



San Diego - Miramar Chapter Newsletter

A Publication of the Military Officers Association of America

The national and local MOAA organizations are non-partisan

Volume XXVI Issue No 1

Editor, HT Linke, COL/USA (Ret)

Jan-Feb 2026

Greetings San Deigo – Miramar Chapter! We’ve made it into the new year and the merge of chapters is essentially complete here in San Diego with just a couple of i’s to dot & t’s to cross with MOAA at the National level. I’d like to send out a huge thank you to the following for their efforts in the merger:

Darryle Grimes for coordinating the merging of financial accounts.

John Gorman for the effort in merging chapter rosters. As a side note, John is also doing a Yeoman’s job of working on membership renewals!

Glenn Tyson in ensuring we have captured the support that the San Diego Chapter was providing to local JROTC folks.

Jerry Davenport & Merv Avants in supporting these endeavors.

Our February Luncheon was well attended where we heard from the Commanding Officer & Sergeant Major of the US Marine Corps Wounded Warrior Battalion (West). I really appreciated learning about their current mission; you can read about this later on in this newsletter.

I mentioned during our last newsletter the inflationary nature of our world. I was happy to see that even with the modest increase in luncheon price, we still had an excellent turnout, the Board appreciates your support. We’ve also decided to keep dues flat this renewal cycle but will very likely see an increase next cycle which starts at the end of the Calendar year. If you want to renew it early, I suggest you reach out to John Gorman.

As always, we appreciate your input on:

- Potential guest speakers for our luncheons.
- Opportunities for supporting local Veteran / Servicemember related activities.



(President’s message continues on next page)

(President's message continued)

- Any Activities you may have participated in where we can showcase our community support (we want to showcase that in our newsletter).

Finally, thank you for your membership and support, never stop serving!

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

MOAA San Diego - Miramar Chapter

Save the date for our APRIL MEETING on THURSDAY, April 2nd at 11:30 am at the Admiral Baker Golf Course. Kathy Scanlon will be our speaker, she will discuss the military uses of blimps & dirigibles.

San Deigo—Miramar Chapter of MOAA Treasurer's report for January 2026:



We ended the month with a checking/savings balance of \$25,287.80 in the bank which matches our internal records and checkbook. Our JROTC fund balance is \$1178.71.

Thanks to the following members for their Jan—Feb 2026 ROTC donations: Else Ang, Leroy Bannach, Gerard Cloutier, Fred Green, Darryle Grimes, Sheldon Margolis, David Marvin, Desirae Smidt, Donja Stephenson, Carl Weiscopf and Nilgun Zana. We appreciate your generosity!!

Updated Membership Report: As of February 1st we have 132 Regular, 22 Surviving Spouses, and 3 Associate members. See page 4 for information on membership renewal.

Birthday and Anniversary Celebrations

January and February Birthdays



January

LCDR LEROY R BANNACH
MRS JANIE BOSCACCI
MRS CATHERINE BREault
MRS JERRY CARTER
CAPT MICHAEL J CARUSO
COL MICHAEL S ELLIOTT
MRS DONALD FIPPS
MRS KATHLEEN GADDI
CAPT ROBERT T GLYNN
LtCol KEVIN L GORDON
CPT GENE HARDMAN
MRS DONNA M HENSON
MRS LORRAINE MARSTALL
Maj DONALD P MARTOCCHIO
DR. DIANE SCHNEIDER
MRS TERRY TRUETT



February

MR ROGER ANG
LCDR MICHAEL R BROWN
CAPT WILLIAM R CHISUM
MRS MARY DOYLE
MRS CHRISTINE EZZARD
CDR JANET A GALLAGHER
MRS ROSEMARY GENGLER
MRS DIANA HILL
MRS JERI LYNN HOLM
CDR PAMELA A KAIRES
MRS CAROL LINKE
MRS BETTY LEA MARTOCCHIO
CPT DESIRAE SMIDT
LCDR SAMUEL O STRONG
COL TIMOTHY J SWANN
MRS PRISCILLA SWANN
CAPT SHAUN SWARTZ
MRS KATY WEESNER
LCDR CHESTER G WHITE

January and February Anniversaries

January

Col WILLIAM & SUSAN BECKER
LCDR GARY & JERI LYNN HOLM
Col JOHN & DERALYN KAHENY
Col CLARK & SHERI KHOLOS



February

Col DAN & SARA BURNETT
LCDR ELMER & TERI GREEN
LCDR JOHN & MYRA HELTSLEY
Lt Col WILLIAM & PATRICIA WALKER

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 expired at the end of this year, you received 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

