



WIREGRASS CHAPTER MOAA NEWSLETTER



April—May 2026

<http://www.moaa.org/takeaction>

**General Membership Meeting,
Saturday April 18, 2026, St.
Michael's Room, The Landing,
Fort Rucker, AL**



President's Message by Randy Godfrey

Happy Spring to all! As the weather warms, we will become more involved with activities and events. It is also primary election season. We will go to the polls in May to choose party representatives for the November General Election.

There are candidates vying for both federal and state offices: US Senate, US House of Representatives, State Governor, and State House of Representatives. Take time to research the candidates and their messages. Below are three MOAA legislative priorities for consideration specific to veterans, service members, and families. Ask questions of these candidates, as they will represent you when acting or approving these and other actions.

The Major Richard Star Act is bipartisan legislation aimed at allowing combat-injured veterans with less than 20 years of service to receive their full Department of Defense (DoD) retirement pay concurrently with VA disability compensation. The Senate introduced the bill in October 2025 and again in March 2026, for consideration of unanimous consent, but blocked on both occasions by an objection. MOAA fully supports inclusion in the annual NDAA (defense bill) for Fiscal Year 2027.

The Military Care Access, Reporting, and Evaluation (CARE) Act is a bipartisan bill designed to improve health care access for TRICARE beneficiaries. This bipartisan bill would require the Defense Health Agency to establish a digital system that allows beneficiaries to report and track access to care problems. MOAA took this issue to Capitol Hill as part of the 2025 Advocacy in Action event.

The Governing Unaccredited Representatives Defrauding VA Benefits Act (GUARD VA Benefits Act) a proposed bipartisan legislation designed to reinstate criminal penalties for unaccredited individuals or companies who charge unauthorized fees to assist veterans with disability claims. The act ensures veterans receive assistance from accredited, qualified, and regulated professionals.

For these and other actions, go to the MOAA Legislative Action Center (LAC) webpage: <https://moaa.quorum.us/>. The LAC is a powerful online tool that helps servicemembers, veterans, and their families engage directly with Congress on key issues. Through the platform, users can easily identify and contact their legislators, support MOAA-backed bills, and send messages advocating for military pay, benefits, health care, and much more.

Remember to start our day asking, "What are we doing for the Warfighter?" At the end of the day, the answer is, "We provided no fail support to the Warfighter on the ground and in the air". MOAA Promise: Never Stop Serving.

SCHEDULE & MENU
Social: 6:00pm..... Invocation/Pledge of Allegiance: 6:45pm..... Dinner: 7:00pm
>Fresh fruit salad in lettuce cup
>Glazed ham w/grilled pineapple
>Garlic mashed potatoes
>Green bean almandine
>Rolls & butter
>Lemon meringue pie
>Sweet & unsweet tea, water, & coffee
Cost per meal: \$23.00

Please make **Reservations by noon Monday April 13th** to Susanne Bailey at (931) 237-1118. Cancellations must be made by **NOON Friday April 17th. Cash or personal checks only!**



Persons not canceling their reservation by noon on Friday April 17th prior to the Dinner Meeting will be responsible to our Chapter Treasurer for full payment of the reserved meals.

Guest Speakers—
Edwin Cox
President/Founder
Forrest Ryals
Wealth Advisor
Magnolia Wealth Management

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*** Remember to support our sponsors! ***

The Wiregrass Chapter MOAA Newsletter is the bimonthly newsletter of the Wiregrass Chapter, MOAA which is an Affiliate of the Military Officers Association of America (MOAA). MOAA and its Affiliates are nonpartisan. Wiregrass Chapter MOAA, P.O. Box 620075, Fort Rucker, Alabama 36362. Websites: <http://www.moaa.wiregrass.org>; <http://www.moaa.org/takeaction>.



