



SWEETWATER CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA

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THE MARINERS LOG

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February 2026

FUTURE HAPPENINGS

****First Monday, February 2, 2026:** Chapter Board meeting at 9:00 A.M. at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

****Second Wednesday, February 11, 2026:** MOAA, Sweetwater Chapter luncheon meeting at 11:00 AM, at IHOP Restaurant, 1430 E. Plaza Blvd., National City, CA 91950.

****February 14, 2026** Valentine's Day

****February 16, 2026** President's Day

PRESIDENT'S MESSAGE

***** To all members of MOAA, Sweetwater Chapter**

I would like to welcome the new year on a positive note. Although Sweetwater Chapter memberships have declined, our current members continue to fulfill our mission through advocacy and support for the JROTC Awards Program. I would like to express my deepest appreciation to all members for their dedication and continued support for the military community. I wish all of you good health throughout the year.

New Law Will Preserve Value of VA-Issued Life Insurance

By: Kevin Lilley January 13, 2026 MOAA Newsletter

A new law will protect VA insurance programs for servicemembers and veterans from inflation, allowing for regular adjustments of the maximum coverage amount and ensuring meaningful peace of mind for those who've earned access to these plans.

The president signed the MOAA-backed Fairness for Servicemembers and Their Families Act into law Dec. 12. The bipartisan legislation passed the House by a voice vote in the spring, then cleared the Senate by unanimous consent in November.

"Bipartisan, commonsense improvements to trusted programs like this make a real difference," said Jen Goodale, MOAA's director of government relations for veteran and retired affairs. "Protecting the value of these benefits is the core of MOAA advocacy — we thank the lawmakers from both sides of the aisle who made this change possible."

The law requires the VA secretary to report to House and Senate Veterans' Affairs committees on cost-of-living

(COLA) increases and inflation rates every five years in relation to the maximum coverage allowed under the Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) programs. It links the Consumer Price Index for All Urban Consumers (CPI-U) to the current maximum of \$500,000 as a benchmark.

"Our servicemembers put their lives on the line for their country, and we must protect the well-being of their families in the event of a tragedy," said Rep. Marilyn Strickland (D-Wash.), who introduced the House bill, in a press release. "This new law makes it clear that our nation will always stand by our military families."

Senate supporters included Sen. John Cornyn (R-Texas), who led that chamber's version of the bill. He said the bill would "help ensure the Veterans Affairs Department can offer competitive life insurance packages that keep pace with the current cost of living."

SGLI launched in 1965 with a \$10,000 coverage maximum. VGLI began nine years later, allowing veterans to convert SGLI to a five-year term policy. It would later become a renewable, premium-based plan.

Maximum coverage levels for both plans have increased over the decades, but not in regular fashion. It rose from \$200,000 to \$250,000 in 2001 and to \$400,000 in 2005, but remained at that level for nearly two decades until a 2023 law boosted the limit to the current \$500,000.

By indexing the coverage maximum to inflation figures, the new law will preserve the value of the insurance program against inflationary threats, strengthening a safety net that has been used by millions of servicemembers and veterans throughout the decades.

Learn more about SGLI, VGLI, and other VA life insurance options on the VA website. For more on MOAA's work to preserve the value of service-earned benefits, visit our Legislative Action Center.

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New Coalition Forms to End Unfair Pay Offset Facing Combat-Injured Veterans

JANUARY 21, 2026 MOAA Newsletter

By MOAA Staff

MOAA has joined with 14 other advocacy groups to form The Star Act Alliance, a coalition dedicated to ending the unfair pay offset – a “wounded veteran tax” – faced by tens of thousands of combat-injured military retirees.

The alliance allows these groups to coordinate efforts and rally support through grassroots networks. Along with contacting their lawmakers to urge swift passage of The Major Richard Star Act, supporters can use ready-made graphics to spread the word on social media, write a letter to their local newspaper or news site, even print out a poster.

“This partnership alliance puts into perspective how important this legislation is to the total force,” said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA’s President and CEO. “It is foremost directly important to the 54,000 wounded warriors who would receive the benefits they’ve earned. But this legislation does even more and serves another

important purpose: It also shows future generations that our nation will keep their contracts and honor the sacrifices they make for the nation by supporting them and their families when they need it most.”

