



WIREGRASS CHAPTER MOAA NEWSLETTER



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

June—July 2026

**General Membership Meeting,
Saturday June 20, 2026, St.
Michael's Room, The Landing,
Fort Rucker, AL**

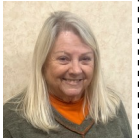


President's Message by Randy Godfrey

Thank you, our members, for your volunteer hours and contributions to the chapter. The Wiregrass Chapter is a 2025 MOAA Council and Chapter 5 Star Level of Excellence (LOE) Award Winner. Only 2 of the 12 Alabama Chapters earned the 5 Star award. These councils and chapters excel at supporting and fostering programs that directly support the MOAA mission and their communities. Additionally, the chapter earned the Col. Marvin J. Harris Communications 5 Star Awards for both our Newsletter and our Website. Only 2 of the 12 Alabama Chapters earned the 5 Star award for newsletter and website. The annual Col. Marvin J. Harris Communications Awards recognize councils and chapters that achieve excellence in communicating with their members and communities. Special thanks to Frank Estes for the Newsletter, Dennis Newton for the Website, and Charlie Wigglesworth for completing the detailed comprehensive application packets.

SCHEDULE & MENU
Social: 6:00pm..... Invocation/Pledge of Allegiance: 6:45pm..... Dinner: 7:00pm
> Fresh fruit salad
> BBQ ribs
> Cole slaw
> Potato salad
> Garlic bread
> Cobbler & ice cream
> Sweet & unsweet tea, water, & coffee
Cost per meal: \$23.00

Please make **Reservations by noon Monday June 15th** to Susanne Bailey at (931) 237-1118. **Cancellations must be made by NOON Friday June 19th. Cash or personal checks only!** Persons not canceling their reservation by noon on Friday June 19th prior to the Dinner Meeting will be responsible to our Chapter Treasurer for full payment of the reserved meals.



Please join us on 20 June for our Dinner Meeting at the Landing. Our guest speaker is Samantha Wise, Director of the CSM Bennie G. Adkins State Veterans Home in Enterprise. She will provide repair updates and insight about how to support the residents. Please see her bio listed in this newsletter on Page 2.

Phone a friend, Phone a colleague, ET Phone Home. You are our organization! 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.

**Guest Speakers—
Samantha Wise
Director, Bonnie Adkins
State Veterans' Facility
(see Page 2)**

PLEASE SUPPORT OUR 15 SPONSORS



At a recent dinner meeting of the Wiregrass Chapter of the Military Officers Association of America (MOAA), the speakers were Ed Cox (right) and Forrest Ryals (left) from Magnolia Wealth Management located in Dothan. They gave an insightful presentation on wealth management with an emphasis on tax planning and how it affects future personal financial goals. MOAA is recognized as the leader among US veteran military organizations who work with Congress on the needs and interests of active and retired military members. MOAA is the nation's largest and most influential association of military officers. It is an advocate of a strong national defense and represents the interests of military officers, enlisted soldiers, and their families at every stage of their careers. The Wiregrass Chapter has been meeting at Ft. Rucker since 1959. They have dinner meetings at the Landing every other month. The chapter website is www.moawiregrass.org. Shown in the accompanying photograph are Ryals and Cox. In the middle is (Ret) CW5 Randy Godfrey, the President of the Wiregrass Chapter.

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



Membership Report by Othan Gilbert

Our chapter membership count currently is 113.

Remember to patronize the 15 sponsors of our newsletter. They help to support the chapter and deserve our consideration. I am pleased to report the addition of three new sponsors:

Service in Slocomb, Malvern Repair in Dothan and Jolly Roofing in Dothan. We appreciate their support. Over the coming months there will be a transition as several board members have expressed a desire to relinquish their posts. One of them is me. After serving as chapter president for 2 years during 2015-2016 and serving as

EA
Tree

the Membership Chair for more than 10 years, it is time to transfer that responsibility to another chapter member. If you have an interest in becoming the Membership Chair, advise Randy, our Chapter President, of your interest. This transition process will happen over several months in an orderly manner.