Membership Report
by *Othan Gilbert*

Our current chapter membership count is 114. Some members have moved out of town and others decided not to continue their chapter membership. Thanks to those who remitted their 2026 dues (\$12) promptly. Remember that we all have neighbors and friends who are retired military officers and could join MOAA National and our chapter. It is easy to do both. Please encourage them to do so.

Remember to patronize the 12 sponsors of our newsletter. They help to support the chapter and deserve our consideration. One of our sponsors will be our speaker at our April dinner.

The national MOAA website is moaa.org. The phone number for MOAA National is 800-234-6622. If someone wishes to join MOAA National, a phone call or going to the website is all that is necessary.



Legislative Report by *Ray Collins*

I wish I could say our war with Iran has been a total success, but the fact is that even though many objectives have been accomplished, they came at a very high cost. As of this morning, 13 American service members have made the “Supreme Sacrifice.”

The “Shutdown Fairness Act “ (S. 3168) would insure most of our military service members would continue being paid during congress’s failure to pass the annual defense budget. The US Public Health Service Commissioned Corps and the NOAA Commissioned Corps are not included in the bill.

The House of Representatives in their (H.R. 1732) Bill reinstates criminal penalties for unaccredited claim representatives who charge unauthorized fees while assisting veterans with filing a claim for VA disability compensation benefits.

The Military Care Act (H.R. 6796) requires the Pentagon to establish a digital system designed to improve access to care at a military treatment facility.

The supposed “drop dead “ date for the commonly called “old card” was December 31, 2025, but as of this date the cards are still valid. The transition to the new card will at some time in the future be required and the ones who have not transitioned would be wise to do so.



Retired Officer Wives Association (ROWA)
by *Mary Jane Collins*

“He is risen, risen indeed,” certainly the most profound and beautiful words ever written. As we celebrate this time when the door was opened for our salvation, it is a joy to behold the blossoming beauty of Gods creation. Our blossoming azaleas bring a smile to my face as I rise to see them each morning. I get a thrill each time I am fortunate enough to get a glimpse of what I call the wild azaleas almost surrounded in the semi-darkness of the forested surroundings.

On a somber note, I want to encourage your prayers for our deployed service members and their families. A sad but true statement that “Freedom is not free” comes to mind. Please keep our attention focused on the safety of those physically committed to this conflict as well as those waiting at home regardless of their nationality. May God bring an end to this conflict quickly and may it result in a safer more beautiful world.

As we witness spring bursting forth more vibrantly with each dawning, may we anticipate a glorious 2026 that will bring growth, happiness, optimism, and a benevolent world.

Please mark your calendar for the second Tuesday of the month, 11:00am. Come join the Retired Officers Wives in their monthly meeting at Divots on Silver Wings Golf Course. All wives of retired officers are welcomed and encouraged to join in our fellowship. May God Bless!!!



Important 2026 Dates for MOAA Wiregrass Chapter		
Board of Directors' Meeting	Newsletter Input Suspende	Bi-Monthly Meeting
4/13/2026		4/18/2026
5/11/2026	5/20/2026	
6/8/2026		6/20/2026
7/13/2026	7/15/2026	
8/10/2026		8/15/2026
9/14/2026	9/16/2026	
10/12/2026		10/17/2026
11/9/2026	11/18/2026	
12/14/2026		12/19/2026
Dinners will be on Saturdays at 1800.		



CASUALTY ASSISTANCE CHECKLIST

From Army Echoes, Feb-Apr 2026

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the Casualty Assistance Checklist, found in a printable PDF format online at the Army Retirement Services section (<https://soldierforlife.army.mil/Resources/Retirement-Quick-Links>) can help ease their burden during a difficult time.

Don't wait to have the conversation. Start filling it out now, continually update it as needed, and make sure your loved ones know where to find it.

