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## CCMOAA Monthly Breakfast Meeting

Second Saturday  
of the Month  
January - May  
September - December

### NEXT MEETING:

Saturday, Feb. 10  
10 a.m.  
Cape Royal  
Golf Club  
11460 Royal Tee Circle  
Cape Coral

Cost \$12  
(Prefer exact change please)

Breakfast Reservations to:  
Cindy Nolan  
capecoralmoaa@gmail.com  
618-580-2368

PLEASE WEAR YOUR  
NAMETAG  
(If you need one, contact  
Gary Nolan)



# CAPE CORAL COMMUNICATOR

February 2024

Volume 5 • Issue 2

## PRESIDENT'S MESSAGE: Col Gary Nolan, USAF (Ret)

Our next breakfast meeting will be on February 10, at 10 a.m., at the Cape Royal Golf Club.

The guest speaker for our February breakfast meeting will be Lee County District 1 Commissioner and Vice Chairman Kevin Ruane.

Please RSVP to Cindy at capecoralmoaa@gmail.com or call 618-580-2368.

February starts our donation month and ends with our Annual Golf Tournament to raise funds



for our scholarships and JROTC programs. Please donate.

March 9 will be our Annual Golf Tournament at the Cape Royal Golf Club at 8:30 a.m. Please see the flyer in this issue of our newsletter. Lunch will be a Texas BBQ with chicken, pork and sides. If you don't golf, come for lunch.

Donations for the golf tournament will be collected at this meeting. Donations can be cash, checks or items for the raffle.

We will also need volunteers on the tournament day.

"Never Stop Serving"

## MEETING MINUTES: January 13, 2024 • Cape Royal Golf Community

President Beard called the meeting to order at 10:10 a.m. with 26 present for breakfast. Guests included David Baker retired of the Royal Australian Navy, our speaker, and his wife Marti. New member CWO William Wood (Army CW-4 Retired) also joined us.

Following the prayer and the Pledge of Allegiance, President Beard welcomed our guest speaker and his wife and thanked them for coming.

After breakfast, the first order of business was to install the new chapter officers. Col Gary Nolan, USAF (Ret) is the new President; COL Tom Wagner, USA (Ret) is Vice President; incumbent LtCol Gary Peppers, USAF (Ret) is Secretary; and CAPT Tim Cook, USN (Ret) is the new Treasurer; incumbent COL Bill Deile, USA (Ret) remains Board Member At Large.\*

Following the installation of chapter officers, Marilyn Stout introduced our guest speaker, Lieutenant Commander David Thomas Baker, OAM, Royal Australian Navy. He gave a fascinating account of his 43 years of continuous active service and subsequent five years of reserve service "growing up" from Ordinary Seaman to Chief Warrant Officer to Lieutenant Commander and his more than 15 foreign deployments overseas. More details of his address are given elsewhere in the Communicator.

President Nolan then convened a short business meeting. He dispensed of most officer reports for the sake of time. Officer and committee

reports will be published in the next Cape Coral Communicator. No Old Business items were discussed.

Under New Business, President Nolan noted that our primary fund-raising event, the golf tournament, will be held here on Saturday, March 9. The event will replace our chapter's normal breakfast meeting for the month. President Nolan asked the members to please volunteer to work the event or to at least come out to enjoy the lunch.

With no other New Business issues to discuss, Pres Beard adjourned the meeting at 1138.