Lt. Col. Mark Belinsky, USA (Ret), a former director on MOAA’s Government Relations team, spearheaded this collaborative effort starting in the 117th Congress. Pulling together a number of veteran service organizations, he worked to align messaging and outreach strategies, coordinate Hill days, and boost awareness of the legislation.

Colleagues at Wounded Warrior Project (WWP) picked up the mantle and formalized Mark’s efforts with the creation of The Star Act Alliance.

“Unity of effort is the key reason The Star Alliance was created,” said Charles Choi, deputy director of Government Affairs for WWP. “The alliance, which represents millions of veterans and their families and caregivers, ensures that the veteran community speaks with one voice as we work together to see the Major Richard Star Act passed by Congress and signed into law.

“The bill’s tremendous support across the veteran

((Unfair Pay Continued on page 3))

((Unfair Pay Continued from page 2))

space ... is a direct reflection of the power of this issue. It is an incredible injustice that more than 54,000 veterans have had to endure – seeing their retirement pay slashed because they were forced to medically retire from combat-related injuries while serving and sacrificing for their country. The Star Act Alliance can help right this wrong. I'm excited to work with all of the participating organizations and encourage other organizations who aren't working with us to reach and get involved!"

What's at Stake

Medically retired servicemembers who serve less than 20 years in uniform lose a dollar of military retirement pay for every dollar of VA disability compensation they receive. Congress eliminated this offset in 2004 for those who retired after 20 years of service; the Major Richard Star Act would eliminate the offset for combat-injured veterans forced to retire early.

The House version of the bill (H.R. 2102) had 313 cosponsors as of Jan. 15; the Senate version (S. 1032) had 77 cosponsors. Despite this level of support through multiple congressional sessions, the legislation has yet to receive a floor vote in either chamber, and procedural rules have thwarted attempts to include the text of the bill as an amendment to other legislation, including the National Defense Authorization Act.

The Star Act Alliance looks to continue the momentum in Congress through wider public outreach and media engagement.

Groups alongside MOAA and WWP that have committed to the alliance include Veterans of Foreign Wars, Air Force Sergeants Association, Iraq and Afghanistan Veterans of America, Blue Star Families, Non Commissioned Officers Association, Tragedy Assistance Program for Survivors, National Defense Committee, Jewish War Veterans, U.S. Army Warrant Officers Association, Fleet Reserve Association, Reserve Organization of America, Paralyzed Veterans of America, and Silver Star Families Action Group.

Learn more about the alliance, and send a message to your lawmakers via MOAA's Legislative Action Center asking them to end the wounded veteran tax.

MOAA Joins Other Advocacy Groups on Capitol Hill to Support Women Veterans

By: Chris Martin January 20, 2026 MOAA Newsletter

Jen Goodale, MOAA's director of Government Relations for veteran and retired affairs, second from right, joined fellow veterans advocates Jan. 13 on Capitol Hill in Washington, D.C., to support a series of bills designed to improve benefits for women veterans. (Photo by Mike Morones/MOAA)



Jen Goodale, MOAA's director of Government Relations for veteran and retired affairs, second from right, joined fellow veterans advocates Jan. 13 on Capitol Hill in Washington, D.C., to support a series of bills designed to improve benefits for women veterans. (Photo by Mike Morones/MOAA)

MOAA joined a cohort of military and veterans service organizations on Jan. 13 on Capitol Hill to advocate for bills that would bolster veteran and military health care providers' understanding of menopause, strengthen mental health support for veterans, and address concerns related to military sexual trauma (MST).

Women veterans are more likely to experience early menopause due to service-related stress and toxic exposures, and the VA notes exposure to burn pits may negatively impact ovarian function.

"What we've learned through research is that menopause impacts women who served in the military, both with an earlier onset — so the symptoms come on much earlier than you would expect — as well as much more severe symptoms," said Maureen Elias, a deputy director with Wounded Warrior Project.

The symptoms of menopause, which include hot flashes and mood changes, affect readiness, retention, mental health, and long-term well-being.

"Menopause is something that impacts everyone, not just women. There are the people that live with us that have to deal with it as well," Elias said. "And so making sure that there is good, robust, solid research around how to treat, how to recognize, and how to help women live with these symptoms is going to make the world better for everyone."

Preventing Repeated Trauma

MOAA and its partners met with lawmakers from both parties on both the House and Senate Veterans' Affairs committees to discuss how MST survivors are often retraumatized during exams and through delays in claims processing.

