



# Los Alamitos Area Chapter News

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

**DECEMBER 2025**



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

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## SURVIVING SPOUSE CORNER: FACING YOUR HOLIDAY BLUES

By: Pat Green

The holiday season is a time of joy. It's a time of get-togethers with family and friends. But it also can be the perfect storm of events and emotions. For those suffering the loss of a spouse, it might be overwhelming and a time of dread.

Some have a fear of going to a party alone, of becoming emotional, or being alone and lonely on days that used to hold so many happy memories. Others worry that the weight of carrying their grief is visible and contagious. A few are trying to decide how much jolliness is appropriate, what lessons about grief and coping they are teaching their children and grandchildren, and whether the absence of decor and tradition signals the sadness and depression that surrounds us.

All these considerations can weigh one down, and the numbness sets in. Fortunately, there are some coping skills that work.

**Find your comfort zone.** Initially, you might feel you want to cocoon and be antisocial. For most of us, crying is necessary. A lot of crying is best done privately. You also need time to focus on *your* health and happiness. Maybe you sit out the holidays. Eventually though, you must ...

**Embrace change.** After a necessary (your time frame) grieving period, accept the reality that no holiday will be the same again, and adjust.

Instead of the big holiday dinner at your house, take the family out. If it's affordable, rent a cabin in the woods or a house at the beach. Assign dishes for each guest to bring. Announce that your only responsibility is the turkey, gravy, and dressing. Relax. Do things simply.

If you and your spouse hosted an annual holiday cocktail party, and you feel up to entertaining, do something different. Alcohol is a depressant, and tears are harder to hold back if you've been drinking. Have a cookie-sharing party or a neighborhood open house.

Decorate, but keep it simple. Guests will enjoy the party whether your tree is 5 feet or 15 feet tall. A wreath trimmed with a red ribbon on the front door might be all you have the energy for, and it's enough!

Ask the leadership of your church, temple, or mosque for suggestions for changes in rites or religious ceremonies. Possibly a family member can assume the role your spouse held in presiding over a customary event.

If you are truly alone, find your solace and your footing in helping others. This will be a difficult time, but good times will follow. Many of us have been in your shoes. As you now know, that is why we are called "surviving spouses."

## HOLIDAY DONATIONS BY CHAPTER MEMBERS

Our Chapter members, each year, donate gift cards from local businesses to give to military families. Gifts are distributed by A Board Member to the Families of members stationed at the Navy Weapons Base, Seal Beach; the Joint Forces Training Base; and the local Coast Guard Base. These donations for Thanksgiving and Christmas are sent to Bill Eveland for distribution at our Chapter Post Office Box . Please help-out again this year!

## PRIVATE JOKE

A group of soldiers were standing in formation at an Army base. The drill sergeant said, "All right! All you idiots fall out."

The squad wandered away, but one soldier remained at attention. The drill sergeant walked over to him and raised an eyebrow.

The soldier said, "Sure was a lot of 'em, huh, sergeant?"

**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 [ ]

\_\_\_\_\_  
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 90720**

**IRS Releases Inflation-Adjusted 2026 Tax Brackets**  
**By: Kevin Lilley**

The IRS announced its annual inflation adjustments and highlighted other changes for the 2026 tax year in an Oct. 9 news release, including updates to tax bracket ranges, estate tax exclusions, and dozens of other provisions.

While the average adjustment sat around 2.7%, not all brackets or credits rose at the same rate. Full details are available in the IRS release and the accompanying Revenue Procedure document (PDF). Some inflation-related numbers to know:

- **Brackets:** The seven income tax bracket rates will remain the same as the 2025 tax year – 10%, 12%, 22%, 24%, 32%, 35%, and 37% – but the income range will increase. Single filers making more than \$640,000 will enter the highest bracket, for example, up from \$626,350. (Reminder: Tax brackets are tied to “marginal” tax rates, meaning they only apply to the amount that falls within that particular tax bracket, not to all of a taxpayer’s income.)

