



SWEETWATER CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA

Established December 12, 1972

THE MARINERS LOG

Volume LVI, Issue No. 10

October 2026

FUTURE HAPPENINGS

- ** Monday, October 5, 2026: Chapter Board meeting at 9:00 A.M.** at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.
- ** Wednesday, October 14, 2026:** MOAA, Sweetwater Chapter luncheon meeting at IHOP Restaurant, 1430 E. Plaza Blvd., National City, Ca 91950
- ** Monday, October 12, 2026** – Columbus Day
- ** Saturday, October 31, 2026** – Halloween

PRESIDENT'S MESSAGE

- ** *Happy Halloween to all.*** Enjoy the rest of summer
- ** *Our Christmas celebration*** this year will be held at IHOP Restaurant on 3rd Wednesday, December 16, 2026 at 11:00 AM.
- **** I would like to take this opportunity to say thank you to all members of MOAA, Sweetwater Chapter for your dedication and commitment to continue serving the community. *

Mistaken Delivery, or a 'Brushing Scam'?

By: Kevin Lilley September 11, 2026 MOAA Newsletter



Scammers are sending packages to unsuspecting pocket-light/Getty Images

recipients as part of schemes to boost online reviews or steal personal information via what's called a "brushing scam," according to warnings from multiple agencies.

Recent posts from the Federal Trade Commission

(FTC) and the New York State Sheriffs' Association outlined two types of brushing scams:

Review Builders: Scammers send a package with an inexpensive item and use that mailing as "validation" of delivery, according to the FTC. This allows the scammers to post a glowingly positive online review – possibly in the recipient's name – on some commerce sites, which can make their products more attractive, both to buyers and to a sales site's algorithm.

Phishing Packages: Scammers send a package in a similar fashion, only they include a note with a QR code or a web link offering more details about the sender or the product, or options for processing a return. Scanning the code or typing in the link sends the recipient to what appears to be a shipper's homepage or a product information website, but is really a front to collect credit card information, passwords, or other personal data.

Recipients of unexpected packages can take these steps to steer clear of scams:

- Check accounts at Amazon or other online outlets for fraudulent purchases.
- Change passwords for any accounts that may have been compromised.
- Do not scan any QR codes on or inside the package, and don't visit any unknown sites (or call any phone numbers) offered to process returns. If the material is from a trusted sender, go directly to their official website or app to investigate.
- Remember: Companies aren't allowed to demand the return of, or payment for, unsolicited merchandise. Learn more about your rights at FTC.gov.

2026 OFFICERS

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Omnibus Legislation May Offer a Lifeline for Some Veterans

By: René Campos SEPTEMBER 11, 2026



Courtesy photo via Army

Note from MOAA: If you or someone you know is in crisis, contact the Veterans Crisis Line at 988 (press 1) or via www.veteranscrisisline.net.

September is National Suicide Prevention Month, a time to raise awareness, strengthen connections, and

recommit as individuals and communities to supporting those who may be struggling.

The VA is encouraging veterans, families, caregivers, and supporters to participate in Buddy Check Week (Sept. 21-25) and its "Don't Wait. Reach Out" campaign, reminding us that a simple phone call, text message, or conversation can help a fellow veteran feel seen, valued, and connected. Similarly, the Pentagon's "Joining Your Fight: Connect to Protect" campaign highlights the importance of early intervention, reducing stigma around seeking help, and ensuring servicemembers and their families know where to turn before a crisis occurs.

These efforts matter. But awareness and outreach alone are not enough.

Congress also has an opportunity to support those who are struggling by advancing legislation the military and veteran community have been waiting years to see enacted. The Take Care of America's Veterans Act (TCAVA) is a comprehensive package of more than 60 bills that would strengthen a wide range of health care, benefits, caregiver support, and community-based services for veterans and their families. Together, these

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(Lifeline Continued from page 2)

provisions could transform today's commitment to care and connection into lasting action.

Among TCAVA's provisions are measures to improve access to service-earned benefits and health care, reduce barriers to obtaining needed services, and strengthen support for veterans, their families, caregivers, and survivors. The legislation also includes provisions related to the Staff Sergeant Parker Gordon Fox Suicide Prevention Grant Program, which supports local organizations providing peer support, outreach, emergency assistance, and other services that help prevent isolation and connect veterans with care before they reach a crisis point.

