



SWEETWATER CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA

Established December 12, 1972

THE MARINERS LOG

Volume LVI, Issue No. 9

September 2026

FUTURE HAPPENINGS

**** Monday, August 31, 2026: Chapter Board meeting at 9:00 A.M.** at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

****Second Wednesday, September 9, 2026:** MOAA, Sweetwater Chapter luncheon meeting at IHOP Restaurant, 1430 E. Plaza Blvd., National City, Ca 91950

**** Monday, September 7, 2026 – Labor Day**

****MOAA's New and Featured Campaigns in the Past Month.**

MOAA added the following campaigns to the Legislative Action Center in the past month:

· Urge Congress to Pass the Take Care of America's Veterans Act –

A comprehensive veterans legislative package would advance more than 20 standalone MOAA-supported bills, bringing reforms the association has championed in the 119th Congress (and in several previous sessions) on behalf of servicemembers, veterans, caregivers, survivors, and their families.

· Those Who Serve Deserve Safe Housing and Reliable Child Care –

Contact your lawmakers today and urge inclusion on two key NDAA provisions that would financially hold privatized housing companies accountable for unsafe housing conditions and expand childcare access through the au pair program.

· Support TRICARE Provider Directory Improvements –

Support a FY 2027 NDAA provision that would strengthen oversight of TRICARE provider directories and ensure military families can find the specialty care they need

MOAA featured the following campaigns to the Legislative Action Center in the past month:

· Stand with Our Wounded Warriors – Advocate for the Major Richard Star Act –

Contact your lawmakers and demand that steps be taken to secure a vote on the Major Richard Star Act, which would authorize combat-injured veterans to receive their full DoD retirement pay earned for years of service and their full VA disability compensation for lifelong injury.

· Ask Your Lawmakers to Support the Improve and Enhance the Work Opportunity Tax Credit Act –

Military spouses face a 21% unemployment rate, five times the national average, due to frequent moves and challenges tied to military life. Congress must incentivize employers to hire military spouses by adding them as a target group under the Work Opportunity Tax Credit (WOTC) program.

· Restore GLP-1 Coverage for TRICARE for Life –

Support MOAA's efforts to restore GLP-1 coverage for TRICARE for Life.

**** Labor Day was made an official U.S. federal holiday on June 28, 1894 by President Grover Cleveland. This year we celebrate Labor Day on Monday, September 7, 2026. We celebrate Labor Day to honor the social and economic achievements of American workers.**



2026 OFFICERS

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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		
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
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Summer AiA 2026: Fighting for TRICARE For Life Beneficiaries Left Behind

By: Karen Ruedisueli JULY 27, 2026 MOAA Newsletter



OMaltseva/Getty Images

A version of this article originally appeared in the August 2026 issue of Military Officer magazine.)

On Aug. 31, 2025, TRICARE ended coverage of GLP-1 medications for TRICARE For Life (TFL) beneficiaries being treated for obesity-related medical conditions. Thousands of military retirees and family members sud-

denly faced a difficult choice: Pay hundreds of dollars each month out of pocket or discontinue treatment.

For many, the decision felt especially painful because coverage remains available to other TRICARE beneficiaries.

More Than a Weight-Loss Drug

GLP-1 medications such as Wegovy and Zepbound are treatments approved by the U.S. Food and Drug Administration for serious conditions including cardiovascular disease, obstructive sleep apnea, and metabolic-associated steatohepatitis.

TFL beneficiaries previously had access to these medications through the TRICARE Pharmacy Program. That changed in 2025, when TRICARE ended coverage for obesity-related conditions for TFL beneficiaries, even as coverage continued for TRICARE Prime and Select enrollees and for all patients with Type 2 diabetes.

MOAA seeks to restore this coverage not just to allow beneficiaries to continue effective, doctor-prescribed treatment plans without unexpected costs, but to ensure the TRICARE Pharmacy Program does not become a two-tracked system, with separate formularies for TRICARE and TFL users.

(Beneficiaries Continued on page 3)

(Beneficiaries Continued from page 2)

Meanwhile, the Centers for Medicare and Medicaid Services is testing initiatives to expand access to GLP-1 medications for Medicare beneficiaries, highlighting the growing disparity facing many military retirees. Because these programs require Medicare Part D enrollment, they exclude most TFL beneficiaries.