**[FROM MILITARY OFFICER MAGAZINE: Going All In on Retirement]**

- **Standard Deductions:** The 2026 amounts – \$16,100 for individual filers, \$32,200 for married couples filing jointly or surviving spouses, and \$24,150 for heads of households – represent inflation adjustments from the 2025 deduction increases included in the One Big Beautiful Bill Act. Taxpayers 65 and over can continue to claim an additional \$6,000 deduction in 2026 under a section of the bill that expires with the 2028 tax year.
- **Alternative Minimum Tax (AMT) Exemption:** This exemption, designed to ensure low- and middle-income earners avoid paying AMT, sits at \$90,100 for individual filers (\$140,200 for those married filing jointly), up from \$88,100 and \$137,000, respectively.
- **Earned Income Tax Credit (EITC):** The maximum EITC for 2026 is \$8,231 for taxpayers with three or more qualifying children, up from \$8,046.

- **Estate Tax Credits:** The One Big Beautiful Bill Act sets the 2026 estate tax exclusion at \$15 million, up from \$13.9 million for estates of those who died in 2025. That credit will be indexed to inflation moving forward.

Personal exemptions remain at zero for the 2026 tax year, and itemized deductions remain unlimited, although there is a limitation on the tax benefit from deductions for those in the highest tax bracket (37%).

Find more financial news and resources, including materials designed specifically for currently serving members, veterans, and retirees, at [MOAA's Financial Resources page](#).

### **Webinar Archive**

MOAA's Transition Center regularly presents webinars offering in-depth analysis on finance and benefits, valuable advice on careers and transitioning, and information on your earned veteran benefits. To see MOAA's schedule of upcoming webinars, [click here](#). For questions about MOAA Transition services, visit the [Transition and Career](#) section of the site or email [transition@moaa.org](mailto:transition@moaa.org). For council and chapter webinars, click [here](#).

Trouble getting access? Members can email [webmaster@moaa.org](mailto:webmaster@moaa.org) with any issues.

### **FULL WEBINAR ARCHIVES BY SUBJECT**

- Transition and Career: Making the Decision**
- Transition and Career: Which Business Sector?**
- Transition and Career: Networking**
- Transition and Career: LinkedIn and Social Media Tools**
- Transition and Career: Resume Development**
- Transition and Career: Interview Prep and Salary Negotiations**
- Finance**
- Health Care**
- Insurance**
- VA and Military Benefits**
- Retirement, Caregiving, and End of Life**
- How MOAA Can Help**

### **From Military Officer Magazine: Sci-Fi Cinema and Thriller Theatrics**

Movies focused on servicemembers have been relatively scarce in 2025, requiring a discerning eye for plot details that often incidentally include a military context (*Sinners* and *Thunderbolts\**, for example).

The remaining months of the year don't promise many more tales dedicated to warfare or uniformed heroism, but there are still plenty of exciting stories for moviegoing veterans to choose from as time comes to hunker down for the winter.

**Dec. 12**

#### ***Ella McCay***

*Broadcast News* writer-director James L. Brooks returns to filmmaking for the first time in 15 years with this dramedy about a young politician (Emma Mackey) preparing to take over the job of governor from her mentor (Albert Brooks) while juggling relationships with her husband (Jack Lowden), aunt (Jamie Lee Curtis), and estranged father (Woody Harrelson). (20th Century Studios)

#### ***Wake Up Dead Man***

Rian Johnson once again resurrects his Southern detective Benoit Blanc (Daniel Craig) for another mystery, this time involving a seemingly impossible murder that divides churchgoers in a small New England town. As always, Johnson stacks the cast with a murderers' row of high-profile suspects played by the likes of Josh O'Connor, Glenn Close, Jeremy Renner, and Kerry Washington. (Netflix)

**Dec. 19**

***Avatar: Fire and Ash***

Director and co-writer James Cameron unveils the third chapter in his epic sci-fi saga, once again starring Sam Worthington, Zoe Saldana, and Sigourney Weaver. After the events of *Avatar: The Way of Water*, Jake (Worthington) and his family are reeling from the loss of his son, even as a deadly new tribe of Na'vi align themselves with his sworn enemy, Col. Quaritch (Stephen Lang). (20th Century Studios)

*The "Avatar" saga continues with "Avatar: Fire and Ash," the third film in the sci-fi franchise. (20th Century Studios photo)*