MST affects 6.8% of women and 1.3% of men on active duty, according to an FY 2024 Pentagon report.

(Women Veterans Continued on page 4)

SWEETWATER CHAPTER MOAA – BOARD MEETING MINUTES

DECEMBER 1, 2025

I. 9:00 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, Vivian Rinehart, Oscar & Veronica Garcia, Marvelyn Hoyt and Jean Wilson.

III. Secretary's Report – Submitted by Secretary, Rich Wilson. Motion made by Ernie Liwag, 2nd by Vivian Rinehart minutes approved as corrected.

IV. Treasurer's Report – Submitted by Treasurer, Oscar Garcia. No Change to the Treasurer's Report from last month. Motion to approve by Marvelyn Hoyt, 2nd by Veronica Garcia, Motion Approved as was corrected last month.

V. Presidents Report – Submitted by Ernie Liwag:

- a. Next Board meeting: Monday, January 5, 2026 at 9:00 A.M. at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.
- b. Annual Christmas Party at Liwag residence on December 10, 2025 at 11:00. Address: 1056 Fuchsia Lane, San Diego, CA 92154. Note: 1. Potluck Party: Please bring your favorite dish to share.
2. Bring gift worth \$20.00 if you want to participate

in gift exchange raffle. Remy will explain the rules.

3. \$50.00 was allocated for miscellaneous expenses. Like drinks, paper products, fruits and deserts.
- c. Charitable donation for 2025: Individual donations. Members are encouraged to make donations the local MOAA Chapter.
- d. CALMOAA to increase dues for chapter members to \$4.00 per member next year. Sweetwater Chapter dues will remain the same in spite of the increase.
- e. Membership fees are due starting this month through March 31, 2026.

VI. Newsletter Editor Report (Jean Wilson): N/A, Ernie will provide updated roster.

VII. Sunshine Report (Marvelyn Hoyt): N/A (Wants Roster printout)

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

IX. Old/New Business N/A

X. Adjournment: Motion to adjourn by Marvelyn Hoyt, 2nd by Remy Liwag. Adjourned 10:00 A.M.

(Woman Veterans Continued from page 3)

That same fiscal year, the VA received more than 57,000 MST-related claims — up 18% from the previous year.

“We want to make sure that those men and women who have survived military sexual trauma feel comfortable engaging in the VA and having the appointments that are necessary,” Elias said.

The MOAA-backed legislation would enhance training for all VA employees and contractors handling MST-related claims; expand veteran services and improve infrastructure in support of suicide-prevention programs; and make clearer the paths for MST survivors to provide evidence, choose their preferred medical professional for exams, and reach claims decisions.

“Servicemembers and veterans deserve timely, evidence-based care and a benefits system that works for them, not against them,” said Maj. Gen. April Vogel, USAF (Ret), vice president of Government Relations for MOAA. “This legislation addresses long-standing gaps that

directly affect readiness and retention. We urge Congress to move these bipartisan reforms forward and ensure our servicemembers and veterans receive the care, dignity, and support they earned.”

Take Action

You can support some of these efforts and more by writing to your lawmakers using MOAA's Legislative Action Center. Some of the MOAA-backed bills related to the early-onset menopause and MST issues:

- Servicewomen and Women Veterans Menopause Research Act (H.R. 2717 | S. 1320)
- Improving Menopause Care for Veterans Act (H.R. 219)
- Building Resources and Access for Veterans' Mental Health Engagement (BRAVE) Act (H.R. 6024 | S. 609)
- Improving VA Training for Military Sexual Trauma Claims Act (H.R. 2201)
- Servicemembers and Veterans Empowerment and Support Act (H.R. 2576 | S. 1245)

'It's All About Unity': CALMOAA President on Advocacy Success

By: Kathleen Curthoys January 26, 2026 MOAA Newsletter



Capt. Ramona Chávez, USAF (Ret), second from right, and MOAA staff member Rina Cai, right, speak with senior policy advisor David Grannis outside the office of Sen. Adam Schiff (D-Calif.) during MOAA's Advocacy in Action event in April 2025. (Photo by Sean Shanahan/for MOAA)

(This article originally appeared in the February 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 California Council of Chapters (CALMOAA) has 23 chapters across the state and 1,300 members. Leading at the helm as council president is Capt. Ramona Chávez, USAF (Ret), who has served on active duty, in the California Air National Guard, and Air Force Reserve.