Real Veterans, Real Impact

More than 800 beneficiaries have contacted MOAA since the policy change, sharing stories of improved cardiovascular health, lower blood pressure, reduced sleep apnea symptoms, and significant weight loss while taking GLP-1 medications.

One beneficiary wrote: "I have not felt this good since Airborne School. The dosage for my hypertension medications has been revised downward, and my obstructive sleep apnea has greatly improved. As a veteran with 23 years of service, I ask myself why retirees are being targeted."

Another member shared: "I've been on TFL for one month, and immediately my health is in greater jeopardy because of that. That's not TRICARE For Life ... that's TRICARE For Some."

One spouse of a wounded Vietnam veteran and TFL retiree wrote: "Our veterans upheld their commitment to this country. The least our nation can do is uphold its commitment to them."

MOAA Continues the Fight

MOAA continues to press Pentagon leaders and members of Congress to restore GLP-1 coverage for TFL beneficiaries.

VA Trial Will Test GLP-1 Medication for Alcohol Use Disorder in Veterans

AUGUST 03, 2026 MOAA Newsletter

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

The Department of Veterans Affairs is launching a nationwide clinical trial to determine whether semaglutide, marketed as Ozempic for Type 2 diabetes and Wegovy for chronic weight management, can help treat alcohol use disorder in veterans, a condition VA says has been diagnosed in more than 400,000 veterans nationwide.

Semaglutide is approved by the Food and Drug Administration to treat Type 2 diabetes and chronic weight management, but not alcohol use disorder.

VA researchers are studying whether the GLP-1 receptor agonist may affect parts of the brain involved in reward, potentially offering a new treatment option for veterans with moderate or severe alcohol use disorder if

proven safe and effective.

The department cautioned veterans not to self-medicate or replace evidence-based alcohol use disorder treatments with GLP-1 medications without first consulting a health care provider.

The study, known as the Cessation or Reduction of Alcohol Consumption in Veterans (CRAVE) trial, will enroll more than 600 veterans ages 18 to 80 at 18 VA medical centers nationwide.

Participants with moderate or severe alcohol use disorder will receive weekly injections of either semaglutide or a placebo for 24 weeks, followed by a safety evaluation. Researchers will measure changes in alcohol consumption, overall health and quality of life.

Researchers at Washington University School of Medicine have increasingly studied whether GLP-1 medications, originally developed for diabetes and later approved for obesity, could also help treat substance use disorders.

VA cited an analysis published in March that found patients taking GLP-1 medications experienced lower rates of alcohol use disorder and other substance use disorders than similar patients taking other diabetes medications.

The department said larger, controlled clinical trials are needed to determine whether semaglutide is safe and effective for treating alcohol use disorder.

In an official statement, VA Secretary Doug Collins said, "By exploring emerging treatment options like the use of a GLP-1 for AUD, we aim to expand the tools available to help Veterans take control of their health and recovery."

Recruitment began July 28. Veterans interested in participating can contact their local VA medical center or search for the trial on ClinicalTrials.gov.

COLA Countdown: Latest Projection on the 2027 Increase

By: Kevin Lilley AUGUST 19, 2026

Inflation figures released last week will be the first of three monthly numbers used to calculate next year's cost-of-living adjustment (COLA) for military retirees, Social Security and VA disability recipients, and other federal beneficiaries – and they could point to a smaller-than-anticipated increase.

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for July was 3.1% higher than the yearly baseline, according to figures released Aug. 12. That's the same percentage as June, and it's down half a percentage point from May's 3.6% – the biggest figure of the fiscal year.

A key projection released after the Aug. 12 data went

(COLA Continued on page 4)

SWEETWATER CHAPTER MOAA – BOARD MEETING MINUTES

JULY 1, 2026

I. 9:25 A.M. –The Board meeting was called to order by President Ernie Liwag.

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

III. Secretary's Report – Submitted by Jean Wilson for Rich Wilson. Motion by Vivian Rinehart, 2nd by Oscar Garcia, Motion passed.

IV. Treasurer's Report – Submitted by Oscar Garcia: June 1, 2026 May 31, 2026 Ending balance brought forward:

	\$4,232.49
INCOME – JROTC \$30.00	\$4,262.49
EXPENSES – Scholarship	
1. Alexa Ozuna \$100.00	
2. Edgar Zabala \$100.00	
	\$200.00
	-\$200.00

June 30, 2026 Ending Balance **\$4062.49**

Motion to approve: Marvelyn Hoyt, 2nd Vivian Rinehart, Motion approved.