Warrant Officer & JROTC Awards



(L) WO1 Anthony E. Easto, Honor Graduate, 140K, 26-05
 (R) WO1 Pedro L. O. Feliciano, Leadership Award, 350F,

26-05 IN WAR
 GUIDANCE IN PEACE SIR



(L) WO1 Kal E. Langston, Honor Graduate, 153A, 26-07
 (R) WO1 John M. Owens, Leadership Award, 255A, 26-07

Charter of Affiliation



To All To Whom These Presents Shall Come, Greetings

Whereas

Fort Rucker Chapter

HAVING APPLIED TO BECOME AFFILIATED WITH THE RETIRED OFFICERS ASSOCIATION, AND THE BOARD OF DIRECTORS OF THE ASSOCIATION HAVING APPROVED THE APPLICATION, NOW THEREFORE I, BY VIRTUE OF THE AUTHORITY VESTED IN ME AS PRESIDENT OF THE RETIRED OFFICERS ASSOCIATION, DO HEREBY DECLARE THE ABOVE NAMED ORGANIZATION TO BE AN

Affiliate

of

The Retired Officers Association

THIS CHARTER SHALL REMAIN IN FORCE AS LONG AS THE ABOVE NAMED ORGANIZATION ADHERES TO AND UPHOLDS THE AIMS AND PRINCIPLES OF THE RETIRED OFFICERS ASSOCIATION, AS SET FORTH IN THE BYLAWS OF THE ASSOCIATION, AND ABIDES BY THE LETTER AND SPIRIT OF THE TERMS OF AFFILIATION PRESCRIBED IN ARTICLE II OF THOSE BYLAWS.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND HAVE CAUSED THE SEALS OF THE RETIRED OFFICERS ASSOCIATION TO BE AFFIXED IN THE CITY OF ALEXANDRIA IN THE COMMONWEALTH OF VIRGINIA ON THIS THE 20th DAY OF February IN THE YEAR OF OUR LORD, 1959



J. H. K. [Signature]

PRESIDENT
 U.S. Military
 Vice Admiral, USN, Retired
 Replaced July 24, 1990



(L) WO1 Jenna J. Ingalls, Honor Graduate, 350G, 26-06
 (R) WO1 Jazmine E. Coyt, Leadership Award, 153A, 26-06



(L) WO1 Joshua D. Dixon, Leadership Award, 131A, 26-08
 (R) WO1 Jeremy M. Smith, Honor Graduate, 170A, 26-08

GOD EXISTS not as a distant idea, but as the living foundation of everything we see and cannot see. Creation itself whispers His presence—the order of the universe, the precision of life, and the moral law written on every human heart all point beyond chance to intentional design. We long for meaning, justice, and love because they originate in Him. Scripture reveals a God who is not silent but speaks, not absent but near—entering human history, transforming lives, and offering redemption. The testimony of changed hearts across generations is not coincidence; it is evidence of a living God at work. God exists because truth exists, because love has depth, and because hope refuses to die even in darkness. He is the answer to existence itself—the Alpha and the Omega, the beginning and the end, calling every soul to know Him and live.

2025 Officers & Directors

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NEWSLETTER EDITOR

Frank Estes, 334-797-9196,
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and how it can drive behavior. **For over 20 years**, he has been helping people improve their retirement plans and reach their financial goals through a comprehensive approach to wealth management. Before joining Magnolia Wealth Management, Forrest worked as a Senior Accountant for a regional bank, **specializing** in bond and security analysis for investment portfolios, skills he brings to his current role.

Before starting Magnolia Wealth Management, Ed worked for multiple financial firms, acquiring a wealth of industry knowledge and best practices he uses today to help clients create a sustainable retirement. Ed and his wife,

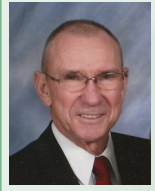


TREASURER'S REPORT by LTC (Retired) Loel Ewart

Net Worth of the Wiregrass Chapter of MOAA as of 03/06/26 is **\$27,363.64**. These funds are in one checking account one savings account and one Money Market Account in the All-In (FCU).