After CALMOAA's recent significant victory on behalf of the state's 150,000 military retirees, Chávez told Military Officer in an interview about her perspective on best practices and approaches for MOAA advocacy efforts.

Q. What motivates you to advocate for MOAA?

A. In 2025, we can proudly say we helped deliver a victory that impacts nearly 150,000 military retirees across California. Until now, California was the only state in the nation that fully taxed military retirement pay. Through grassroots advocacy — testimonies, letter writing, and a fair share of sweat and tears — we changed that. Thanks to our collective effort, California now exempts a portion of military retirement pay and Survivor Benefit Plan annuities from state income tax. It's a win that honors service and restores fairness to those who served.

Knowing that when we speak out and stand together, real change happens — that's what motivates me. Each success proves that advocacy matters and that our unified voice truly makes a difference for our military community.

Q. What Accomplishments Would You Like to Share?

A. A major accomplishment was Gov. Gavin Newsom's signing of Senate Bill (S.B.) 132, which a portion of uniformed services retirement pay and DoD Survivor Benefit Plan annuities from California state income tax. This was a historic milestone for our military community — the result of years of knocking on legislators' doors, showing up at hearings, and educating our communities about fairness for those who served.

Our success on this legislation reflects more than just policy change — it demonstrates how effective communication and engagement can drive real results.

Our letter-writing campaign was stronger than ever this year, and we're now seeing the positive impact of that unified effort. We're also proud of our work supporting S.B. 694 (Deceptive Practices: Service Members and Veterans) — a bill designed to protect veterans seeking assistance with their benefits and safeguard their personal information. While the bill was held in the Senate Rules Committee and became a two-year bill, it remains very much alive. In California, a bill introduced in the first year that doesn't advance can still be taken up in the second year, and we've built strong groundwork for its success in 2026.

Each of these accomplishments reinforces what we've long believed — when we stay engaged, coordinated, and persistent, we can make meaningful change for California's veterans and their families.

Q. What approach works well for coalition building?

A. I love the word "coalition" because it's all about unity — bringing together organizations and individuals who share a common purpose.

There are many groups out there committed to serving our brothers and sisters in uniform and their families. Coalition building starts with recognizing that shared mission and finding ways to amplify each other's voices.

My first step is simple: Make ourselves known. Clearly communicate who we are, what we stand for, and why our goals matter. From there, it's about building trust, showing up consistently, and being both a partner and a supporter.

True collaboration comes from listening, finding common ground, and following through. When you do that, partnerships turn into lasting alliances — and that's when real impact happens

Q. What is the best way to communicate your message to legislators?

A. The best way to communicate with legislators is face-to-face. When you meet in person, you can convey who you are, why you care, and the passion that drives you to their door.

Whether the meeting is in person, over Zoom, or by

(CALMOAA Continued on page 6)

(CALMOAA Continued from page 5)

phone, the key is preparation — know your issue, know what you’re asking for, and ask clearly. Make it personal. Help them understand how the change you’re advocating for affects not just you, but the people and communities you represent. That personal connection often turns an issue into a priority. And always follow up. A second contact gives them time to process your first conversation.

Q. What issues in your state should other states be aware of?

A. One of the most important issues we’re tackling in California is protecting veterans from “claim sharks.” These are predatory companies that charge veterans high fees to file benefits claims — services that should always be free through accredited organizations such as county veterans service offices (CVSOs) and veteran service organizations.

Our bill, S.B. 694, addresses this problem by prohibiting unaccredited actors from charging veterans or demanding sensitive personal information like VA logins. It’s about protecting those who served from being exploited while trying to access the benefits they’ve earned.

Q. What else would you like to do?

A. Our top priority is strengthening California’s new military retirement tax exemption. While the law was a tremendous step forward, its current income caps prevent some veterans from receiving the benefit. Many of our retired servicemembers have second careers, and their earnings exceed the current thresholds of \$125,000 for single filers or \$250,000 for joint filers. We’re pushing for a full exemption so that all who served can benefit equally.

Membership is also a major priority. It’s our members who help us educate, advocate, and elevate our collective voice. Growing and empowering our membership base is essential to sustaining momentum and ensuring that every veteran’s story is heard.

I want to continue building a strong coalition among the organizations that support veterans, servicemembers, and families. I want to see us become even more immersed in local communities to educate, advocate, and ensure every Californian understands the importance of supporting those who’ve worn the uniform.