V. Presidents Reports – Submitted by Ernie Liwag:

a. Next Board meeting: Monday, August 3, 2026 at 9:00 A.M. at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

b. Celebration of America's 250th year of Independence on Wednesday, July 8, 2026 at the Liwags Residence, 1056 Fuchsia Lane, San Diego, CA 92154 at 11:00 A.M. Discussed what guests will be bringing.

c. Legislative Report: SB623 Veterans Bond Act of 2026 (CALVET Home Loan Program) Senator Bob Archuleta, would place a \$1.25 billion bond before California voters to ensure the CalVet Home loan Program can continue serving future generations of Veterans. Contact State Senators and Assembly Members to support the bill. Note: CALVET also has Scholarship programs as well.

d. Membership recruitment and retention. It is hard getting new members and others are aging out.

e. Christmas charitable donation.

f. P.O. Box semi-annual fee \$108.00 for 6 months.

VI. Newsletter Editor's Report – (Jean Wilson): Send a note requesting information about Jane.

VII. Sunshine Report – (Marvelyn Hoyt) N/A

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

IX. Old/New Business: – N/A

X Adjournment: – Motion by Marvelyn, 2nd Vivian, Motion approved at 9:48 AM.

(COLA Continued from page 3)

public predicts a 3.6% COLA, down 0.2 percentage points from the previous month's projection. That would be the largest adjustment since the 8.7% boost in 2023, which was driven by post-COVID inflation.

Longer-term predictions by the Congressional Budget Office released in February as part of a wide-ranging economic outlook point to smaller increases in the coming years, with COLA averaging 2.3% from 2029 to 2036.

The average of CPI-W figures from July, August, and September are used to set the new COLA. Retirees will know the adjustment after the September figures are released in mid-October.

Why It Matters

Inflation-based adjustments to military retirement pay are necessary to maintain the value of this service-earned benefit. And while there has been little legislative movement in recent years to adjust the COLA mechanism, that hasn't always been the case:

- **Total Elimination:** The president's FY 1987 budget proposed eliminating military retiree COLA.

Thanks in part to advocacy from MOAA (then The Retired Officers Association, or TROA) and fellow stakeholders, Congress passed a budget that restored retiree COLAs into the 1990s.

- **Delays:** Early 1980s legislation delayed COLA effective dates by a month for three straight fiscal years (1983-1985).
- **Deferments and Reductions:** A 2010 proposal from the National Commission on Fiscal Responsibility and Reform suggested deferring military retiree COLA until age 62, and a 2013 continuing resolution reduced COLA for military retirees under age 62 by 1%. MOAA and fellow members of The Military Coalition were active in successfully combating these efforts.

The bottom line: These adjustments cannot be taken for granted, especially as lawmakers look for ways to cut into growing deficits. MOAA continues to track this issue as part of its long-standing work to protect the value of all service-earned benefits; keep up with other key issues by registering at our Legislative Action Center.

That 'Choose VA' Postcard Isn't a Scam

By: Kevin Lilley AUGUST 18, 2026 MOAA Newsletter



Germano Poli/500px via Getty Images

The VA will send postcards to about 3.8 million veterans through Sept. 11 who are not enrolled in VA health care, the department announced last week.

A sample postcard is pictured. The announcement came about two months after the VA issued a warning to all veterans concerning the "Veterans Savings Program" postcard scam; the department sent out a similar fraud alert to veterans service organizations Aug. 18.

The fraudulent postcards claimed the recipient had earned "extra VA benefits" or other compensation, but the senders are not affiliated with the VA.

MOAA outlined state-level warnings about the postcard scam in March, with some cards promising free dental coverage and other benefits.

"These new Choose VA postcards are legitimate VA communications," the VA said in its Aug. 11 announcement. "They come directly from VA as part of an official outreach campaign and shouldn't be mistaken for past scams we've warned about."