Just as important, TCAVA would continue efforts to improve access to care through provisions championed in the Veterans' Assuring Critical Care Expansions to Support Servicemembers Act (Veterans ACCESS Act), helping ensure veterans can obtain the health care they have earned when and where they need it. For veterans facing mental health challenges, easier access to care can make the difference between getting help and reaching a crisis point before assistance arrives.

The timing on this important legislation could not be more critical. Lawmakers face no shortage of competing priorities as the 119th Congress concludes, yet few issues are more urgent than addressing the ongoing challenges facing those in the military and veteran community. Delaying action means delaying support that could improve lives, strengthen families, and in some cases save lives.

National Suicide Prevention Month reminds us that hope often begins with a connection. Congress has a chance to build on those connections by enacting meaningful reforms that improve access to care, strengthen community support networks, and expand suicide prevention resources.

Now is the time for lawmakers to turn legislation into a lifeline. MOAA members and supporters must make their voices heard through the Legislative Action Center and urge Congress to act before this critical opportunity slips away.

3 Tips on How to Use (and Not Use) AI When Writing Your Resume

By: Andia Dinesen, AFC®
SEPTEMBER 24, 2026 MOAA Newsletter

If you're a tech-friendly job seeker, you might be wondering how to use artificial intelligence more effectively in your job search. If you are not a tech-friendly type, or if you've been reading any number of the "Don't Use AI"-focused articles online, you might be wondering how to avoid it altogether.

Leveraging AI as a tool in your job search can be very effective. It can also be a hindrance. The key is using the

technology the right way: as an aide, a key task organizer, or a researcher. Letting AI do all the legwork may seem like a good idea, but the results may not be what you're expecting.

1. Using AI as Your Editor

Don't use an AI prompt to write your résumé. A hiring manager or human resources professional can tell whether your materials were composed by AI. With the number of résumés they are reviewing, they can TELL. And once your material is flagged as AI-prepared, seemingly generic or inauthentic, you'll likely miss out on the next review stage.

Do start by writing your résumé yourself. Use a tried-and-true template and framework, and just let things flow. Then use AI to iterate, refine, and synthesize your skills, experience, and knowledge. Unsure where to start? Check out MOAA's resources. (Premium and Life members can access even more expert guidance.)

2. Using AI to Build Your Case

Don't expect AI to write your bullet points for you. AI-driven summary tools may be useful for digesting some briefings or long documents, but they aren't up to translating your work experience into standout prose.

Do use AI to help with specific phrasing. This can be accomplished by employing the STAR (Situation, Task, Action, and Result) method. Make sure your knowledge, skills, and expertise communicate the "so what" within each bullet. I suggest using quantifiable metrics along with qualifiers – it helps the reader understand what you are trying to communicate, even if it is a technical skill and the reader is an HR professional who may not be familiar with the specific work.

For example, starting with this bullet point:

- Implemented an automated documentation system that decreased processing time and rates for transportation manifests and bills of lading by 25%; routinely received strong, positive customer feedback.

An AI system prompted with the STAR method created the below:

- Identified inefficiencies in transportation documentation workflows and led implementation of an automated manifest and bill of lading system, reducing processing time and error rates by 50% while improving customer satisfaction through consistently positive feedback.

Look close enough and you can see the STAR shining through:

- **Situation:** "Identified inefficiencies"
- **Task:** "Led implementation of automated program"
- **Action:** "Reduced Processing time and error rates by 50%"
- **Result:** "Improved customer satisfaction"

(AI Continued on page 4)

SWEETWATER CHAPTER MOAA – BOARD MEETING MINUTES

AUGUST 3 2026

I. 9:34 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 Garcia, Vivian Rinehart, Marvelyn Hoyt, and Rich & Jean Wilson.

III. Secretary's Report –Submitted by Rich Wilson. Motion by Marvelyn Hoyt, 2nd by Vivian Rinehart, Motion passed.

IV. Treasurer's Report – Submitted by Oscar Garcia: July 1,2026 – July 31,2026 Ending balance brought forward: **\$4,062.49**

INCOME \$00.00

EXPENSES

1. Scholarship \$100.00 \$100.00

June 30,2026 Ending Balance **\$3962.49**

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

V. Presidents Reports - Submitted by Ernie Liwag:

a. Next Board meeting: Monday, August 31, 2026 at

9:00 A.M. at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

b. Next Luncheon Meeting: Wednesday, August 12, 2026 at 11:00 A.M. at IHOP Restaurant, 1430 E. Plaza Blvd., National City, CA 91950

c. Membership recruitment and retention. A continuing evolution to keep our chapter going. We currently have about 16 active members.

d. Christmas charitable donation. Think about what organization is deserving.

e. Christmas Party at IHOP. Make reservation early for Wednesday, December 16, 2026 at 11:00 A.M. Open to suggestion.