MOAA Shares Legislative Priorities at Congressional Reception

January 21, 2026 MOAA Newsletter

By MOAA Staff

MOAA hosted members of Congress, executive branch officials, Hill staffers, and valued supporters Jan. 14 for a reception marking the start of the second session



Lawmakers, Capitol Hill staffers, MOAA advocates, and other supporters gathered Jan. 14 in Washington, D.C., to mark the start of the second session of the 119th Congress and introduce key MOAA priorities for the new year. (Photos by Mike Morones/MOAA)

of the 119th Congress.

The event, held at The Monocle Restaurant on Capitol Hill, also served as an opportunity to share MOAA’s top legislative priorities for the upcoming year.

“Bringing stakeholders together on Capitol Hill fosters the collaboration required to move shared priorities forward,” said Maj. Gen. April Vogel, USAF (Ret), MOAA’s vice president of Government Relations. “This reception created space for constructive dialogue, strengthened relationships, and kept the focus where it belongs: on servicemembers, veterans, their families, and survivors.”

Every attendee also received a list of “MOAA’s New Year’s Resolutions for Congress.” These bills will serve as top focus areas for our association’s advocacy efforts in 2026.

Learn more about these bills, and how you can support MOAA’s work to pass them, below. Note: This is not an all-encompassing list of MOAA’s legislative efforts. For more, visit our Legislative Action Center.

Shutdown Fairness Act (S. 3168)

What it does: Allows the Pentagon and the Department of Homeland Security to continue paying servicemembers during any future funding lapse

Who it supports: Currently serving, including National Guard and Reserve members.

MOAA’s take: The best solution remains a timely appropriations process. The bills does NOT include members of the U.S. Public Health Service Commissioned Corps or the NOAA Commissioned Corps; MOAA continues to advocate for their inclusion.

How you can help: Send a letter to your lawmakers now.

(Priorities Continued on page 7)

(Priorities Continued from page 6)

Improve and Enhance the Work Opportunity Tax Credit Act (H.R. 6231 | S. 3265)

What it does: Modernizes the Work Opportunity Tax Credit (WOTC), a nonrefundable tax credit employers can take for hiring target group members during the employee's first year on the job, by increasing the amount of the credit and adding military spouses as a target group. The program is intended to reduce the unemployment rate of "job seekers who have consistently faced barriers to employment" by incentivizing employers with a tax credit, according to the Labor Department.

Who it supports: Unemployed veterans and military spouses.

MOAA's take: MOAA has long championed this program, and the addition of military spouses. Continuing to offer this tax credit to employers while enhancing the program will ensure the veteran unemployment rate remains low. Expanding this benefit to military spouses improves financial stability for the currently serving military family, increasing military readiness and retention rates.

How you can help: Send a letter to your lawmakers now.

Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act (H.R. 1732)

What it does: Reinstates criminal penalties for unaccredited claim representatives who charge unauthorized fees while assisting veterans with filing a claim for VA disability compensation benefits.

Who it supports: Veterans and retirees.

MOAA's take: Veterans deserve trusted, ethical, and accountable support when filing disability claims – support that protects their privacy, respects their service, and preserves their earned compensation. The goal is not to limit veterans' ability to seek help, but to guarantee that when they do, the assistance comes from accredited professionals bound by high ethical and professional standards ... and that our veterans will not be forced to surrender a portion of the benefits they earned in service to the nation.

How you can help: Keep following MOAA advocacy news. A call to action is coming soon.

Military CARE Act (H.R. 6796)

What it does: Requires the Pentagon to establish a digital system designed to improve access to care at military treatment facilities (MTFs) by providing beneficiaries with a standardized platform to report barriers to MTF care and creating a data record that does not exist today to give Defense Health Agency leadership and Congress the insights needed to address systemic access challenges.

Who it supports: All TRICARE beneficiaries, but espe-

cially military families.

MOAA's take: We advocated aggressively for this priority in 2025 as part of our spring Advocacy in Action campaign. Military families must have a more effective option for reporting access problems — an option that also increases transparency to beneficiary challenges and leads to greater accountability and oversight of the MHS.

How you can help: Click here and send a letter to your lawmakers now.