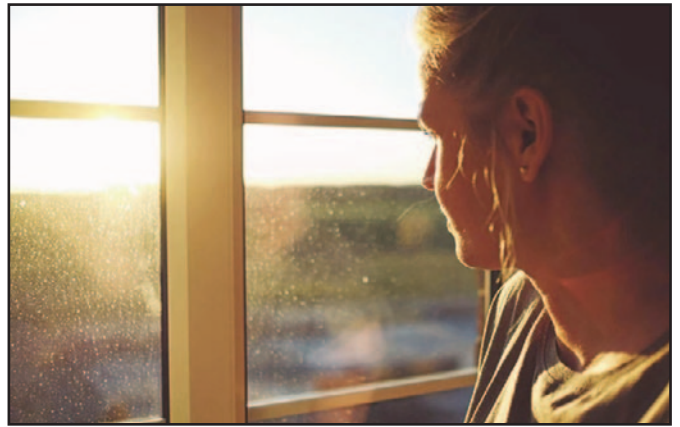
Veterans seeking information about VA health care eligibility can call the VA enrollment center (877-222-8387). They can apply for care by: Completing an online registration. Mailing VA Form 10-10EZ (mailing instructions are included with the form) or bringing the completed form to a VA medical center or clinic. Working with an accredited representative to complete an application.

Veterans who have questions about the authenticity of veteran-related communications can call the VSAFE Fraud Hotline at 833-388-7233 or visit VSAFE.gov for resources on military and veteran benefit scams, identity theft, and other types of fraud.



Surviving Spouse Corner: Find Support Wherever You Live

By: Roy Yenchsky AUGUST 05, 2026



Rike_/Getty Images

A military surviving spouse who lives far from a military installation or VA facility still has access to a wide network of national organizations dedicated to providing support, guidance, and community. One of the most accessible starting points is Military OneSource, which offers 24/7 phone and online assistance, confidential counseling, financial guidance, and help navigating survivor benefits. Because services are delivered virtually, surviving spouses can receive personalized support without traveling long distances.

The VA's Office of Survivors Assistance also provides extensive online tools, benefit explanations, and direct inquiry support. Surviving spouses can explore programs such as Dependency and Indemnity Compensation, education benefits, and health care options through online guides, downloadable resources, and telephone support. The VA also offers virtual counseling, caregiver resources, and grief support through its Vet Centers and hotlines.

Several national nonprofit organizations play a major role in supporting surviving spouses regardless of location. MOAA offers survivor-specific guidance, legislative advocacy, and access to both local and virtual chapters. MOAA's Surviving Spouse Virtual Chapter is especially valuable for those who do not live near a military community.

USAA provides financial education, insurance guidance, and survivor-specific assistance to eligible members. Their advisors can help spouses navigate life insurance claims, long-term planning, and financial transitions after loss.

The Tragedy Assistance Program for Survivors (TAPS) offers grief counseling, peer support, survivor seminars, and a 24/7 helpline. TAPS provides both in-person and virtual programs, ensuring surviving

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(Spouse Continued from page 5)

spouses can access emotional support and community from anywhere in the country.

Veterans service organizations (VSOs) such as the Veterans of Foreign Wars, the American Legion, AMVETS, and Disabled American Veterans also provide valuable assistance. Even if a spouse does not live near a local post, these organizations maintain state and national service officers who help with VA claims, benefit navigation, and survivor advocacy. Many offer phone appointments, online resources, and virtual support networks.

Surviving spouses should also be aware of the growing number of benefit scammers who target veterans and their families. These scammers often promise to “speed up” VA claims, charge fees for services that should be free, or attempt to collect personal information. A legitimate veterans service officer will never charge for filing a VA claim. Surviving spouses should avoid sharing Social Security numbers, banking information, or benefit documents with anyone who is not a verified representative. When in doubt, they can confirm legitimacy through the VA, state veteran’s agencies, or recognized VSOs.

Together, these organizations form a strong, nationwide support network for surviving spouses — wherever they live.

Tucson Chapter Leader Committed to Veterans, Surviving Spouses, and Her Local Community

AUGUST 25, 2026
MOAA Newsletter

By Kristin Davis

Polly Parks spent years in the military’s orbit.

What began as activism opposing authoritarian rule in the Philippines in the 1970s eventually led to a career focused on the environmental legacy of former U.S. military bases overseas, including launching a program focused on the toxic legacy of the Cold War in the U.S. and the former Soviet Union.

Yet despite her proximity to the military, she understood little about the institution itself. Until she met George Cajigal, a Vietnam veteran and retired Army colonel



Polly Parks, president of the Tucson (Ariz.) Chapter, receives a MOAA leadership from past President Col. Tom Owens, USAFR (Ret) (Courtesy photo)

whose career spanned airborne combat engineering, the Pentagon and, later, efforts to eliminate weapons of mass destruction from the former USSR.

