



Miramar Chapter Newsletter

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Editor, HT Linke, COL/USA (Ret)

Sep-Oct 2025

Message from the Miramar Chapter President: Greetings, I hope that you're all enjoying the end of summer and beginning of fall!

We had an excellent turnout for our October luncheon and enjoyed our guest speaker Stanley Beason of the Family Employment Readiness Program (FERP) supervisor for the Fleet and Family Support Center (FFSC) San Diego. Stan gave our attendees an informative session regarding the DOD Skillbridge program for transitioning / separating service members (see page 3 for more about the presentation). If interested, here's a link to this program: <https://skillbridge.osd.mil/>



Our next luncheon will be on Thursday, December 4th at the Admiral Baker Golf Course. As this will be the last luncheon prior to the Holiday's, I would ask that we bring a new, un-wrapped toy to be donated to **Toys For Tots**.

As we head into the fall, I did want to take a moment to recognize a couple of dates for all of us to remember:

Veterans Day, November 11th

The 250th Birthdays of the following services:

June 14th, 1775: **US Army**

October 13th, 1775: **US Navy**

November 10th, 1775: **US Marine Corps**

The last item that I have is that I was contacted by the remaining Board Members of the San Diego Chapter regarding an official merger with that club. As you know, we already do many events together. Your Miramar Board will be meeting shortly to review details, and I suspect that we will move forward with that effort. More info to follow as we work on the details.

Gerard

S/F, Gerard Cloutier, LtCol. USMCR (Ret), President, MOAA Miramar Chapter

Birthday and Anniversary Celebrations

September and October Birthdays



September

MRS JOEDY M ADAMS
CAPT THOMAS G BAUER
LtCol JOHN E CARROLL
CAPT MARK E DENARI
LT KENNETH A GENGLER
LCDR JOHN R HELTSLEY
CDR MICHAEL R LAJEUNESSE
MRS PATRICIA LOCKWOOD
Col WILLIAM NELSON
CAPT MICHAEL PUCKETT
MRS CATHY PUCKETT
MR LARRY STECKLER
MRS HELGA STRONG
MRS KATIE SWARTZ
MRS CHARLENE WEISCOFF
MRS BARBARA WICKHAM



October

MRS CHRISTINA BABBITT
Col DAN BURNETT
MRS CANDACE DENARI
LCDR ELMER F GREEN
BGen PAUL LEBIDINE
COL HT LINKE
LtCol ROBERT A PESCATORE
MRS JILL PETERSEN
COL WES H SCHERMANN
MRS SARAH SMIDT
CAPT THOMAS C SPLITGERBER
LTC MICHAEL TRUETT
MRS GINGER TYSON
CAPT CARL E WEISCOFF

September and October Anniversaries

September

CDR BRUCE & BOBBETTE ACTON
LCDR LUCAS & CHRISTINA BABBITT
COL JOSEPH & JANIE BOSCACCI
LtCol CHRISTIAN & CATHERINE BREAUULT
Col BART & PAM CONNOLLY IV
Maj TIM & VICKI LEE CULLEN
CAPT MARK & CANDACE DENARI
CAPT LAURIE MCKEE & LARRY STECKLER
LTC MICHAEL & TERRY TRUETT



October

CAPT WILLIAM & ELAINE BOKESCH
CDR ALAN & NORMA DAHLVIG
Maj JACK & DEBORAH FLECK
CAPT DAVID GRUNDIES & DR. DIANE SCHNEIDER

Membership Report: As of October 1st we have 84 Regular, 16 Surviving Spouses, and 2 Associate members. Forty-five members have renewed their membership for 2026. See page 7 for information on membership renewal. Please welcome new members CDR Jeffrey & Jessica Whitsett .



Stanley Beason - guest speaker at the October Meeting

Our guest speaker at the October meeting was Stanley H. Beason, the contract Transition Assistant Management Program (TAMP) and Family Employment Readiness Program (FERP) supervisor for the Fleet and Family Center of San Diego. Beason is a 30-year US Navy veteran who retired in 2005 as a Command Master Chief.

As many in the audience recognized, the TAMP program, which is also known as the DOD Skillbridge program, was not available to those of us who transitioned out of the military before 2007, the year that Skillbridge became available. Today's younger retirees are lucky to have this program available to them and in fact a 3-day training session about the program is mandatory for service members, O6 and below, leaving the Navy.

In its simplest form the program allows a retiring/transiting member of the Navy to find a civilian position in one of the participating companies and spend up to six months of their remaining time in the military as a civilian employee. This gives retiring servicemembers a chance to explore other opportunities for employment which may serve them for rest of their working lives. The target of the program is Junior sailors but as noted earlier, anyone in the grade of O6 and below can participate.