VI. Newsletter Editor's Report – (Jean Wilson): N/A

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 Rich, 2nd Jean, Motion approved at 10:09 A.M.9:48 AM.

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3. Using AI to Match the Moment

Do consider AI help aligning your résumé with a specific job. Upload your draft résumé and the job description, then provide your preferred AI tool with a specific prompt. For example, "Take this résumé draft and this job description and help me highlight my skills and experience that best align with the job duties, responsibilities, and expectations." If the result isn't perfect, consider uploading one section at a time – start with the summary, for example, or have AI better match your core skills to the job's requirements.

Don't leave other humans (or yourself) out of the loop. As with anything involving AI assistance, read every word before sending out your résumé. Hand it to a few real humans for review; remember, MOAA experts are here to help.

AI can be a valuable tool, but ensure you're doing the work upfront ... and getting real-world guidance AI simply can't provide.

Court Ruling Exposes VA's Limited Power to Stop Predatory Claims Companies

By: Jen Goodale SEPTEMBER 22, 2026 MOAA Newsletter



DNY59/Getty Images

Veterans seeking help filing disability claims are protected by clear federal rules: Those who assist with preparation and presentation of claims must be accredited by the VA, and no one – not even accredited attorneys or

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claims agents – may charge a veteran to help with an initial claim.

But rules without an enforcement mechanism have left veterans vulnerable to predatory actors.

A recent federal court decision offers a troubling illustration of this enforcement gap. Veterans Guardian VA Claim Consulting openly acknowledges it is not VA-accredited, but it has prepared claim forms and evidence packets for veterans and has charged a fee equal to five times any resulting monthly benefit increase.

In a May 20 ruling, the U.S. District Court for the Middle District of North Carolina found the evidence was undisputed that Veterans Guardian acted as an unaccredited agent when preparing and presenting both initial and non-initial VA claims. The court concluded the company's actions violated federal law.

The ruling is significant not only because of what the court found, but because Veterans Guardian was able to continue operating despite repeated warnings from the VA. According to the court record, the VA sent Veterans Guardian cease-and-desist letters in 2019 and 2024, yet the company continued preparing claims and charging fees.

An Aug. 3 ruling in the same class-action lawsuit found Veterans Guardian committed unfair trade practices under North Carolina law during much of the class period. The court noted the company instructed veterans not to identify Veterans Guardian's involvement in materials submitted to the VA, undermining the department's ability to detect accreditation violations or review the reasonableness of fees.

The court also found Veterans Guardian collected more than \$250 million from members of the certified classes. The case continues as the court considers damages and remaining debt-collection claims.

Veterans Guardian has disputed the allegations and argues its services constitute permissible consulting rather than claims representation. But the court rejected the idea that a company can avoid federal accreditation simply by having the veteran sign and mail a claim packet prepared by the company.

Why This Case Matters

What a company actually does for a veteran is more important than whether it calls those services "consulting," "coaching," "education," or "technology support."

This litigation reinforces what the VA, the Government Accountability Office (GAO), and veterans service organizations have warned for years: The VA has few effective tools for addressing unaccredited actors.

A 2025 GAO report found VA's response to complaints about claims agents depends heavily on whether the subject of the complaint is accredited. The VA can investigate and discipline accredited representatives,

but officials told GAO they have "limited options" when dealing with unaccredited individuals because the department lacks enforcement authority.

The VA may investigate a complaint, send a cease-and-desist letter, or refer suspected criminal activity to law enforcement; however, it generally cannot impose a meaningful penalty even though an unaccredited business unlawfully charged a veteran for claims assistance.

Congress Created the Gap ... and Must Close It

Congress removed criminal penalties for unauthorized claims assistance in 2006. Since then, a largely unregulated industry has grown around helping veterans pursue disability compensation, often charging thousands or even tens of thousands of dollars for services available free of charge from accredited veterans service organizations like Veterans of Foreign Wars, Disabled American Veterans, or the American Legion.

MOAA supports the bipartisan GUARD VA Benefits Act (H.R. 1732) and the SAFEGUARD Veterans Act (H.R. 9105 | S. 4646), legislation which would reinstate criminal penalties for unaccredited actors who charge veterans unauthorized fees.