The two met through their work. When the government of Panama raised concerns about unexploded ordnance left behind on former U.S. military property, Parks was referred to Cajigal, who had the military expertise to help.

A few months later, they had their first date. Cajigal, who’d come to the U.S. from Cuba at age 13, brought out photo books from his career.

“This is the strangest thing I’ve ever seen,” Parks remembers thinking.

For the next 27 years, Cajigal would be her window into the military. His friends became her friends. Her friends became his.

They’d both spent much of their lives in public service. It just looked different.

“George taught me about the military, and I taught him about the world of nongovernmental organizations,” Parks said. “We shared a passion for this crazy, secular, democratic experiment.”

Parks retired in 2016, and when she and George moved to Sebring, Fla., he became active in the local MOAA chapter. A few years later, Parks was recruited to edit the Florida Council of Chapters’ newsletter.

“That is when I began learning about MOAA’s nonpartisan advocacy,” she said.

When Cajigal died of pancreatic cancer in November 2020, Parks found herself navigating the practical realities of being a surviving spouse.

“You’re having to do this in grief, and there is also sort of this fog of war where you forget things,” she said.

Parks returned west to be closer to family and settled in Tucson, where she joined the local MOAA chapter and quickly became its surviving spouse liaison.

“It gave me something to do, which was really important.”

She also credits MOAA with helping ensure she receives 55% of George’s pension. “I am eternally grateful for the work MOAA has done,” she said.

Parks went on to write the surviving spouse and personal affairs column, edit *The Territorial*, and take over the Davis-Monthan Retiree Activities Office newsletter, using her writing to reach a broader military-retiree audience. Today, Parks serves as president of the Tucson Chapter, which she agreed to lead on one condition: That it try to grow. She sees younger retirees and veterans working as contractors at Davis-Monthan as a potential new generation of members.

After decades spent moving between the military and civilian worlds, Parks believes MOAA’s ability to bring people with different perspectives together might be one of its most important roles.

Kristin Davis is a writer based in Virginia.

Army Buys Virginia Facility to Stable the Old Guard's Caisson Horses

AUGUST 19, 2026 MOAA Newsletter



Soldiers conduct full military funeral honors with escort in Section 34 of Arlington National Cemetery on Aug. 18. (Photo by Elizabeth Fraser/Arlington National Cemetery)

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

Celebrities come and go in Middleburg, Virginia, a Piedmont hamlet of fewer than 1,000 people, where horses outnumber the residents ten to one and beagles and foxhounds abound.

John and Jackie Kennedy, Sen. John Warner and his wife Elizabeth Taylor, Linda Tripp of Clinton-Lewinsky fame, and, as of last month, Vice President JD Vance and his family, all have resided without fanfare in this pastoral area an hour from Washington, D.C.

But the region's newest neighbors — the U.S. Army and 73 horses of the Old Guard's Caisson Detachment — have divided a community that values the proper care of the horses and the detachment's mission at Arlington National Cemetery, but fears the move could cost local jobs and restrict access to the region's premier thoroughbred training facility.

The Army finalized an \$8.6 million deal on Aug. 6 to buy the Middleburg Training Center, a 149-acre horse farm with 11 barns and ample paddocks and pastures, to house and train the horses that support burials at Arlington National Cemetery.

Army officials said they considered more than 100 properties before choosing the Middleburg Training Center, which has newer barns and facilities and room for more than 200 horses.

During a town hall with residents in Middleburg on Aug. 6 — the same day the Army closed on the property — a panel of officials said the center provided the requisite environment for equine care and met needs for

easements, as well as environmental, historical, and cultural concerns.

"We needed a horse farm. The Middleburg Training Center is that farm. The caisson herd moving to the Middleburg Training Center and the Military Mounted Battalion being operational here is a final piece of our grand modernization efforts," said Col. Jeff Kain, commander of the 3rd U.S. Infantry Regiment, referring to changes at the unit, which is known as The Old Guard, since 2022.

That year, an internal review found that the horses' facilities at Joint Base Myer-Henderson Hall in Arlington, Virginia, and Fort Belvoir, in Fairfax, were inadequate, with environmental conditions that contributed to the deaths of two horses.

According to the report, obtained by CNN, the deaths were attributable to poor conditions and care, with one horse dying as the result of a blocked gastrointestinal tract likely caused by ingesting sand and gravel, while the other died from colic as a result of eating poor-quality hay.