The specific details of each opportunity need to be worked out between the command and prospective employer, and their collaboration is necessary in order for the program to succeed for each individual member. Clearly the command has an interest in this because there is an impact on readiness given that a sailor participating in the program will be absent for the time they are in the program, are not available to the command, and will not be replaced. Individuals participating in the Skillbridge program could work at an in-person program at the employer's worksite or in some cases a virtual opportunity.



Concluding his remarks, Chief Beason provided the audience with a list of companies participating in the program which listed more than 20 companies including well-known ones such as Amazon, Microsoft, the Customs and Border Protection agency, as well as the Veterans Administration.

Save the date for our **DECEMBER MEETING** on **THURSDAY**, December the 4th at 11:30 am at the Adm Baker Golf Course. As noted by Chapter President Cloutier, we'll be supporting the Toys for Tots program so members are asked to **bring a new, unwrapped toy to be donated to Toys For Tots** in time for the holidays. Program speaker to be announced.

MOAA National News Flashes

2025 TRICARE, FEDVIP Open Season

TRICARE Open Season will run from Nov. 10 to Dec. 9, **allowing beneficiaries to make changes to their plans that will take effect at the start of the new year.** TRICARE Open Season applies only to those who have, or who qualify for, coverage under TRICARE Prime, TRICARE Select, or the US Family Health Plan. It does not impact TRICARE For Life beneficiaries. Learn more about available TRICARE plans using the plan comparison tool.

Federal Employees Dental and Vision Insurance (FEDVIP) plan participants have a similar window to make changes (Nov. 10-Dec. 8). More information is available at [BENEFEDS.gov](https://www.benefeds.gov).

Medicare's open enrollment period runs Oct. 15 to Dec. 7 annually.

These open enrollment periods are the only times beneficiaries can change coverage plans outside of a qualifying life event (QLE). What constitutes a QLE varies across programs.

FEDVIP Open Season includes the Federal Employees Health Benefits (FEHB) program and flexible spending account (FSA) programs. Federal employees can learn more about their options under these plans at the Office of Personnel Management website.

Medicare Open Enrollment allows all Medicare beneficiaries to join, drop, or switch Medicare Advantage Plans (MAPs). Another open enrollment period from Jan. 1 to March 31 allows those already in a MAP to switch to another plan or drop MAP coverage entirely.

'Long-Overdue Validation': CDC Formally Recognizes Gulf War Illness

WASHINGTON — Gulf War illness, a debilitating medical condition linked to military service, has received formal recognition as a legitimate illness after more than three decades of reports by veterans about unexplained symptoms they developed during active duty in the Persian Gulf.

The Centers for Disease Control has announced a medical diagnostic code for Gulf War illness that will enable doctors and scientists to more effectively track, document and treat the cluster of symptoms reported by tens of thousands of veterans who served in the early 1990s.

The new diagnostic code — which became effective Oct. 1 — is part of a standardized system doctors use to identify diseases and medical conditions. The National Center for Health Statistics at CDC is responsible for modifications to those codes.

"Veterans have been told it was in their heads. The medical establishment cannot do this anymore with this [medical diagnostic] code. This is an official illness," said Ronald Brown, an Army veteran and toxic wounds specialist.

For more MOAA News Updates and Information see: [MOAA - News Listing](#)

California Legislative Update

News from CAL MOAA on Legislative Wins – Chaptered Bills

Despite the difficult fiscal environment, 2025 produced a surprisingly productive legislative session for veterans. Twelve of our tracked measures were enacted (chaptered) and will become law on January 1, 2026, unless otherwise noted. These bills deliver concrete benefits ranging from expanded educational opportunities to improved tax relief and stronger protections against fraud. Highlights include:

Educational Opportunities and Academic Mobility

- AB 88 (Ta) / SB 67 (Seyarto): These bills extend Cal Grant and Middle-Class Scholarship Program eligibility to the sons and daughters of active-duty service members stationed outside California. The new legislation ensures that students who meet academic and financial criteria may receive state aid, even if they graduate high school in another state, as long as their parent maintains California as their legal residence.
- AB 571 (Quirk-Silva): Exempts the construction of the Gypsum Canyon Veterans Cemetery from the California Environmental Quality Act (CEQA) until 2030, clearing the way for Orange County's long promised cemetery.
- AB 587 (Davies): Requires the Student Aid Commission to include at least one public member with expertise in accessing federal educational benefits for veterans.
- AB 1412 (Gonzalez): Streamlines the transfer process for students with special education plans (IEPs) in military families and clarifies residency rules.
- AB 1508 (Committee on M&VA): Extends the authorization for the Governor's Military Council to January 1, 2031, ensuring Sacramento maintains an organized base retention strategy.
- AB 1509 (Committee on M&VA): Establishes the California State Accrediting Agency for Veterans Education (CSAAVE) within CalVet, should reduce delays and help protect veterans from predatory schools.