Retired Officer Wives Association (ROWA) by Mary Jane Collins

Tis May, 'Tis May, the Merry Month of May! Oh how I have enjoyed the development of this spring season. Watching the trees gain their leaves and then the metamorphosis of the color green. I don't remember ever being so caught up in the progression of the various shades of green. The color green is the liturgical color during the weeks known as Ordinary Time. If one makes their way through all the technical terms, it is a time to rise up, to be stirred up, and to grow. This opportunity to allow the Lord to stir up our faith, to allow our spirit to rise up and grow in our spiritual life. All of these colors of green which we have been witnessing as the trees renew their time of growth can easily be compared

to our spiritual time of advancement and expansion during the "quiet time."

Of course, Monday May 25 is the day our nation observes Memorial Day in honor of all those who have given the last full measure of devotion. The Fort Rucker observance will be on May 21 at 8:30 in the morning at Veterans' Park Fort Rucker.

As always, mark your calendars to attend the ROWA fellowship lunch on each second Tuesday of the month at 11:00 at Divots on Silver Wings Golf Course, Fort Rucker.



Legislative Report by Ray Collins

Most, if not all of us have been around long enough to have heard or maybe said "What we really need is a good war." Of course no one in their right mind really believes that statement or wants it to be true. It would be nice if the "quote" leaders and a significant segment of the population valued the security the military brings during peace as it does in conflict.

It is past ridiculous that so many pieces of legislation that would aid the

quality of life of those who have sacrificed mind and body, remain unfinished. The Star Act, the Dole Act, the Veteran Caregiver Re-education, Reemployment and Retirement Act (3 R's), and on and on and on.

It has yet to be determined what will be the final outcome of the Veteran Affairs Office rescinding a rule that may have punished veterans for receiving medical treatment. If one has a disability based upon a service connected medical issue and medical treatment cures that disability,

compensation should continue. That this would have even been considered is criminal.

The Love Lives On Act of 2025, if passed would ensure that the government honors its long term financial obligation to surviving families. As it stands now, if surviving spouse remarries before age 55, the family loses significant financial benefits that deceased service members had earned. There may be differences of opinion, but I think the Love Lives On Act of 2025 (H.R.1004, S.410) should become law.

GUEST SPEAKER—Samantha Wise. Samantha is a licensed Nursing Home Administrator and Physical Therapist Assistant with 19 years serving as a Director of Rehabilitation, where she led interdisciplinary teams of physical, occupational and speech therapists to achieve multiple 5-Star Achievement Awards within the Organization.

She currently serves with the Alabama Department of Veterans Affairs as Director of the CSM Bernie G. Adkins State Veterans Home, providing leadership focused on

excellence in care and the well-being of Alabama's veterans. In April, Samantha was honored as the 2026 recipient of the Alabama Department of Veterans Affairs GOAT Award, presented by Commissioner Newton, in recognition of her unwavering commitment, exceptional leadership, and heartfelt support to Alabama veterans.

A native of Kinston, Alabama, she resides there with her husband and two daughters and remains deeply committed to serving veterans and her community.

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**TREASURER'S REPORT by LTC (Retired) Loel Ewart**

Net worth of the Wiregrass Chapter of the MOAA as of 5-11-2026 is **\$27,638.87**. These funds are in one checking account, one savings account and one Money Market Account in the All-In FCU.

Activities Since Last Report		04-13-2026 (Starting Balance of)	\$27,351.43
4-15-2026	Jolly Roofing (NL Sp)		\$150.00
4-15-2026	Dues		12.00
4-15-2026	Dinner Receipts		<u>871.74</u>
			Deposits Total
			\$1,033.74
EXPENDITURES			
1007	04-20-2026	The Landing (April dinner)	<u>\$746.30</u>
			Expenditure Total
			\$746.30
			Net Increase
			\$287.44
			(05-13-2026) Current Total Balance of:
			\$27,638.87
		AllIn Checking	\$8,675.68
		AllIn Savings	\$5.56
		AllIn Money Market	\$28,957.63
		Life Membership	\$6,620.00
		MOAA Reserve	12,337.63
			Minus Savings
			-\$5.56
			\$8,675.68

Usable Funds as of May 11,2026 (minus reserve/savings).

No outstanding bills. Scholarship Fund \$305.00.

