and forward deployed sites, without substantial government subsidies, that would negate potential savings to the taxpayer.”

These shipboard and forward-deployed retail activities are operated by the military exchanges.

In shifting to look at ways to improve efficiency in the commissary system, officials are addressing supply chain issues. But the supply chain initiative that the commissary agency is implementing threatens the viability of the benefit, said Tom Gordy, president of the Armed Forces Marketing Council, which represents more than 400 national brand manufacturers and firms that supply consumer products to military resale activities worldwide.

The commissary agency’s direct relationship with manufacturers allows them to deliver over 25% savings on an average market basket of groceries, and this initiative will not maintain that direct relationship, Gordy said. The plan hasn’t undergone an analysis to determine whether it

will be able to continue to offer low prices, he said.

“There remain more questions than answers related to how the program will be implemented,” he said, and how the agency “will ensure mandated savings for military families if there are increases in cost of goods under the new model.”

What’s New in Space-A Travel?

June 29, 2026 MOAA Newsletter



Space-available passengers board a C-17 at Hickam Air Force Base, Hawaii, bound for Guam. (Photo by Tech. Sgt. Cohen A. Young/Air Force)

(This article by Stephanie Montague originally appeared in the July 2026 issue of Military Officer, a magazine available to all MOAA Premium and Life members who can log in to access our digital version and archive. Basic members can save on a membership upgrade and access the magazine.)

Military space-available (Space-A) travel allows eligible passengers to fly on military aircraft using seats that remain after all space-required cargo and personnel have been accommodated.

If it’s been a while since you last flew Space-A, you might have missed important changes, including new eligibility, discontinued routes, and access to certain terminals. Understanding these updates will help you plan more effectively and set realistic expectations.

Here’s a look at the major changes in Space-A travel since 2020:

March 2020: Air Mobility Command (AMC) significantly restricted Space-A travel due to the COVID-19 pandemic. Only passengers on emergency leave and in other specific situations remained eligible to fly.

October 2020: Although Space-A travel was still restricted, the government published an update to DoD Instruction 4515.13, Air Transportation Eligibility, the regulation governing space-available passenger transportation. The update included several changes to Space-A Category 6, the lowest priority group of Space-A

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(Space-A Continued from page 6)

passengers, which now includes multiple subcategories:

- Dependents of veterans with a permanent service-connected disability rated as total (100% disabled veterans), reserve component members, and reserve component members entitled to retired pay at age 60 became eligible to accompany the sponsor. This change did not expand their geographic eligibility. Passengers in this subcategory may only fly Space-A within the U.S. and its territories, and they are ineligible for travel to foreign countries.
- Surviving spouses of servicemembers who died while on active duty or in a retired status became eligible to fly Space-A within the continental U.S. They were previously ineligible to fly Space A.

April 2022: AMC removed pandemic-related restrictions and reopened Space-A travel to all eligible passengers. During this period, the command's passenger terminals also began the transition from posting flight schedules and Space-A seat estimates on Facebook to doing so on official AMC websites. Most AMC terminals no longer maintain a Facebook page, though a few passenger terminals that do not fall under AMC still use it.

September 2022: AMC launched a test Patriot Express — also known as the rotator — route between the Baltimore/Washington International Airport's (BWI's) AMC terminal and Royal Air Force Mildenhall in the U.K. The Patriot Express is a chartered commercial flight primarily used to transport servicemembers and their families on official travel. The government schedules and funds these flights for duty passengers, and any unused seats are released to Space-A travelers.

Fall 2022: Space-A travel to Naval Station (NAVSTA) Rota in Spain was restricted after the Spanish government stated the naval air station is not an approved port of entry into the country nor the European Union. Only passengers assigned to Spain on official orders may fly Space-A to NAVSTA Rota from outside Europe.

Travelers who enter Europe through an official port of entry and complete passport control may fly Space-A to NAVSTA Rota from another base in Europe. As of this writing, Space-A travel from NAVSTA Rota is not restricted.

January 2024: AMC discontinued the Patriot Express route between BWI and RAF Mildenhall due to low use by duty passengers. Cargo missions from the U.S. to RAF Mildenhall rarely appear on published flight schedules, but Dover AFB is the most likely location to have them.

October 2025: AMC discontinued several additional Patriot Express routes due to low use by duty passengers. These included routes from Naval Station

Norfolk to bases in Spain, Italy, and Greece as well as the route from BWI to Incirlik Air Base in Turkey. Although that air base was not an authorized destination for most Space-A passengers, the routes to the Mediterranean were open and very popular. They also provided the only consistent option to fly Space-A directly from the U.S. to those countries.

With the Norfolk routes eliminated, NAVSTA Rota has become difficult to reach from the U.S. Even for passengers who meet entry requirements, limited flight availability now makes access challenging. Military passenger terminals rarely publish cargo missions to Rota, and those missions seldom release seats to Space-A travelers.

Ramstein Air Base in Germany is now the most accessible Space-A destination in Europe. The rotator from BWI to this base continues to operate one or two times per week, and several East Coast bases have regular cargo missions there.