Veteran Caregiver Reeducation, Reemployment, and Retirement Act (H.R. 2148 | S. 879)

What it does: Expands health care coverage and career transition support for caregivers, and would require a study designed to provide caregivers with a path toward financial security in retirement.

Who it supports: Millions of caregivers.

MOAA's take: "Just as our veterans answered the call to serve our nation, their caregivers also answered the call to step up and serve them," said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA's president and CEO. "These dedicated individuals put their own futures on hold — sacrificing financial security, career advancement, and personal well-being — to fulfill the nation's promise to take care of our veterans and provide the care veterans deserve."

Forget Perfection: Progress Beats Resolutions

By: Erin Cardinal January 15, 2026 MOAA Newsletter



Withthaya Prasongsin/Getty Images

Does the annual hype of resolutions, the "word of the year," and "Dry January" strike a nerve? If so, you're not alone. In fact, most resolutions fizzle by the second Friday in January, known as "Quitter's Day."

But here's the good news: You don't need a date on the calendar to start again.

As an executive coach, I love goal-setting and self-

(Resolutions Continued on page 8)

(Resolutions Continued from page 7)

improvement. But this year was different: 2025 was intense and exciting for MOAA with the launch of the TotalForce+ conference. I had the honor of leading content and programming for the event, a professional highlight that stretched me far beyond my comfort zone. It was exhilarating ... and exhausting.

I expected the holidays to bring a natural reset. They didn't. My cozy fireside goal-setting sessions failed more than once. But after some discernment and realignment, things finally fell into place — not on Jan. 1, but at the right time.

How about you? Is there something you need to address or realign to regain your sense of peace and purpose?

Here's the truth: New Year's Day isn't magic. If you weren't ready to set goals in late December, start now. Don't let one day define your year.

If you began strong, how's it going? Did Quitter's Day derail you? Remember: Progress beats perfection. Start again. Or start fresh.

And if you need some help getting going, join me Feb. 5 for The Next 90: Reflect. Reset. Relaunch. This quarterly workshop is designed to help you pause, take stock of where you are, and create a clear, actionable plan for the next 90 days. It's about building momentum, staying accountable, and defining success on your own terms.

So, forget perfect. Keep going. Or start now. Progress beats resolutions every time. You've got this. And while you're at it, shift your focus to your blessings — the little ones and the big ones. Gratitude can reframe your perspective and fuel your next step forward.

By the way, my word for 2026 is "resolve" — chosen after a thoughtful process (with a little help from AI as a coaching tool). Curious about how artificial intelligence can support your career journey? Premium and Life members can check out MOAA's recent webinar (login required) on using AI in career transition, a continuation of our AI-related discussions during TotalForce+.

Commissary Delivery: What You Should Know

By: Kevin Lilley January 20, 2026 MOAA Newsletter

Seventy commissaries nationwide now offer delivery service, up from the eight stores that had offered delivery under a pilot program launched in 2022. **(NAVAL BASE SAN DIEGO 32nd STREET HAS DELIVERY)**

Delivery options have come online after the Defense Commissary Agency (DeCA) awarded a contract to OnPoint late last year; the deal reportedly could expand to all 178 stores, at DeCA's discretion.

Are you close enough to a store to take advantage of commissary delivery, and if so, do you know how to



G. Anthonie Riis/Army

access the benefit? Find some guidance below and at DeCA's website.

Q. How do I know whether my nearby store offers delivery?

A. Search for your store on the DeCA website, or check out the full list in this news release.

Q. What is the delivery radius?

A. Shoppers must be within 20 miles of the store. Deliveries less than 10 miles carry a \$17.75 fee, and those between 10 and 20 miles cost \$31.25.

Q. How do I place my order?

A. Make your selections online. If it's your first time ordering, you'll be prompted to create an account, select your store, and provide your military identification number. Once you have an account and you've selected your groceries, choose the delivery option and complete your checkout with a credit or debit card. Note: Delivery hours may vary by store.

Q. What about tips?

A. "Tipping is optional and at your discretion," per the DeCA website.

Q. What about coupons?

A. Digital coupons and DeCA Rewards Card offers are applicable to delivery orders. Physical coupons are not.

Q. I have more questions about the delivery benefit.

A. Check out DeCA's frequently asked questions page. No luck? Reach out to your commissary directly – contact information is available on the Store Locator at Commissaries.com.



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CALMOAA WEBSITE

Our new open to the public CALMOAA website is active at 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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First Class

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