FOOD FOR THOUGHT – YOUR RETIRED LIFE TODAY

Members of the MOAA in their 60s, 70s, and 80s often carry the same traits that served them well in uniform—discipline, independence, and a reluctance to ask for help. Yet this season of life presents challenges that are often best handled with the same deliberate planning used throughout a military career. Here are several practical considerations for members of our Wiregrass chapter.

Medical Readiness in Retirement - Health maintenance becomes a mission in itself. Many military retirees and their spouses are managing hypertension, diabetes, arthritis, hearing loss, vision changes, heart conditions, or recovery from orthopedic wear accumulated over decades of service. A few priorities: (1) Schedule annual wellness visits and do not postpone specialty appointments. (2) Stay current on medications and maintain an updated medication list in wallet or phone. (3) Review TRICARE coverage annually, especially if using both TRICARE and Medicare. (4) Understand how Medicare Parts A, B, and prescription coverage coordinate with military benefits. (5) Address hearing aids, mobility devices, sleep apnea equipment, and home safety modifications before a crisis occurs. (6) Keep a written “medical battle book”—physicians, medications, allergies, surgeries, insurance numbers, emergency contacts. (7) Physical activity matters, for example, walking groups, light strength training, swimming, and balance exercises can preserve independence and reduce falls.

Legal Preparation Before It Is Needed - One of the hardest realities is recognizing that legal readiness is as important as physical readiness. Every member should review: (1) Last Will and Testament. (2) Durable Power of Attorney. (3) Health Care Proxy or Advance Directive. (4) Living Will. (5) Beneficiary designations on insurance, investments, and survivor benefits. Many military retirees assume documents prepared decades ago are still valid. **Also**, Family situations change—marriages, divorces, deaths, grandchildren, blended families. Review: (1) Department of Veterans Affairs disability records. (2) Survivor Benefit Plan elections. (3) Military retirement records. (4) DD-214 copies. (5) Long-term care planning. Also be alert to scams targeting seniors and veterans—phony charities, investment schemes, Medicare fraud, or impersonation calls claiming to represent the VA or Social Security.

Social and Emotional Resilience - Many retirees discover that the hardest challenge not medical it is social isolation. Children move away. Friends pass on. Driving becomes harder. Widowers and widows may find themselves unexpectedly alone. Members are encouraged to: is Attend chapter meetings consistently, (1) not only (*continued on Page 4*)

Warrant Officer & JROTC Awards



(L) WO1 Bradley Y. Olson, (153A), Distinguished Honor Graduate, Class 26-09
 (R) WO1 Douglas P. Flores, Leadership Award (255A)



Information not available.



(L) WO1 Junjun Dun, Leadership Award, (920A) Class 26-13
 (R) WO1 Randel R. Williams, Dist. Honor Graduate, 140L



(l) WO1 Paul E. Fernandez, Distinguished Honor Graduate, (311A), Class 26-10
 (R) WO1 Reycheil Zunigaotoya, Leadership Award,

★ Recently, Carroll High School celebrated JROTC Awards Day! Their cadets were recognized for their leadership, dedication, and outstanding achievements. MOAA is incredibly proud of each one of them!



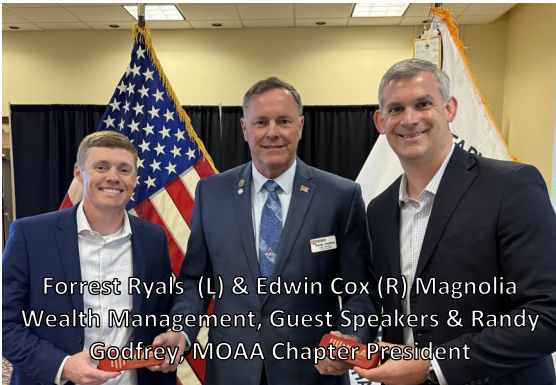
PLEASE SUPPORT OUR 15 SPONSORS

(FOOD FOR THOUGHT from Page 3) special events. (2) Call one fellow member each week. (3) Build “check-in teams” for members living alone. (4) Include spouses, surviving spouses, and caregivers in activities. (5) Stay connected through church, volunteer work, mentoring, civic clubs, or ROTC programs. The transition from being needed professionally to feeling forgotten can be difficult. Purpose remains essential.