Travelers who want to visit Spain, Italy, or Greece can fly Space-A to Ramstein Air Base and, if they don't catch another "hop" to their destination country, continue onward by train or commercial air.

Space-A travel remains one of the most valuable benefits available to eligible military travelers, but recent changes have made it more important than ever to understand how the system works today. Understanding these changes can make the difference between a successful trip and a frustrating experience.

Stephanie Montague is the founder of the military travel website Poppin' Smoke and a military spouse

Burial at Sea Program Sees Growth

By: Chris Martin JUNE 29, 2026 MOAA Newsletter

(This article originally appeared in the July 2026 issue of Military Officer, a magazine available to all MOAA Premium and Life members who can log in to access our digital version and archive. Basic members can save on a membership upgrade and access the magazine.)

The VA and the Pentagon work hand in hand to ensure those who honorably served the nation in uniform can receive dignified burial services. One of those options includes burial at sea, a Navy-run program that provides the final disposition of cremated or casketed remains during an onboard ceremony.

Those eligible for this program include active duty servicemembers, honorably discharged retirees and veterans, civilian marine personnel of Military Sealift Command, and dependent family members of active duty personnel, retirees, and veterans.

This program has recently grown in popularity. The Navy in 2023 performed 806 burials at sea; 925 in 2024;

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(Burial Continued from page 7)

and 1,047 in 2025, according to Lt. Cmdr. Stuart Phillips of Navy Personnel Command. These ceremonies take place far from port in accordance with Environmental Protection Agency regulations.

"The EPA requires that burials at sea be conducted outside the 3-mile limit, off the continental shelf, and at a depth greater than 100 fathoms (600 feet)," Phillips said. "Ships that conduct burials at sea are not always deployed, as they may simply be conducting routine underways."

Indeed, when Kyle Hammonds, now an executive assistant to the commanding officer for Naval Support Activity Washington, participated in one of these ceremonies in the '90s, he was on USS Schenectady (LST-1185) for training.

When the tank landing ship came to a stop, with an honor guard present, the commanding officer offered a prayer for each of the cremated remains committed to the deep, Hammonds recalled. A quartermaster kept track during the solemn event.

"I felt a great deal of respect for the people that we were honoring," he said in an interview with Military Officer. "It was an honor to do it."

The Navy also allows casketed remains to be buried at sea. However, using a casket can be quite costly, a representative with the program said, as those requesting the service must cover storage until the Navy can provide accommodations.

For either option, there are specifications to consider. Start by contacting MyNavy Career Center at (833) 330-6622. In addition to a burial-at-sea request form, the Navy also requires supporting documents: a photocopy of the death certificate; the burial transit permit or the cremation certificate; and a copy of DD Form 214, a discharge certificate, or a retirement order.

Once the ceremony is complete, the Navy provides a date, time, and longitude and latitude of the remains to next of kin. Ships involved in this service can launch from five ports: Norfolk, Va.; Jacksonville, Fla.; San Diego; Bremerton, Wash.; and Honolulu.

The process for interment at sea can take 12 to 18 months after remains are received.

Surviving Spouse Corner: Honoring Vietnam War Veterans

By: Cheryl Toland June 29, 2026 MOAA Newsletter

The Vietnam Veterans Memorial in Washington, D.C., is a tribute to all who served during one of the longest wars in American history. Since the nonprofit Vietnam Veterans Memorial Fund (VVMF) built the memorial in the early 1980s, it has pursued a mission of preserving the memorial, promoting healing and educating about the

impact of the Vietnam War, and honoring and preserving the legacy of service. Today, the Vietnam Veterans Memorial is among the most visited memorials in the nation's capital.

The memorial site includes the Vietnam Veterans Memorial Wall, with the names of the more than 58,000 men and women who died in combat or are listed as missing in action, as well as the adjacent Three Servicemen Statue, standing vigil over the Wall. As part of the VVMF In Memory program, a special plaque on-site reads: "In memory of the men and women who served in the Vietnam War and later died as a result of their service. We honor and remember their sacrifice."

The nearby Vietnam Women's Memorial depicts three uniformed women caring for a wounded servicemember and serves as a poignant reminder of the contributions of women in times of war.



The Vietnam Women's Memorial was dedicated on Nov. 11, 1993. (Photo by Mike Morones/MOAA)

In addition to the memorial, two initiatives of the VVMF are The Wall That Heals and In Memory Weekend. The Wall That Heals is a replica of the Wall in Washington, D.C., designed to travel to communities throughout the U.S. In Memory Weekend is conducted Father's Day weekend every year. I attended this event in 2019 with my son to read the name of my husband and his father during the ceremony. It will always be an important memory for us that we were honored to attend.

Finally, the virtual Wall of Faces is an online page dedicated to honoring and remembering every person whose name is inscribed on the Vietnam Veterans Memorial.



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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.: _____
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ANNUAL DUES:	
Member	\$15.00
Auxiliary	\$7.00
Associate	\$7.00
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Newsletter	\$ _____
Scholarship	\$ _____
Total Paid	\$ _____
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