February Luncheon: Wounded Warrior Commander



Lt. Col. Sagerholm

Lt. Col. D. C. Sagerholm was the chapter speaker for our 5 February luncheon meeting. Originally commissioned as an Artillery Officer from the U.S. Naval Academy in 2008, he is currently serving as the Commanding Officer of the USMC Wounded Warrior Battalion – West, headquartered at Camp Pendleton. During his presentation he explained many of the specifics of the unit’s mission which reads in part to provide leadership related to the support, recovery, and non-medical care of combat and non-combat wounded, ill, and injured Marines, Sailors attached to Marine units, and their family members in order to maximize their recovery.



Early in his presentation he clarified that while they are aware of the charitable organization known as the Wounded Warrior Project, his unit is not connected to them in any way. The battalion, which has about 200 Marines onboard now has been as large as 600 to 800 Marines during recent times of war and active combat operations. The real point of his unit he stressed is to give all the Marines in his care a sense of purpose to carry them forward into the next phase of their lives whether as Marines or as civilians.

Along with the Wounded Warrior Battalion – East, the two units form the Wounded Warrior Regiment which grew out of congressional action establishing programs to support wounded and injured members of all branches of the armed services. In addition to the HQ located at Camp Pendleton, the unit has support offices located at the Naval Medical Center San Diego (Balboa) and Hawaii. Recovering Marines and Sailors have access to a full spectrum of care which can include benefits and entitlements counseling, potential disability evaluation, medical advocacy and recovery care coordination, and a transition readiness program. One unique program involves participation in adaptive sporting events and Lt. Col. Sagerholm recounted the recent experience of four members of the unit who traveled to Mammoth Mountain, California, to take part in downhill skiing and as a happy outcome, received lifetime passes to the mountain.

At two points in his presentation, Lt. Col. Sagerholm related personal stories. In the first he related being “counseled” by his grandfather, a retired three-star officer, about the importance of service, especially in the military. The second comment noted that in six months of command he had unfortunately “lost” three of the Marines in the unit.

The unit Sergeant Major, Casey J. Pilkington was also present at the meeting and when the formal remarks were concluded he assisted the Commander in answering questions posed by chapter members.



L to R: Pilkington, Cloutier and Sagerholm

MOAA National News Flashes

MOAA SITREP: The Major Richard Star Act

MOAA continues its work to secure passage of the Major Richard Star Act during the 119th session of Congress. The bill would end an unjust pay offset faced by tens of thousands of combat-injured veterans who lose a dollar of earned military retirement pay for every dollar of VA disability they receive.

The Major Richard Star Act remains a high priority for MOAA and other advocacy groups represented in [The Star Act Alliance](#). [Contact your lawmaker today](#) and demand a vote on the bill. This unfair pay offset, or “wounded veteran tax,” targets a population already facing physical and financial challenges because of their time in uniform. Ending the offset could mean an additional \$1,200 a month, on average, for these wounded warriors.



The bill would not create a new benefit – instead, it would fix an oversight from 2004, when Congress ended the offset for wounded veterans who served at least 20 years in uniform.

Under the legislation, veterans would be able to choose between receiving their current compensation – DoD retirement pay and Combat-Related Special Compensation (CRSC) – or receiving their full DoD retirement and earned VA benefits. Of the more than 50,000 veterans eligible under the Major Richard Star Act, it’s expected some may keep the tax-free CRSC, reducing the expected cost of the legislation.

See also National MOAA Legislative Action Center at: www.MOAA.org/takeaction

New Tax Bill [OBBBA] has Beneficial Changes—Especially for Seniors

Changes to Deductions

State and local tax limits: The Tax Cuts and Jobs Act of 2017 limited state and local tax deductions to \$10,000. But the “One Big Beautiful Bill Act” (OBBBA) increased that limit to \$40,000 through 2030 for taxpayers earning less than a threshold.

Charitable deductions: For 2027 tax returns, you can deduct charitable contributions, within limits, without itemizing. Specifically, single filers can deduct up to \$1,000 in cash contributions to qualified charities; joint filers can deduct up to \$2,000 in cash contributions. This should allow more taxpayers to deduct charitable contributions.

However, there is a flip side to this deduction. Taxpayers who itemize deductions will only be able to deduct charitable contributions that exceed a 0.5% MAGI floor. For example, if your MAGI is \$100,000, your first \$500 of charitable contributions will not be deductible.