Recognizing Service and Civic Culture

- SB 54 (Umberg): Excludes veterans' disability-compensation payments from household income when determining eligibility for court-fee waivers, preventing disabled veterans from being denied access to the civil courts.
- SB 55 (Umberg): State Parks Access for Gold Star Families – Grants free state park access to Gold Star Family members.

(continued on next page)

- SB 132 (Budget Committee): This budget trailer legislation excludes certain military retirement and annuity payments from state taxable income from 2025 to 2030. This complements earlier military pension tax relief.
- ACR 16 (Gallagher) / ACR 23 (Quirk-Silva) / SCR 18 / SCR 56: Designate the POW/MIA Bridge, Mental Health Peer Appreciation Week, National Medal of Honor Day, and National Military Appreciation Month, reinforcing a pro-military culture in California.

Still more work to do....

As noted in the last newsletter, after many years of effort by CAL MOAA and other organizations, AB 53 TAX EXCLUSION **PASSED** for Tax Year 2025 and the next four tax years. As a result, California will exempt \$20,000 of Military Retirement and SBP income from state tax with a \$125,000 adjusted gross income cap for single filers and \$250,000 adjusted gross income cap for joint filers. However, there are other legislative initiatives still in play. Some of the most significant are:

BILLS TO IMPROVE BENEFITS FOR VETERANS, SURVIVORS AND THEIR FAMILIES

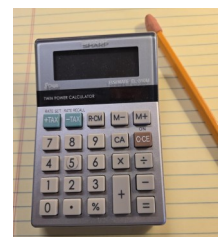
- SB 60 (Seyarto): California Military Department GI Bill Program Expansion – Extends tuition waivers to additional educational programs. Placed in Suspense file.
- SB 296 (Archuleta): Enhanced Property Tax Exemption for Disabled Veterans – Further supports disabled veteran homeowners. Placed in Suspense File.
- SB 694 (Archuleta/Schiavo): Protects veterans from unaccredited actors charging illegal fees— still alive, under challenge, not passed. Held in the Senate Rules Committee and is now a two-year bill.

Looking Ahead to 2026: Unity, Action, Persistence. The next year will bring new opportunities for supportive legislation but also new challenges. **Caution:** Opponents remain well-funded and organized.

The most effective response is consistent engagement from California’s veterans and supporters. Every call, email, and meeting counts. Personal stories are often what move legislators. By working together, we can continue to secure real progress for California’s veterans.

Most importantly: Just like with AB 53 and many other legislative actions - Your participation makes the difference.!

Miramar Chapter of MOAA Treasurer’s report for October 2025: We ended the month with a checking/savings balance of \$14,422.96. Our final outstanding JROTC donation check for \$250 to Mira Mesa HS was cashed on 9/30/2025, so our JROTC fund sits at \$608.71. Thanks to the following members for their Sep-Oct 2025 ROTC donations: Elsa Ang, Leroy Bannach, Gerard Cloutier, Fred Green, Darryle Grimes, Leona Gulck, Sue Hardman, Dean Mallires, Dave Marvin, Desirae Smidt, Donja Stephenson, and Carl Weiscopf.



Why Join the Military Officers Association of America? MOAA is the country's leading organization preserving and protecting service-earned benefits for uniformed servicemembers and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers. **Never Stop Serving.**

Our annual renewal drive began on October 1st. If your membership expires at the end of this year, you will receive an email from John Gorman letting you know that it is time to renew. If you receive the Newsletter through regular mail, the mailing label displays the date the membership is expiring.

There are a number of ways for you to renew. The first is by U.S. mail. A renewal form/application is located on the chapter website: [Home - MOAA Miramar Chapter](#), or by contacting John Gorman (jgorman1@san.rr.com), You only need to fill in your name and any info that has changed and mail it to the PO Box listed on the form.

This year MOAA has introduced a new online renewal system. It can be accessed at:

<https://my.cheddarup.com/c/miramar-chapter-moaa-renewals/items>. Just select the type of membership (Regular or Surviving Spouse) and the number of years (1-3) and add that item to your cart. You can also make a donation to our High School JROTC fund using this website. You will have the option of paying with a card or having the money withdrawn from your bank account. Any questions, please contact John.

If you have a Zelle account, you can pay your dues via Zelle. Our Zelle email address is miramarchapter@gmail.com. Finally, you can renew at one of our social events.