Two more horses died later that year, including a geriatric horse who suffered surgical complications following a fracture and another from "acute abdominal distress," which may also have been caused by ingesting poor-quality hay or gravel.

As a result of the issues and subsequent public outcry, the service revamped its entire program, establishing a Military Working Equid Task Force, suspending support for caisson burials at Arlington, and dismantling most of its horse units elsewhere.

Most of the Arlington horses were moved to an equestrian facility in Aldie, Virginia, as the service instituted a basic horsemanship course, replaced the heavy caisson with lighter-weight versions for burials and created a new 08H Army Equestrian military occupational specialty to focus on caring for the service's animals.

Residents Mourning Loss of Facility

While most of the residents who packed the Middleburg Community Center on Aug. 6 were horse-lovers, riders, owners and trainers who favor the service's efforts to protect the herd, they expressed dismay over the selection of the Middleburg Training Center as the Army's new home.

The facility contains the state's longest racetrack and hosts more than 1,000 horses each year. Without it, Virginia's growing thoroughbred racing industry and the region's economy will suffer, they said.

"Has the Army conducted an economic analysis on the loss of revenue that is now going to come forward ... because of the loss of services for veterinarians, blacksmiths, equine dentists, therapy service providers, shipping companies, your tack stores, your feed stores, all the local community that generates revenue, horsemen included, because of you guys taking over the training

(Horses Continued on page 8)

(Horses Continued from page 7)

center?" asked Megan Connolly, a former training center employee.

According to Rep. Suhas Subramanyam, D-Va., the facility contributes "thousands of jobs and tens of millions of dollars to the local economy that may be lost."

During the town hall, Subramanyam asked whether the Army and the community could reach an agreement to lease back portions of the facility to those who work in Virginia's burgeoning racing industry.

"I think it would go a long way if we were able to at least lease back part of the property to the training sector," Subramanyam said.

The Middleburg Training Center was built in 1956 by philanthropist and horse enthusiast Paul Mellon. In its heyday, it produced the Kentucky Derby winner Spectacular Bid. Over the years, it fell into disrepair, though it never went unused because of its 7/8-mile sand track, the only one in the region.

Charles Kuhn, founder of JK Moving Services, purchased the facility in 2017 for \$1.6 million. He made significant improvements to the barns and paddocks and preserved it from development.

Kuhn also purchased Wolver Hill Farm, another Middleburg property, in 2021, and placed it in a conservation easement to preserve its racing legacy and protect it from development. He leases a portion of the 500-acre expanse to the Vances.

According to the Virginia Equine Alliance, the facility supplied 825 full-time jobs and had an economic impact of \$86.2 million from 2017 to 2023.

The alliance has expressed a desire for the property to be shared with the public in some capacity, given that the Army will not use the track and will occupy only a few of the barns.

Residents requested that a sharing agreement be considered and asked about jobs, the Army's vision for the property, future fencing, housing and the track.

"You really have two extremes you can go toward: one would be this is a kind of a secret closed base. Nobody gets on it without a password of some kind, and it's mysterious, it's like Area 51 comes to Middleburg," said Mike Pillsbury, owner of a nearby horse farm and former chairman of the Defense Policy Board. "The other extreme is you're like Disneyland, and you sell tickets and you give tours ... or you could do something in-between."

Examining Sharing Options

Maj. Gen. Antoinette Gant, commander of Joint Task Force – National Capital Region/U.S. Army District of Washington, told attendees that a legal team is exploring the idea of community utilization, although she could not provide any definitive answers.

"The primary mission ... is to make sure that we can be able to support the requirements ... to ensure that the

forces in the Military Mounted Battalion are able to do their jobs," Gant said.

But, Gant added, the Army also is "looking at it from a legal standpoint to see what does that truly mean – a joint-use type of facility."

According to Gant, the service plans to create an advisory committee in the community and encourage people with requisite experience to apply for jobs the Army may need at the facility.

Those jobs, however, are likely to be a fraction of the current number, given that the Army has its own veterinarians, techs and other staff.

The pending change has already prompted horse trainers and owners to relocate to other states that support thoroughbred racing, attendees said, and they expressed sadness over losing a facility at the heart of the state's racing aspirations.