Watch for Quiet Warning Signs - Fellow members should discreetly notice: (1) Missed meetings by reliable members. (2) Confusion with finances or conversations. (3) Noticeable weight loss. (4) Depression after loss of spouse. (5) Unsafe driving. (6) Neglected home maintenance.

Sometimes the greatest service we as a chapter can provide is a simple phone call, a lunch visit, or helping a friend navigate resources. After all, the oath may have ended, but the duty to look after one another never truly retires.

Photos from April 18, 2026 Dinner



Forrest Ryals (L) & Edwin Cox (R) Magnolia Wealth Management, Guest Speakers & Randy Godfrey, MOAA Chapter President



Debbie & Randy Godfrey



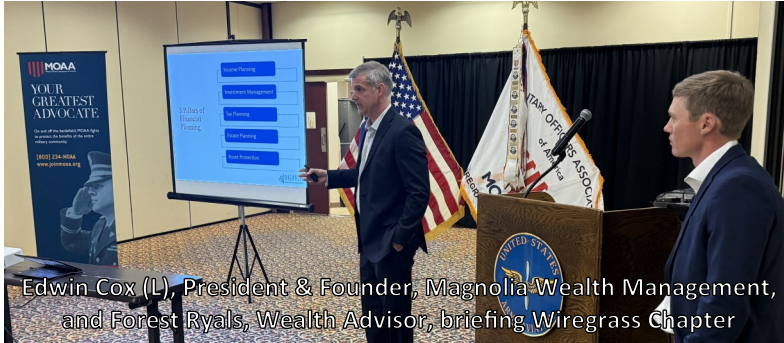
Dee Gilbert, Gloria Loser, Martha McKee, & Carolyn Wooley



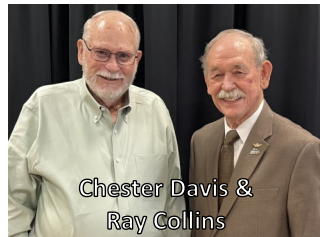
Carmen Martin & Russell Smith



Susan & Tom Day



Edwin Cox (L), President & Founder, Magnolia Wealth Management, and Forrest Ryals, Wealth Advisor, briefing Wiregrass Chapter



Chester Davis & Ray Collins



Dee & Othan Gilbert



Barbara Ewart & Gale Brogden



Claudia Wigglesworth & Dee Gilbert



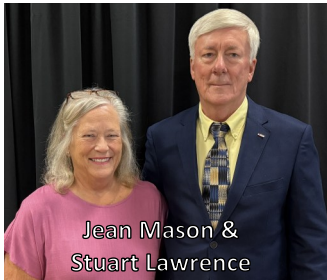
Jessica Martin & Dennis Newton



Nancy & Steve Nicolucci



Jason, Karen, & Jennifer Dunham



Jean Mason & Stuart Lawrence



Lark & Ron Kaita



Mary Jane & Ray Collins



Remember to support our 15 sponsors!



Great gathering! Lots of good information on wealth management.

Photos from April 18, 2026 Dinner (continued)



Edwin Cox & Forrest Ryals

Ann & Frank Estes



Loel Ewart & Susanne Bailey



Forrest Ryals & Edwin Cox giving their briefing on Wealth Management

Important 2026 Dates for MOAA

Board of Directors'	Newsletter Input	Bi-Monthly
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.		

A Sunday school teacher asked the children just before she dismissed them to go to church, "And why is it necessary to be quiet in church?"
Annie replied, "Because people are sleeping"

Ed Cox & Forrest Ryals

Retirement, Tax & Estate Planning

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Advisory Services offered through Magnolia Wealth Management, LLC.

Check out our Podcasts



More dinner guests.



Head table guests.



More guests.

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EVERY SECOND THURSDAY

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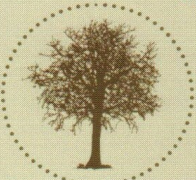
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MOAA, Wiregrass Chapter
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Fort Rucker, AL 36362-0075

Return Service Requested

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: _____
 CITY: _____ STATE: _____ ZIP: _____
 DATE OF BIRTH: _____ PHONE: _____
 SPOUSE'S NAME: _____
 E-MAIL ADDRESS: _____

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.