Activities Since Last Report		02/09/26 (Starting Balance of)	\$27,252.92
02/05/26	Dues	Annual	68.00
02/20/26	NL SP	2 Newsletters sponsors	300.00
0302/26	MOAA	Dinner Receipts	<u>747.00</u>
			Deposits Total
			\$1,115.00
EXPENDITURES			
1001	02/09/26	Carolyn Wooley, Ink	\$103.46
1003	02/03/26	DFMWR Landing MOAA Dinner	702.40
	03/04/26	Bank Adjustment	<u>198.42</u>
			Expenditures Total
			\$1,004.28
			Net Increase
			\$110.72
			(03/06/26) Current Total Balance of:
			\$27,363.64
		All-In Checking	\$8,425.87
		All-In Savings	\$5.55
		All-In Money Market	\$18,932.22
		Life Membership	\$7,090.00
		MOAA Reserve	\$11,842.22
			Minus Savings
			-\$5.55
Usable Funds as o March 6, 2026 (minus Reserve Savings)			\$8,425.87

No outstanding bills. Scholarship Fund = \$165.00.



FROM THE EDITOR: We endeavor to provide the *Wiregrass Chapter MOAA Newsletter* to you with what we believe is useful and informative information. We endeavor not to duplicate what you might be receiving in the *Army Echoes* and the *Military Officer* magazine. However, there are times when we need "filler" for empty spaces on some of the pages, and in turn, we "lift" what we hope is useful information. If there is a topic which you are interested in, please send me the topic title with a few words of explanation to: estesf@troycable.net or estesf38@gmail.com, or text me at 334-797-9196.

GUEST SPEAKERS—Edwin Cox - President & Founder.

From an early age, Ed was fascinated with how money works



Leslie, live in Dothan with their two children, Harper and Abby, and their Labrador, Jet. In his free time, Ed enjoys hunting, fishing, working on the family farm and teaching his kids about the outdoors and conservation.

Forrest Ryals - Wealth Advisor. Before joining Magnolia Wealth Management, Forrest worked as a Senior Accountant for a regional bank, **specializing** in bond and security analysis for investment portfolios, skills he brings to his current role.



As our Wealth Advisor, Forrest is passionate about educating clients on financial topics so they can make the best decisions for their unique situation. He believes that client education helps put them closer to the retirement they envisioned. Forrest and his wife, Saylor, live in Hartford with their daughter, Navy. Away from the office, Forrest loves spending time with his family, hunting, fishing, and being outdoors.

LATEST ID CARD GUIDANCE FROM THE PENTAGON

Do you have a Uniformed Services Identification card with an indefinite expiration date? Are you worried you might need to update or replace it?

Recent changes have led to confusion among some cardholders. The following are answers to some frequently asked questions, updated as of December.

Q I have an older, paper-based Indefinite (INDEF) identification card. Do I need to renew/replace it? No. Per official guidance these cards “will all remain valid until DoD determines when those legacy paper-based cards will be terminated.

Q. Should I renew/replace it anyway? Cardholders may replace the legacy card with a plastic-based card “at their convenience,” per official guidance. Doing so in advance of any expiration

announcement might be a smoother process, although officials say any termination of the older cards will be announced “well in advance of the actual termination date.”

Q. How do I renew/replace it? Cardholders have two options: ► **Online:** Go to the ID Card Office Online website (<https://idco.dmdc.osd.mil>) and click “Continue” under the “Family ID Cards” box. Follow the prompts. The card recipient must have a photo saved in the Defense Enrolment Eligibility Reporting System taken in the past 12 years. ► **In Person:** Go to the same website and click “Continue: under the “ID Card Office Locator & Appointments” box. Follow the prompts to set up an in-person appointment. You may renew/replace your card at any of the offices listed; consider widening the search area for more options.

Q. What if I have questions

about the renewal/replacement process? Visit www.cac.mil for more information, or call the Defense manpower Data Center at (800) 538-9552.