*\*Some of you wonder why the ranks are abbreviated differently, like "Col" for Colonel Nolan and "COL" for Colonels Wagner and Deile. The answer is that each military service abbreviates its ranks differently, and officers jealously guard their correct abbreviations. The Army tends to limit its abbreviations to three capital letters while the Navy typically uses four caps. The Air Force and Marine Corps use combinations of caps and lower case but the Marines eliminate the spaces between multiple word ranks. The Air Force eliminated periods after the abbreviated words about 30 years ago. So a lieutenant colonel in the Army is "LTC," in the Air Force "Lt Col," and in the Marine Corps "LtCol." Captain would be "CAPT" in the Navy and "CPT" in the Army, and "Capt" in both the Air Force and the Marines. Don't get me started on the enlisted ranks.*

LtCol Gary Peppers  
(USAF, Ret), Secretary

## Officers

### PRESIDENT:

Col Gary Nolan  
US Air Force (Retired)

### VICE PRESIDENT:

COL Tom Wagner  
USAR (Retired)

### SECRETARY:

Lt Col Gary Peppers  
US Air Force (Retired)

### TREASURER:

CAPT Timothy Cook  
US Navy (Retired)

### BOARD MEMBER:

(at large)

COL Bill Deile  
US Army (Retired)

### FINANCE:

Lt Col Gary Peppers

### CHAPLAIN:

Cindy Nolan

### WAYS & MEANS:

Col Gary Nolan

### SPEAKER PROGRAMS:

Marilyn Stout

### WEBMASTER:

COL Tom Wagner  
USAR (Retired)

### HISTORIANS:

Lt Col Gary Peppers

### LEGISLATIVE AFFAIRS:

COL Tom Wagner

### PERSONAL AFFAIRS:

(Vacant)

### VETERANS AFFAIRS:

(Vacant)

### MEMBERSHIP:

Col Gary Nolan

### PUBLIC AFFAIRS:

Jody Van Cooney

### PARLIAMENTARIAN:

Marilyn Stout

### NEWSLETTER EDITOR:

Capt Larry Atkinson  
USAF

### TOPS:

(Vacant)

### SURVIVING SPOUSES:

(Vacant)

### FCOC SW AREA VP:

Col Gary Nolan



## Cape Coral MOAA officers for 2024 sworn in

The new 2024 officers for the Cape Coral MOAA were sworn in at the January 13 breakfast meeting.

Left to right in the photo are: CAPT Tim Cook (USN, Ret), treasurer; COL Bill Deile

(USA, Ret), member-at-large; LtCol Gary Peppers, (USAF, Ret), secretary; COL Tom Wagner (USAR, Ret), vice president; and Col Gary Nolan (USAF, Ret), president.

## FINANCE COMMITTEE REPORT

### LtCol Gary Peppers, USAF (Ret)

We had a remarkable year in 2023!

Cape Coral MOAA began the year with \$43,642 invested in the markets and we finished with \$43,167. We took in \$5,800 from the golf tournament and we expended some \$16,000 in sponsorships, scholarships and reimbursements.

That means our invested funds earned a return of about 26 percent, or \$11,000 on the \$43,000 we began with. After another \$2,000 scholarship payment, we began 2024 with about \$41,642.

I sat down with Brian Blackwell, our funds manager, and reviewed last year's performance and future strategies. We both agreed that we are on the right path for maximizing the growth of our invested funds. Our goal is to grow the fund to \$50,000 by the end of this year, but the chapter continues to allocate money to various causes that are not related to our scholarship priority. That is a choice left up to the members, of course, and I endorse those

choices.

But we could do so much more down the road if we let our invested funds grow to a more sustainable level. Imagine the causes we could support if we were earning, say, \$20,000 a year on a \$100,000 investment!



Incoming Cape Coral MOAA President Gary Nolan (left) presents outgoing President Michael Beard a Past President's Pin in recognition of his service to the chapter.