"This is a knife coming right into the middle of this tradition and this lifestyle that has been going on here for centuries ... Gen. Patton was a fox hunter here," said Wayne Chatfield-Taylor, a breeder and former center employee.

"This community has so much depth for this kind of horsemanship that has been available to us at this training center that it's very difficult for me to see that we turn this over to the government," Chatfield-Taylor said.

Under the purchase, current tenants and horses must leave the center by Oct. 31. The Army will take possession on Nov. 1 and expects the battalion to be operational at the center by June. The horses, many of which are now housed in modular stables at Fort Myer, are expected to move in between 2027 and 2028.

Kain said the Army wants to be part of the Middleburg community and hopes residents will, in turn, welcome the soldiers.

"Teach, coach, and mentor our young equestrians as this is a budding military occupational specialty," Kain said.

Fall 2026 Retirement Guide: Avoid These Tax Traps

By: Lila Quintiliani AUGUST 25, 2026 MOAA Newsletter

(This article originally appeared in the September 2026 issue of Military Officer magazine.)

There's a common, yet not necessarily accurate, notion that once a person retires from the workforce, they will be in a lower tax bracket. Conventional wisdom says that since retirement income is lower than preretirement salary income, income taxes will also be lower.

Yet, many military retirees find the opposite is true. Combine a steady pension with fewer available tax credits and deductions, add in mandatory required minimum distributions that must be taken from retirement accounts

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(Tax Traps Continued from page 8)



Shark fin: illust-monster (shark fin)/Getty Images. Other images: Nuthawut Somsuk/Getty Images

each year, and your family might end up paying more taxes, not less, in retirement.

While the civilian population is often in the highest tax brackets during peak earning years, military families experience “a totally different ballgame,” according to Dedrick Curtis, a Certified Financial Planner (CFP), a Chartered Financial Consultant, and an Accredited Financial Counselor.

“Military retirees start with a higher tax floor. They have several stacked income streams — not only do they have a pension that will go up with COLA each year, but they may also have another pension or other retirement savings from a second civilian career,” said Curtis, also the founder of and lead planner at Penny Earned Financial, a fee-only financial planning firm focused on serving the military and veteran community.

Paul Allen, a Life member of MOAA who founded and owns PIM Tax Services, said his firm sees retirees face a host of tax “surprises” as they transition out of the military and the workforce.

Allen is also a CFP as well as a military qualified financial planner. He noted that military retirees often experience lost deductions and tax credits due to increased income. While they were in the military, a sizable portion of their income, such as Basic Allowance for Housing, was not taxable. And many servicemembers who did not pay state taxes on active duty suddenly encounter them upon retirement.

“When they first separate or retire, I see servicemembers face excise taxes when they accidentally contribute to a Roth IRA [individual retirement account] because they set up their direct deposit years ago and now their modified adjusted gross income is higher than the contribution limit,” Allen said.

He has also seen retirees forced to pay excise taxes because they make contributions to their IRAs when they don’t have any earned income (a military pension does

not count as earned income).

In addition, retirees might miss out on certain tax breaks simply because they don’t know about them. Allen said retirees often neglect to take the subtraction for military retiree income on a state return (in states where this is allowed) because they don’t know about it or how to get it into their tax software.

High earners also face net investment income tax, a 3.8% federal surtax imposed on certain investment income.

But proper advance planning at each life stage can help retirees prepare for future tax situations.

Until Age 60

Some retirees want to pursue a second career in the civilian world. Others want to completely leave the workplace behind after leaving service.

For those who want to leave the working world but still need a stream of income in addition to their military pension, if they are at least 59½ years old, they could start taking withdrawals from their employer-sponsored retirement plan, such as the Thrift Savings Plan (TSP) or a 401(k) plan. Alternatively, if they leave their job or the military during or after the calendar year in which they turn 55, there is an IRS provision called the Rule of 55 that allows penalty-free withdrawals from their employer’s plan.

Those who have transitioned out of the military but are still working will need to make decisions about how they want to contribute to retirement accounts. If they are concerned about future tax bills, they could consider contributing to either their employer’s Roth 401(k) or a Roth IRA. Notably, there are income limits on the Roth IRA.

Ages 60 to 65

This is an age when many veterans are retiring from a post-military career, possibly with a second pension. It’s a time of life often referred to in personal finance literature as the “go-go years” because retirees are their healthiest and most active. Spending is typically highest during this stage.