New Deductions

For the most part, the new deductions created under the OBBBA deliver on a campaign promise of then-presidential candidate Trump: to make certain types of deductions tax-free. *(More next page)*

(Tax story continued from previous page)

For seniors: For the 2025-28 tax years, individuals who are age 65 or older can claim an additional \$6,000 deduction regardless of whether they are receiving Social Security benefits.

The deduction is per individual, meaning a married couple can take a \$12,000 deduction. You can take this deduction on top of the other new deductions without itemizing, and it does not affect AGI.

There is an income limit, and the phaseout range starts at \$150,000 of MAGI for those whose tax status is married filing jointly; it's \$75,000 for others. In this case, the deduction is reduced by 6% of the amount MAGI exceeds the limit. Married taxpayers must file jointly to claim the deduction.

Car loan interest: This deduction, in effect 2025-28, allows a taxpayer to deduct up to \$10,000 of interest paid on a loan for a qualified passenger vehicle. Among other requirements, the purchase of the vehicle must have taken place in 2025 or later. After applying the \$10,000 limit, the car loan interest deduction is reduced by \$200 for each \$1,000 of MAGI over \$150,000 (\$250,000 for joint filers).

Permanent Provisions

The Tax Cuts and Jobs Act (TCJA) was to sunset at the end of 2025. Several of its provisions were made permanent by OBBBA. Some include:

Tax brackets: The TCJA lowered tax brackets, and OBBBA makes that change permanent.

Mortgage interest deduction: The TCJA only allowed the mortgage interest deduction for home acquisition debt on balances of \$750,000 or less. The change is permanent under OBBBA.

Standard deduction: The TCJA nearly doubled the standard deduction. OBBBA made that change permanent and then increased it by 5% to \$31,500 for those whose tax status is married filing jointly; \$23,625 for heads of household; and \$15,750 for single taxpayers.

Estate tax exclusion: As of 2026, the estate tax exclusion has permanently increased to \$15 million. It continues to be adjusted for inflation.

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



Sample Discount Areas:

- ⇒ Automotive & Retail
- ⇒ Clothing & Jewelry
- ⇒ Computer & Electronics
- ⇒ Memberships
- ⇒ Medical

There are literally hundreds of discounts available to veterans, all of them vetted as recently as December 2025. Find out more at <https://news.va.gov/85765/veteran-discounts-available-year-round/>

Veterans News Corner



IBM SkillsBuild program—Free Courses

The IBM SkillsBuild program offers more than **1,000 free online courses** to help you start or advance your career. These courses are for both beginners and advanced learners, so you don't need any subject-matter knowledge or experience before you enroll. Find out how to sign up for SkillsBuild. If you're at least 18 years old, you can take free online courses through SkillsBuild if one of these describes you: Veteran, Spouse of a Veteran, child of a Veteran or Caregiver of a Veteran. Learn more at www.va.gov and search for the Education and Training section.

VA moves to improve dental care access for eligible Veterans (11 Feb 2026)

WASHINGTON — The U.S. Department of Veterans Affairs has released a [request for proposals](#) for a new dental care administrator to operate the department's next generation network of community care dental providers.

The goal is to contract with a vendor that will support the department in building and maintaining a robust national network of licensed dental providers and practitioners. The network will include general and specialty dental care, preventive dental services, and pharmacy support.

Through this new contract, VA aims to improve and standardize dental care delivery, ensuring Veterans receive the preventive and restorative dental services they need to maintain their health.

Of the nearly nine million Veterans enrolled in VA health care, approximately 26% are eligible for dental care. In fiscal year 2025 alone, 888,051 Veterans received dental care through VA, with more than 3.5 million dental procedures delivered through community care.

VA resources, we're here for you.

For any questions or requests, [1-800-MyVA411](tel:1-800-MyVA411) ([1-800-698-2411](tel:1-800-698-2411)) is always the right number.

[Veterans Crisis Line](#): [988](tel:988) and press 1, [Chat](#), or Text [838255](tel:838255)

[Vet Centers](#): [1-877-927-8387](tel:1-877-927-8387)

[Homeless Veteran Resources](#): [1-877-424-3838](tel:1-877-424-3838) or [Chat](#)

[Schedule a 1-on-1 Appointment with a VA Benefits Expert](#)

[Find a VA facility near you](#)

For non-urgent questions, you can reach VA using the [VA Health & Benefits App](#) or [MyHealtheVet](#) secure messaging to schedule an appointment, refill prescriptions, and access your medical records.