Restoring these penalties would not limit veterans' ability to seek claims assistance. The legislation would instead provide law enforcement with a clear tool to pursue those who knowingly profit by violating existing law.

The VA should continue improving veteran education, complaint tracking, and oversight of its accreditation program. But public warnings are not a substitute for enforcement authority.

The recent court rulings show the scale of harm that can occur while the VA sends letters and waits for another agency, state government, or private litigant to intervene. Veterans should not have to depend on a patchwork of state consumer-protection laws or lengthy class-action litigation to recover benefits taken through unlawful fees.

VA Announces Premium Holiday for Veterans' Group Life Insurance Plan

By: Kevin Lilley SEPTEMBER 22, 2026 MOAA Newsletter

Veterans Group Life Insurance (VGLI) policyholders can skip three upcoming premium monthly payments, the VA announced Sept. 16, citing "incredibly strong" performance by the self-funded program.

Eligible policyholders – those with current plans that have not been suspended or canceled for non-payment – won't be billed this November, December, and January. They will be notified by the VA and won't have to take any action to activate the savings, per the release.

Those who have paid in advance will receive a payment credit or can request a refund. VGLI deductions

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from military retirement and VA disability payments will be paused during the three-month window, as will collections via AutoPay. However, those who use a bill-payment service through their financial institution must discontinue it as of Nov. 1 and restart it as of Feb. 1 to avoid the payments being processed. Those who do not discontinue payments during the holiday will have those payments applied to future bills.

The VA referred beneficiaries to the VGLI website and a list of answers to frequently asked questions for more details and updates. The FAQ includes details on eligibility, what to do in the event of accidental payments, and other information.

The holiday will result in \$150 million in total savings for eligible veterans – an average of about \$330 per policyholder, according to the release.

“VA is all about making life better and more affordable for veterans, and this premium holiday will help the men and women who served this nation keep more of their hard-earned money,” VA Secretary Doug Collins said in the announcement.

About VGLI

Launched in 1974, the VGLI program has more than 457,000 participants, according to the VA. It offers term life coverage from \$10,000 to \$500,000, with coverage levels tied to age and to the amount of Servicemembers’ Group Life Insurance (SGLI) a veteran had when leaving uniform.

The maximum coverage moved from \$400,000 to \$500,000 in 2023 after the passage of the Supporting Families of the Fallen Act, MOAA-backed legislation that led to the first increase in VGLI maximum coverage since 2005.

Rates vary based on age and coverage amounts. Current rates are available on the VGLI website.

Veterans with questions about the program or their VGLI coverage can contact the VA’s Office of Servicemembers’ Group Life Insurance (OSGLI) at (800) 419-1473 from 8 p.m. to 5 p.m. Monday through Friday.

Army Officer Recalls His Role in the Pentagon’s 9/11 Response

SEPTEMBER 22, 2026 MOAA Newsletter

By Kristin Davis

Revived during the Army’s 225th birthday celebration, **Spirit of America** — a large-scale, live-action theatrical production — proved so popular in 2000 that a year later, it was taking the show on the road.

First stop on the tour in September 2001: Columbus, Ohio. The show would open in Washington, D.C., on Sept. 13, with performances scheduled over three days, before embarking on a regional tour.



Col. Richard Breen, USA (Ret), then-director of strategic communications for the assistant secretary of defense for health affairs and the office of the director of the Defense Health Agency, displays the iconic 9/11 photo of the American flag draped down the side of the damaged Pentagon. (Photo by Robbie Hammond/Military Health System Communications)

Col. Richard Breen, director of public affairs and communications for the Army Military District of Washington, headquartered at Fort Leslie J. McNair, D.C., which produced the show, knew things were about to get busy. He flew to Ohio for what he called an “advance recon” prior to its opening in the nation’s capital.

On the morning of Sept. 11, as he readied for a flight back to D.C., Breen caught a live broadcast on The Today Show. As a tightly framed shot showed smoke pouring from a hole in the north tower of the World Trade Center in New York, a second plane struck the south tower.

“I grabbed everything I had,” Breen recalled. “I jumped in my car, drove to the airport, and turned in my car. I was walking up to the boarding area when a plane hit the Pentagon.”

Breen had served in the military since the waning days of Vietnam. Nothing could compare with that day or the weeks that followed. And nothing ever would.

In the airport, “I watched people dropping drink glasses, crying, screaming. They were petrified,” he said.