**Jan. 9**

***Greenland: Migration***

Five years after the events of the first film, John Garrity (Gerard Butler) and his family must abandon their bunker in Greenland to seek new shelter somewhere in the remnants of a destroyed Europe. Ric Roman Waugh, who helmed the first film, returns to direct Butler and Morena Baccarin as the tenacious, resilient Garritys. (Lionsgate)

**Jan. 16**

*28 Years Later: The Bone Temple*

*Candyman* remake auteur Nia DaCosta steps in for director Danny Boyle on this *28 Years Later* follow-up, tracing the path of young Spike (Alfie Williams) after abandoning both his village and estranged father, played by Aaron Taylor-Johnson, to explore a mainland Europe overrun by individuals infected by the Rage virus. (Sony Pictures)

**Jan. 30**

*Send Help*

Sam Raimi (*The Evil Dead* and *Spider-Man*) returns to the director's chair for this thriller about two co-workers forced to team up after their plane crashes on a remote island. Rachel McAdams and Dylan O'Brien star. Writers include Damian Shannon and Mark Swift, who both worked on *Freddy vs. Jason* as well as the *Baywatch* movie. (20th Century Studios)

*Todd Gilchrist is a film and entertainment writer based in Los Angeles.*

**Navy Warns Travelers of Possible Online Listing Scams**

**By: Kevin Lilley**

Staying at a Navy Lodge or a similar property can offer convenience and savings for your next vacation, or can ease your next military move.

*Booking that stay through a fraudulent website can lead to financial disaster.*

Navy officials are "aware of a potential fraud scam targeting patrons seeing to make reservations" at Navy facilities, according to a social media post from Naval Support Activity Naples, Italy. Scammers publish phony booking phone numbers or websites that end up in web listings or social media posts, then collect credit card numbers and other personal information when prospective travelers attempt to reserve their rooms.

Scam specifics weren't immediately available. The fraud had been reported to the Naval Criminal Investigative Service (NCIS), a Navy spokesperson told Stars and Stripes, and a banner atop the official Department of Defense Lodging website warns travelers to "be cautious of toll-free and local phone numbers found elsewhere."

Travelers can book online using the above site, or can book their stays via phone:

- Navy Lodge: 1-877-NAVY-BED (628-9233)
- Navy Inn/Navy Gateway Inns and Suites: 1-833-NHGSERV (644-7378)
- Army Lodging: 1-800-GO-ARMY-1 (462-7691)
- Air Force Inns: 1-888-AF-LODGE (235-6343), continental U.S. only
- Inns of the Corps/Marine Lodge: 1-888-409-STAY (409-7829)

Whether your holiday travel includes the above properties or other arrangements, keep these tips in mind:

- 1. Check Your Listings:** Scammers frequently deploy websites that resemble popular online listings or even hotel-chain pages, right down to the logos and a “call now” button that will connect you to the scammer. Double-check the weblink before you book.
- 2. ‘Free’ Isn’t Free:** Whether it’s a postcard offering a complimentary stay or an email declaring you a contest winner (in a contest you never entered), vacation giveaways often serve as entry points to financial problems. Some may be simple scams designed to steal personal data, while others offer “free” trips that include taxes, fees, booking charges, and enough other costs to more than make up for any savings.
- 3. Do Your Research:** Check more than one source to be sure you’re booking safely. Search the address of any vacation rental (to be sure the photos match the property), read online reviews, and steer clear of any offers that don’t include specifics (names of hotels or airlines, for example).
- 4. Start the Conversation:** Did you get a robo-call offering a great deal or a random email linking to a booking site? These are common ways to kick off a scam – book your plans via trusted sites or directly with providers instead of unsolicited third-party offerings.
- 5. Remember the Basics:** Red flags for other scam types can pop up in travel fraud, such as a demand to pay for your trip in gift cards or cryptocurrency, or a push to “act fast” before a given deal expires. Learn more about these standard fraud practices at [MOAA.org/scams](http://MOAA.org/scams).

## MERRY CHRISTMAS 2025 and HAPPY NEW YEAR 2026



Luncheon November 14, 2025  
Penny Lopez, Program Director  
John Broad, Chapter President,  
Nan Cruce, 1st Vice President,  
Chapter Chaplain, Bill Thompson



Penny Lopez, Village Program Director,