We hope that you will consider renewing your membership this year. MOAA's chapters provide critical grassroots support for MOAA's national legislative agenda. Our benefits are under attack, and MOAA is in the fight to preserve them. Chapter members let their legislators know what's on their minds and open doors for MOAA's legislative team in Washington, D.C. In these difficult times, MOAA members need to stick together, and our chapters are the best way we know to do that. MOAA chapters unite active duty, former, and retired officers from every branch of service, including National Guard and Reserve, as well as surviving spouses. These centers of camaraderie not only give you a chance to connect with other members with similar backgrounds and interest, but to also develop close and lasting friendships. Please encourage qualified friends/associates, to join our award winning Chapter.



Miramar Chapter MOAA Payments

Membership Renewal

Membership Payments:

One Year Regular Membership:	\$20
Two Year Regular Membership:	\$35
Three Year Regular membership:	\$45
One Year Surviving Spouse/Associate:	\$12
Two Year Surviving Spouse/Associate:	\$22
Three Year Surviving Spouse/Associate:	\$30

MIRAMAR CHAPTER
Military Officers Association of America
2025 BOARD OF DIRECTORS AND OFFICERS

<u>Position</u>	<u>Grade/Rank)/Name/Service</u>	<u>Telephone</u>	<u>E-Mail Address</u>
President	LtCol Gerard Cloutier, USMCR	760-880-0246	cloutsus@yahoo.com
1st Vice Pres. (Program Chairman)	Committee	TBD	TBD
2nd Vice Pres. (Legislative Chair)	Vacant	TBD	TBD
3 rd Vice Pres Membership Chair (Acting)	CDR John Gorman, USN	858-538-6534	JGorman1@san.rr.com
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Treasurer	Col Darryle Grimes, USAF	619-639-7217	grimesdj@gmail.com
Immediate Past President	Col Darryle Grimes, USAF	619-639-7217	grimesdj@gmail.com
TOPS Liaison	Vacant	For Job Assistance	www.navnetresources.com
Surviving Spouse Liaison	CPT Desirae Smidt USA	760-839-0441	d_smidt22@icloud.com
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Director of Veteran's Services	CAPT Tom Splitgerber, USN	858-549-7230	tsplitgerber@san.rr.com
Director of House & Reception	COL Wes Schermann, USAR	619-672-8404	wscher73@aol.com
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Marine Corps	LtCol David Yorck, USMC	858-794-7051	christianyorck@gmail.com
(*) Navy	Vacant		
(*) USPHS	CAPT Robert Glynn, USCG	619-582-3709	boglynn@cox.net
MOAA Poway Veterans Park Rep	CAPT Michael Puckett, USN	858 -679-2326	mikepuckett@cox.net
(*) (Interim or Vacant Positions)			



Any members aware of recent passings of chapter members please advise the newsletter editor of the death.

Please remember all our families, and all those who are serving their country, and their families, in our thoughts and prayers.

From the October 2025 Retiree Military Newsletter

Another Mortgage Option for California Vets: In addition to private mortgage companies and VA home loans, veterans in California may qualify for a home loan (or refi) with CalVet. CalVet is not a bank or a finance company, they are a California state agency authorized to provide home loans to California veterans and their families as a thank you for the sacrifices made for our state and country. California state voter-approved bonds provide funding for this financing, which means they can provide this financing to qualified veterans without cost to California taxpayers. The interest rate at the time of publication is 5.75% with an APR of 6.064%, based on the following assumptions:

- *APR based on a \$200K sales price, 10% down payment, financing the VA funding fee under the CalVet/VA loan program, and one-year premium for disaster insurance included, subject to change.
- Actual payments will vary based on your individual situation and current rates. To get accurate, personalized results, call 800-653-2510 or visit loanapps@calvet.ca.gov.
- Products are only available in California and are limited to funds available.
- Some restrictions may apply. Not all buyers will qualify.
- Based on the purchase or refinance of a primary residence with no cash out at closing.
- First-time homebuyer program subject to certain federal tax and treasury regulations/restrictions.

In addition to mortgages, CalVet offers fire and hazard coverage, earthquake coverage, flood coverage, construction and home improvement loans, and down payment assistance loans to qualified veterans. They lend in rural areas and on manufactured homes on land and in parks. (Source: <https://www.calvet.ca.gov>).

For more information, please visit the Chapter website <https://mirarmarmooa.us/Home-Page/>

On the website is most current information concerning:

- ⇒ Legislative Activities and Highlights
- ⇒ Surviving spouse matters
- ⇒ National MOAA and related organizations contact Information
- ⇒ Job Search Assistance
- ⇒ Volunteer opportunities



Editor's Note

Articles for Newsletter: Please submit articles or topic ideas directly to the editor at the e-mail below. The newsletter has been uploaded to our Chapter Website. (Current information is covered in the newsletter, along with articles/photos of interest to our members). Newsletter will continue to be mailed to members who prefer that method of delivery. **Complete PDF version will be posted on Website as Newsletter and available for download**, past copies are maintained in Editor files and available to members.

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