Q. I heard the deadline to get a plastic card was December 31, 2025. Now What? As one Army webpage explains, “The Department of Defense (DoD) has not set a termination date for legacy paper-based Uniformed Services ID (USID) cards with “INDEF” (indefinite) expiration dates. Despite earlier reports, including a now-corrected [Defense Finance and Accounting Service] newsletter citing a December 31, 2025 deadline, no such cutoff currently exists. Military retirees and beneficiaries are strongly encouraged to update to the Next Generation USID card—a more secure plastic-based version—at their convenience.”

Q. How can I be sure I don’t

miss an updated termination date? MOAA will provide updates as we receive them regarding any changes to ID card policy. Officials recommend visiting the ID Card Office Online website and clicking “Continue” under the “My Profile” box, then following the prompts to check (and update, if necessary) your contact information, so you will receive such updates as they are issued.

Q. What else should I know? MOAA received assurance from the Defense Health Agency that legacy cards will remain valid for health care purposes. If you have no intention of going on a military installation or using military ID for anything other than health care, then you may not need a replacement. However, MOAA encourages those with legacy cards to get the updated version.

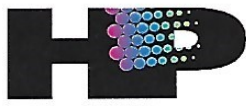
By MOAA Staff; from *Military Officer*, March 2026

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Photos from February 28, 2026 Dinner



Guest Speaker Tammy Doerer & VP Tom Day



Bob Cooper & Karen Boniface



Dee & Othan Gilbert



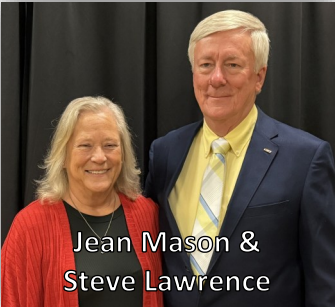
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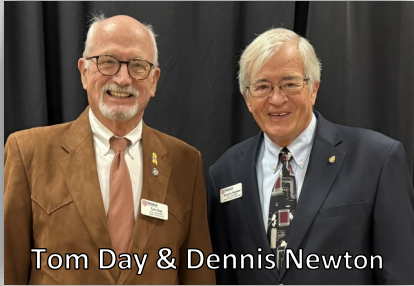
Dee Gilbert & Martha McKee



Harold & Melba Cox



Great turnout!



Tom Day & Dennis Newton



Tammy & Robert Doerer



Ann & Frank Estes



Steve Rutland & Karen Dunham



Paul English, Gloria Loser, & Shelly English



Lark & Ron Kaita



Mary Jane & Ray Collins



More of the crowd.



Tammy Doerer speaking to the group.



Loel & Barbara Ewart & Carolyn Wooley



And more of the big crowd.



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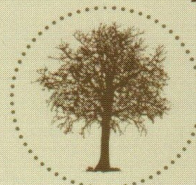
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MOAA Membership Application
Wiregrass Chapter



Wiregrass Chapter
Military Officers Association of America (MOAA)
PO Box 620075
Fort Rucker, AL 36362-0075

Enclosed is my check, in accordance with the schedule below, for membership in the Wiregrass Chapter of the *Military Officers Association of America (MOAA)*.

Individual joining: 1 Dec – 28 Feb \$12.00; 1 Mar – 31 May \$9.00; 1 Jun – 31 August \$6.00;
 Membership 1 Sep – 30 Nov \$3.00.

NAME: _____ RANK: _____
 BRANCH OF SERVICE: _____ ADDRESS: _____
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 DATE OF BIRTH: _____ PHONE: _____
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NATIONAL MOAA MEMBERSHIP # _____ National Life Member? _____

Membership in the National MOAA is required for membership in our local Chapter. If you are a member of National and do not know your membership number so indicate and we will obtain it from National.

Make checks payable to Wiregrass Chapter MOAA. Thank you for your support!
Webaddress: www.MOAAWIREGRASS.org.