California Legislative Update

Celebrating passage of the Veterans Benefits Protection Act: SB 694

After much hard work by multiple veterans organizations and individuals, we are pleased that Governor Newsom has signed SB 694 into law, protecting California's veterans from predatory "claim shark" practices. Many thanks to all those who sent letters or made phone calls to help insure passage of this bill.

What This Means:

SB 694, authored by Senator Bob Archuleta and co-sponsored by Attorney General Rob Bonta, prohibits unaccredited individuals and companies (claim sharks) from charging fees to assist veterans with VA disability claims. The legislation also criminalizes unauthorized access to veterans' federal login credentials.



Your Organization's Role:

From the Organization to the individuals and the newly formed Rapid Response Team, we did it. Your support was instrumental in moving this bill through the Legislature. Your advocacy helped protect California's 1.6 million veterans from exploitation. The bill takes effect on the 1st of January 2027.

Key Provisions:

- Prohibits fees for VA claims assistance from non-accredited providers
- Makes violations a misdemeanor
- Voids predatory contracts
- Aligns California law with federal VA standards

Recommended Actions:

1. Share this victory with your membership
2. Remind members that free, accredited claims assistance is available through County Veterans Service Officers (CVSOs) and VSO's. Help your fellow brother or sister in arms find that credible representative.
3. Report any suspected claim shark activity to the California Attorney General's office

To view the California Department of Veterans Affairs press event to mark the passage of SB 694 go to: <https://www.youtube.com/watch?v=pSDz411RWsQ>

Upcoming State legislative event: **The CALIFORNIA STATE COMMANDERS VETERANS COUNCIL (CSCVC)** will be hosting its annual Capitol Advocacy Day and Council meeting in Sacramento on Wednesday, April 22, 2026. If interested, you must RSVP to attend. Please e-mail Dana Nicol (DANAN@WATER-WARRIOR.COM) with the following:
First and last name, your Veterans organization, and the city/town where you reside

San Diego—Miramar CHAPTER
Military Officers Association of America
2026 BOARD OF DIRECTORS AND OFFICERS

<u>Position</u>	<u>Grade/Rank)/Name/Service</u>	<u>Telephone</u>	<u>E-Mail Address</u>
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(*) (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 January 2026 Retiree Military Newsletter

After 84 years, Arizona Unknowns May Soon Be Identified: Since Japanese aircraft sank the USS Arizona during the Dec. 7, 1941, surprise attack on Pearl Harbor, the battleship has remained in place, the watery gravesite to more than 900 sailors entombed within. The U.S. Navy, as with other sunken ships in the harbor, considers those entombed beneath the ship's hull to be in their final resting place.

The Arizona suffered more loss of life than any ship during the attack. Of the ship's dead, 277 sailors and Marines are buried in Honolulu's National Memorial of the Pacific and of 86 of those remain unknown to this day. However, recently the Defense POW/MIA Accounting Agency announced that it "will seek exhumation of dozens of unknowns from the Pearl Harbor attack once an advocacy group is confirmed to have reached the required mark in its genealogy work," Stars & Stripes first reported.

The issue was first raised in February 2021 when Kelly McKeague, the director of the Defense POW/MIA Accounting Agency, stated at the time that it didn't make "pragmatic sense" to identify them. Rear Adm. Darius Banaji, the agency's deputy director, also reported that the Navy has no plans to disinter the remains and try to identify them because there is insufficient documentation.

Unlike the USS Oklahoma, where 388 previously unidentified sailors and Marines were disinterred from that same cemetery and identified in 2015, Banaji told The Associated Press in 2021 that the military has files on just half of those missing from the Arizona, in fact the Navy has the dental records for only 130 men who were aboard the Arizona. Some documents are believed to have been destroyed with the battleship. Others may have been lost in a 1973 fire at a military personnel records office, according to the AP.

The Pentagon drafted a new policy in 2015 that allows for the disinterment of known servicemen if it expects to identify at least 60% of the group. In recent years, the military possessed just 1% for the missing Arizona crew members. To reach the required 60% threshold for the Arizona, that would mean 643 families. (Source: Military Times, Nov 2025).

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

On the website is most current information concerning:

- ⇒ Legislative Activities and Highlights
- ⇒ Surviving spouse matters
- ⇒ Job Search Assistance
- ⇒ Volunteer opportunities
- ⇒ And much, much more



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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