At the same time, these years might also represent a temporary lull in taxable income since most retirees won’t have started collecting their Social Security benefits. This could be a good time for retirees to consider Roth conversions, which move pretax retirement funds — such as a traditional TSP, 401(k), or IRA — into a Roth IRA. Taxes would need to be paid on the converted amount in the year they are transferred, but future withdrawals would be tax-free.

This year, the TSP began allowing in-plan Roth conversions for those with a vested traditional balance.

“Doing a Roth conversion can be considered a type of ‘tax insurance’ where you agree to pay the tax bill today, and you’re likely locked into that rate, even if the tax rates

(Tax Traps Continued on page 10)

((Tax Traps Continued from page 9)

go up in the future,” said Brian O’Neill, a retired Air Force colonel and fighter pilot who founded the advisory firm Winged Wealth Management and Financial Planning.

Other advantages include the fact that inheritors of Roth accounts don’t have to pay taxes on distributions. Another benefit of this account type is that neither Roth employer sponsored retirement plans nor Roth IRAs mandate required minimum distributions (RMDs).

Age 65-Plus Transitions

Many military retirees don’t realize they age out of TRICARE at midnight on the last day of the month before their 65th birthday. They must then enroll in Medicare parts A and B (or Part C) in order to be eligible for TRICARE for Life (TFL), which acts as a wraparound Medicare supplement and provides prescription drug coverage.

TFL is free, but parts B and C carry a cost, and high earners face a surcharge known as the income-related monthly adjustment amount (IRMAA).

This is the stage that “really catches people off guard,” Curtis said. Medicare premiums are based on modified adjusted gross income from tax returns filed two years prior. For example, 2026 premiums are based on 2024 taxable income.

Taxpayers in the highest IRMAA bracket pay a whopping \$689.90 in 2026 — and that’s per person.

This is also the time frame during which some retirees begin claiming their Social Security benefits. “Most military retirees are taxed on the full 85% — the most allowed by law — of their Social Security,” Curtis said.

[More From MOAA: What Is IRMAA, and What Does It Mean for My Medicare Premium?]

Age 70 and Beyond

Depending on birth year, this is the stage when retirees must start taking distributions from their tax-deferred retirement accounts and these RMDs count as taxable income.

“This is when all the income streams are coming together: pensions, Social Security, and RMDs. And it’s a time when many retirees have less tax flexibility,” Curtis said.

It’s also a time when surviving spouses might face what’s sometimes called the “widow penalty”: They might have close to the same taxable income as when their spouse was alive, but their deductions are effectively cut in half, and they end up paying a higher percentage of taxes than they ever have before.

The good news is that proper financial planning can ease the tax burden.

“If there’s ever a time when you should be meeting with a fee-only advisor, it’s when you retire or are about to retire,” Curtis said. “Not all planners are the same, but I guarantee there’s a fee-only planner out there for you.”

Why I Serve: How Medicine ‘Can Build Trust’

By: Teal Yost AUGUST 25, 2026 MOAA Newsletter



Photo by Mike Morones/MOAA

(This article originally appeared in the September 2026 issue of Military Officer magazine.)

Col. Paul Kwon serves as chief of the Defense Health Agency’s Medical Modernization and Simulation Division, helping shape how the Army prepares medical forces for today’s evolving operational environment. His work focuses on ensuring military medical teams are prepared for the realities of the battlefield before they ever step onto one.

Early Foundations

“I graduated from the U.S. Military Academy in 1993,” Kwon said. “Looking back, my career reflects the incredible opportunities the Army provides as a servant leader. I learned the fundamentals of leadership through listening first, then learning always. Later, I transitioned into the U.S. Army Reserve to pursue graduate education in environmental and civil engineering.”

A Calling to Serve

“At its core, service has always been about giving back and being part of something greater than myself. The Army offered a calling to lead, to serve, and to make a meaningful difference.

“Over time, that desire has deepened — not just to serve the mission but to serve soldiers and families and their children.”

Service With Purpose

“Some of the greatest highlights of my career have been serving alongside outstanding soldiers, civilians, and partners in challenging environments. From deployed operations and pandemic response to preventive medicine programs and medical research, each assignment reinforced why the work matters. Serving overseas, particularly in global health and public health security roles, reinforced how medicine can build trust, strengthen partnerships, and save lives well beyond the clinic walls. Those experiences stay with you and shape how you view service and sacrifice.”

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