**Marvin C. Harris  
Newsletter  
Communications Award  
FIVE STARS**  
2003, 2018, 2019, 2020,  
2021 & 2022



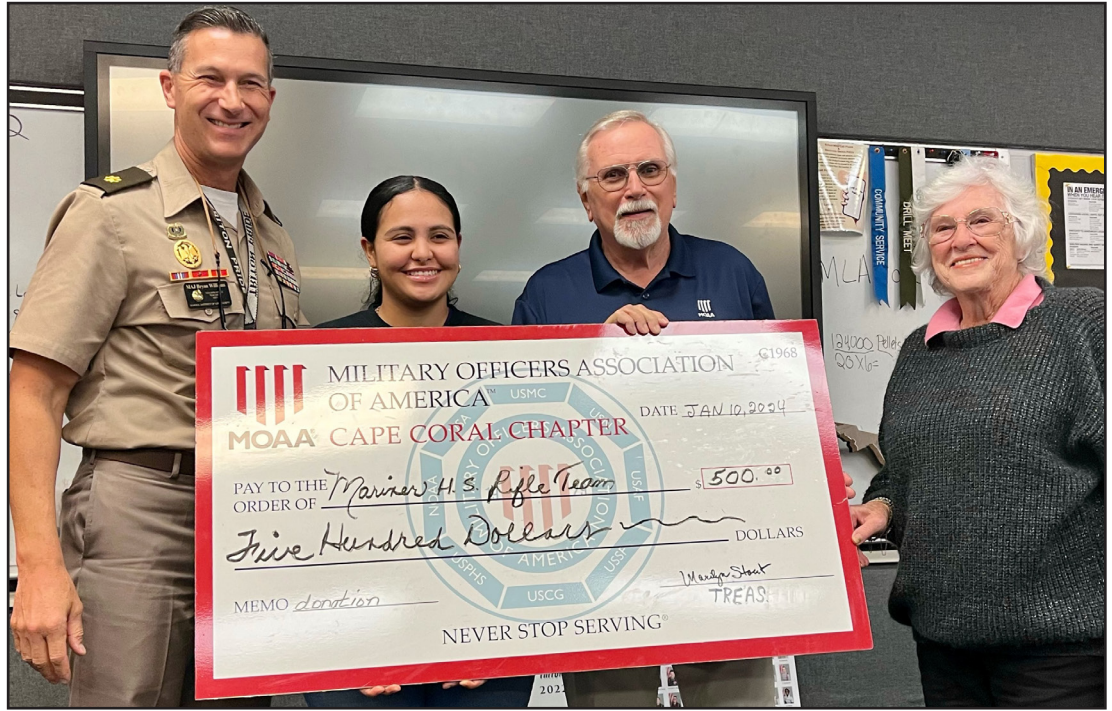
**FIVE STARS  
Excellence Award**  
2006, 2008, 2009, 2010,  
2011, 2012, 2018, 2019,  
2020 & 2023



**FOUR STARS  
Excellence Award**  
2005, 2007, 2013, 2016,  
2017 & 2021



# Cape Coral MOAA presents \$500 to JROTC



Former Cape Coral MOAA President Michael Beard (second from right) and Marilyn Stout, on Jan. 10, present a \$500 check to Mariner High School Senior JROTC Instructor MAJ Brian Williams and JROTC Cadet LTC Eryka Vazquez, Marksmanship Commander, so the Mariner JROTC Rifle Team can attend a national championship match at Camp Perry, OH.

## Lee Commissioner Ruane to speak Feb. 10

Kevin Ruane was elected to the Lee Board of County Commissioners after serving as the Mayor of Sanibel for more than a decade.

He had visited Sanibel for 20 years with his family before purchasing a home there in 2004. Hurricane Charley quickly turned Kevin's attention to becoming a public servant. He signed on as a member of the Hurricane Damage Assessment Team in Sanibel.

Ruane was appointed to the Sanibel City Council to serve an interim position in February 2007. In May 2007, he was elected for a seat on the City Council. He was re-elected in March 2009 and was appointed Mayor in March 2010.

Ruane has served as a voting delegate for the



Florida League of Cities. In 2016, he was instrumental in forming the largest compact for water quality in the organization's history with more than 165 mayors participating.

In 2020, he was awarded the Florida League of Cities E. Harris Drew Municipal Official Lifetime Award.

In 2014, Gov. Rick Scott appointed Kevin to the South Florida Ecosystem Restoration Task Force. He was re-appointed in 2019 by Gov. Ron DeSantis.

