Los Alamitos Area Chapter News

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

JUNE 2026

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Surviving Spouse Director
VACANT

PRESIDENT'S MESSAGE

Hello Fellow Members

Hoping you had a great Memorial Day weekend!

There's a unique bond that we all share regardless of our branches of service. There's that friendly rivalry but, in the end our ultimate goal was to protect and serve our country.
As time draws near to celebrating our nation's 250 years of freedom.
It's important to remember the sacrifices that were made and continue to be proud of the role we have played and to those who supported us and were there for us!

"Heroes are made by the paths we choose, not the powers they are graced with."
Brodi Ashton

Chapter members are welcome to attend Board of Directors meetings.
The meetings are held the 1st Tuesday of the month at 0930 at the Naval Weapons Station Seal Beach Retired Activities Office.
We welcome ideas and suggestions.

Your President

CHAPTER CALENDAR

Jun 2nd	Chapter Board Meeting
Jun 25th	Chapter Luncheon
Jul 7th	Chapter Board Meeting
Jul 23rd	Chapter Luncheon

CHAPTER LUNCHEON: June 25th

Time: 1130 Social, 1200 Lunch, 1300 Program

GUEST SPEAKER

Speaker: Dr Mark Chung

Topic: Sleep Disorders of Veterans, Active Duty and ordinary people.

JUNE OBSERVANCE

June 14	Flag Day
June 19	Juneteenth
June 21	Father's Day
	First Day of Summer

Surviving Spouse Corner

The Love Lives On Act Has Reached a New Milestone in Congress: The 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.

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 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.

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.

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 "compensate 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 is considered by many to be unjust. The Love Lives On Act would correct this injustice; retirees in support of this act can contact their lawmakers to support it as it continues to move forward through both chambers.

Beware of Social Media Scams

Reported losses to social media scams totaled $2.1 billion in 2025 according to the Federal Trade Commission (FTC), $200 million more than the previous year and about eight times more than the amount lost to social media fraud in 2020.

Facebook scams accounted for $794 million of the losses, with $425 million coming from WhatsApp, $234 million from Instagram, and the remaining amount from other platforms, the FTC reported in an April 27 news release. Types of fraud included:

Investment Scams: $1.1 billion in reported losses came from social media users wiring funds to fake investment platforms, only to find out the investments didn't exist. Some reported a second layer of loss when scammers offered to recover lost money for a fee.

Romance Scams: Nearly $300 million in reported losses came from an array of scam types – fake profiles used to gain confidence before directing a user to a phony investment, for example, or to establish trust before requesting money to address a "crisis" or "emergency."

Business and Product Scams: Losses range from "task scams" that tempt users with compensation for low-level jobs to fake career listings to bogus housing opportunities to shopping scams pointing to counterfeit products … or items that were purchased but simply never showed up.

More Types of Fraud

Reported losses from scams that began on a website or an app reached $1.1 billion in 2025, according to the FTC – the same figure as reported losses from phone calls. Text scams ($639 million) and email scams ($569 million) rounded out the list.

In 2024, military-connected consumers – servicemembers, veterans, and families – reported $548 million in scam losses. The wide majority of those reports came in two categories: Investment scams ($208 million) and impostor scams ($200 million).

Some impostors may present themselves as VA officials seeing information about a claim or promising access to a new benefit, only to steal a veteran's personal data. Others could take advantage of a service connection and pose as a military member in financial crisis or as a military-friendly charity. These and other military-specific scams can make the service-connected community more vulnerable to fraud.

MOAA's Scam and Fraud Prevention Resources page offers dozens of articles addressing multiple types of scams, but some general prevention tips apply in most any instance:

Slow Down: Scammers rely on victims making quick decisions and ignoring red flags. If you're asked to "act now" or "respond immediately," push pause.

Always Verify: Check out any suspicious engagements using trusted resources and confirmed contact information. Be wary of unsolicited emails, texts, calls, or social media messages – tech-savvy scammers may skirt caller identification software or design messages that appear to be from a charity or financial institution. Reality Check: If an investment promises unrealistic returns or a seller offers a deep discount on premium merchandise, don't ignore the red flags.

Learn more about avoiding and reporting scams on the FTC website.

How does VA health care work with Medicare and TRICARE For Life?

From the Expert: Having access to VA health care provides additional flexibility for retirees who qualify for both programs. First, you must understand that these programs don't mix! If you use TRICARE or Medicare/TRICARE for Life, the VA won't pick up any copays.

If you use VA health care, TRICARE or Medicare/TFL won't pick up any residual deductibles or copays.

To access VA health care services, you must be enrolled (VA Form 10-10EZ; PDF download) in the program. The VA will then determine your Priority Group, which is based upon your VA disability rating.

The VA will always provide free health care services to treat service-connected disabilities. Veterans with a disability rating of 50% or higher are in Priority Group 1 and can generally receive all their health care needs from the VA at no cost.

Veterans with lower priority group levels may still get treatment for non-service-connected health care needs, but they may incur some copays.

Veterans with no disability rating have very limited access to VA health care.

MOAA--Los Alamitos Area Chapter Luncheon Coupon

June 25th Luncheon is to be held at the Navy Golf Course, 5560 Orangewood, 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 Cobb Salad 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 June 18th - Call me if you must!]

*************Remember**************

Chapter Executive Board Meeting: ***Tuesday, June 2nd at 0930 in the Retired Activities Office, NWSSB***

LOS ALAMITOS AREA CHAPTER MEMBERSHIP FORM

New Member Enrollment [ ] Renewal [ ] 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: Regular Member Officers (Active, Retirees and Former officers) @ **$25.00**/Year [ ] Auxiliary (Widow or surviving spouse) @ **$20.00**/Year [ ]

Service Affiliation: Regular [ ] Reserve [ ] National Guard [ ]
Present Status: Retired [ ] Active Duty [ ] Auxiliary [ ] Former Officer [ ]

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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: **Los Alamitos Area Chapter, MOAA, P.O. Box 665, Los Alamitos, CA 907**