Breen went back to get his rental car. “All the roads in Columbus were jammed with traffic, but I was able to get back to my hotel.”

He spent the rest of the day operating from a makeshift command center in his room, staying in regular contact with the 30-person communications staff responsible for, among other things, media relations for the Army’s largest organization in the National Capital Region.

At 2 a.m. on Sept. 12, he drove from Columbus to Reagan National Airport. “The airport was a ghost town. It was really eerie. Like a scene from the Twilight Zone,” he said.

Back in Washington, he headed for the Pentagon,

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where he would serve as the senior spokesperson for the command on the ground for the next three weeks. In a small, isolated area, Breen marshaled hundreds of journalists from around the world for multiple media interviews with soldiers from his command.

One day after the attacks, amid the chaos, a conversation was had between Breen, Army Maj. Gen. Jim Jackson, then the Military District of Washington commander, and Jackson's chief of operations, Col. Egon Hawrylak.

"We needed a symbol," Breen said, something that would send a message to a watching world: America was still standing. Jackson knew of a garrison flag at Fort Myer, Va. It was enormous. And it would do. That afternoon, the flag was unfurled over the side of a scarred and smoldering Pentagon.

In the aftermath of the attacks, Breen would also travel to New York to provide media training to National Guard soldiers. And he watched, with tremendous pride, as soldiers of the 3rd U.S. Infantry Regiment, known as "The Old Guard," put aside their ceremonial duties and returned to the combat roles for which they had trained.

"Everyone was a warrior," he said.

His career would go on to include senior communications roles in the Army and federal government, including as director of strategic communications and public affairs for the Military Health System, as well as induction into the U.S. Army Public Affairs Hall of Fame. He retired in April 2026.

"Nothing can come close to my experience on 9/11," he said.

This summer, Breen returned to the Pentagon as a volunteer docent at its 9/11 memorial. He also remains close to the members of the communications team he led through the crisis, many of whom still gather to this day.

Twenty-five years later, the story — and the people who lived it with him — still brings Breen back to that monumental day in our nation's history.

Kristin Davis is a writer in Virginia.

Make Your Voice Heard This November

By: Ingrid Meyers SEP-
TEMBER 21, 2026 MOAA
Newsletter

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

The general election
is Nov. 3, and for service-
members, veterans,
military families, and sur-



Adamkaz/Getty Images

vivors, voting is one of the most direct ways to shape the policies that affect your community.

Military-connected voters bring firsthand experience with issues such as deployments, military health care, veterans benefits, and the transition to civilian life. Casting a ballot helps ensure those perspectives are represented in the decisions that shape the nation's future.

About 17% of the 119th Congress has military experience, down from more than 70% in the 1970s. As fewer lawmakers arrive in Washington with firsthand military experience, fewer have lived the realities of deployments, PCS, navigating TRICARE and VA benefits, or transitioning from military to civilian life. That makes the voices of those who have served more important than ever.

What to Know Before Nov. 3

- Register or update your registration. If you've moved, changed voting jurisdictions, or are unsure your registration is current, check before Election Day.
- Know your state's deadlines. Registration, absentee ballot requests, and ballot return deadlines vary. Visit [Vote.gov](https://www.vote.gov) for your state's requirements.
- Are you voting from overseas or away from home? Active duty servicemembers and eligible family members should use the Federal Voting Assistance Program to submit a Federal Post Card Application, which must be completed each calendar year and following every move.
- Did you not receive your ballot? Your installation voting assistance officer can help you obtain a federal write-in absentee ballot, which is accepted for federal elections in every state.

MOAA is a nonpartisan organization and does not support or oppose candidates or political parties. We encourage every eligible servicemember, veteran, family member, and survivor to participate in the electoral process. One of the most meaningful ways to ensure the military community's perspective is heard is to cast your ballot.

Fall Favorites: Check Out These 5 Vintage Military Reads

SEPTEMBER 28, 2026 MOAA Newsletter

By Col. William D. Bushnell, USMC (Ret)

From iconic land and sea battles across the centuries to new perspectives on Vietnam, the Civil War, and World War I, these five vintage works make perfect fall reads.

You can purchase the books at the links in the titles below — note that some links may point to updated versions/reprints, or to hard-to-find (and expensive) originals. No selections have audiobooks available. MOAA is an Amazon Associate and earns money from qualifying

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purchases, with the revenue supporting MOAA Charities.

Visit MOAA's Professional Reading List for more great reads.

War Without Heroes

By David Douglas Duncan. Harper & Row, 1970.

Acclaimed combat photographer Duncan (1916-2018) has captured "the comradeship that binds men together when they are fighting a common peril," with stunning black-and-white photos of Marines in combat in Vietnam – Cua Viet, Con Thien, and Khe Sanh.

Duncan's photos and narrative masterfully portray men under fire.

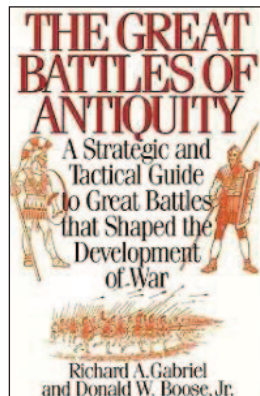


The Great Battles of Antiquity: A Strategic and Tactical Guide to Great Battles That Shaped the Development of War

By Richard A. Gabriel and Donald W. Boose Jr. Greenwood, 1994.

Historians Gabriel and Boose examine 31 wars, campaigns, and battles from Megiddo in 1479 B.C. to Constantinople in 1453 A.D., discussing armies, organization, logistics, leadership, military strengths and weaknesses, and military victories and defeats.

This excellent reference work includes an expansive bibliography.

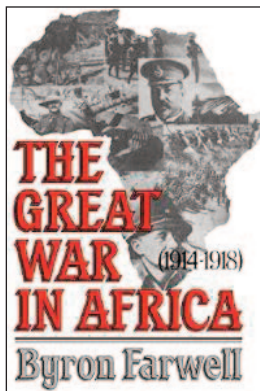


The Great War in Africa, 1914-1918

By Byron Farwell. W.W. Norton & Company, 1986.

Historian Farwell (1921-1999) covers World War I in Africa, especially military operations against Germany's African colonies – Togo, Cameroon, and the campaign in East Africa.

Battles, disease, logistics, and uneven leadership reveal just how harsh battlefield conditions really were in a theater often ignored. See also Guerilla by Edwin P. Hoyt.

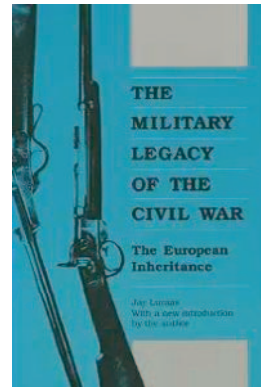


The Military Legacy of the Civil War: The European Inheritance

By Jay Luvaas. University Press of Kansas, 1988.

Military historian Luvaas (1927-2009) focuses on the American Civil War through the eyes and writings of European military observers (British, French, German), what they saw, wrote, thought, and concluded from their unique positions with both armies.

Luvaas also discusses what they learned, how European armies were influenced, and why some "lessons learned" weren't "learned" at all.



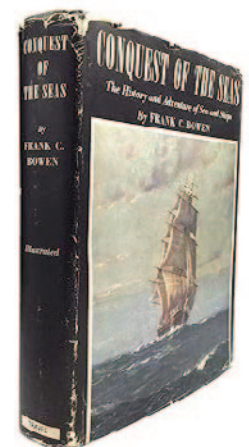
Conquest of the Seas: The History and Adventure of Sea and Ships

By Frank C. Bowen. Robert M. McBride & Company, 1940.

Bowen's (1894-1957) comprehensive history covers the sea and seafaring from early Greek mariners to 20th-century maritime development. Subjects include European naval wars, ships and seamen, maritime trade, exploration, piracy and smuggling ("sea lawbreakers"), ship construction, steel and steam innovations, and key sea battles.

Very detailed. Hard to find, but worth the effort.

Col. William D. Bushnell, USMC (Ret), is a regular contributor to MOAA.org and Military Officer magazine.



MOAA 2026 California Friends and Family Cruises

Sponsored by the California Council – Choose from two cruises

INCREASE THE FUN FACTOR —Being surrounded by like-minded people offers you the chance to share experiences and make new memories together. Group travel can give you the chance to meet people and make new friends. You'll meet individuals who are also passionate about travel and have experiences that are similar to your own. Plus, you save money and receive free amenities!



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9-night Princess Alaska Cruise

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Ruby Princess

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SWEETWATER CHAPTER

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Time Dated Material

SWEETWATER CHAPTER

MEMBERSHIP APPLICATION AND RENEWAL FORM SWEETWATER CHAPTER (MOAA) (Use for New or 2026 Renewal Application)	
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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	