He attended both undergraduate and graduate schools at Pace University with a concentration in accounting and taxation. Ruane took over for his father at his family's CPA firm and his corporate career included various senior executive positions with a subsidiary of a Fortune 100 company.

Today, his company, Castleon Capital, provides financing to small businesses throughout the United States. It's a family affair: wife Doreen, daughter Shannon and son Kevin Jr. also work at the firm.

# UPCOMING EVENTS:

Cape Coral  
MOAA  
Board Meeting  
10 a.m.  
Thursday, Feb. 8  
**Cape Coral  
Golf Club**  
*All members are welcome*

Cape Coral Chapter,  
MOAA  
**ARMED FORCES  
GOLF  
TOURNAMENT**  
Benefiting JROTC  
Student Scholarships  
March 9, 2024  
Cape Royal  
Golf Club  
*Registration: 7:45 a.m.  
Shotgun Start: 8:30 a.m.*

## About CCMOAA

*Serving All Military,  
Veterans, & their families  
in the Cape Coral area*

*... and beyond!*

Members of the Cape Coral Chapter of the Military Officers Association of America, P.O. Box 100508, Cape Coral, FL 33910-0508, publish the Cape Coral Communicator monthly, except June, July and August. The Chapter is a non-profit, non-partisan, and tax-exempt IRS 501(c)(3) and a 501(c)(19) organization, affiliated with National MOAA and the Florida Chapter of Councils, MOAA, not associated with the Department of Defense. The views expressed do not necessarily reflect the views of MOAA, the Florida Council of Chapters, this Chapter, or DOD.

# FEBRUARY Calendar of Events

SUN	MON	TUES	WED	THUR	FRI	SAT
				<b>1</b>	<b>2</b> <i>Ground Hog Day</i>	<b>3</b>
<b>4</b> <i>USO Birthday (1941)</i>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b> <i>CCMOAA Board Meeting</i>	<b>9</b>	<b>10</b> <i>CCMOAA General Meeting</i>
<b>11</b> <i>Super Bowl Sunday</i>	<b>12</b> <i>Abraham Lincoln Birthday</i>	<b>13</b> <i>Mardi Gras</i>	<b>14</b> <i>Valentine's Day</i>	<b>15</b>	<b>16</b>	<b>17</b>
<b>18</b>	<b>19</b> <i>President's Day</i> <i>Coast Guard Reserve Birthday</i>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b> <i>MOAA's 95th Birthday</i>	<b>24</b>
<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b> <i>Leap Day</i>		

## MOAA lists latest Cost of Living adjustments

On MOAA's COLA Watch page, here is the latest update on the inflation figures used to set the cost-of-living adjustment (COLA) for payments received by military retirees, disabled veterans, Social Security beneficiaries, and many others receiving federal compensation.

### • The Latest

The December 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Jan. 11, was 300.728, 0.2% below the FY 2024 baseline of 301.236. January 2024 figures will be announced Feb. 13.

The CPI-W figures from the end of this fiscal year (July, August, and September 2024) will be compared to the FY 2024 COLA baseline to calculate the 2025 COLA (see "How Your COLA Is Calculated," below).

### • 2024 COLA

The 2024 COLA will be 3.2%.

The September 2023 CPI-W, released Oct. 12, was 302.257, 3.5% above the FY 2023 baseline of 291.901. The CPI-W figures from the end of this fiscal year (July, August, and September 2023) are compared to the FY 2023 COLA baseline to calculate the 2024 COLA.

Last year's COLA was 8.7%, and the previous year's COLA was 5.9%. Aside from those adjustments, the 2024 COLA will be the largest since a 3.6% increase for the 2012 calendar year.

Calculations for the 2025 COLA will use the baseline of 301.236 – the average of the CPI-W figures for the last three months of the 2023 fiscal year.

### • Why MOAA Tracks COLA

Protecting the value of service-earned benefits has long been a pillar of MOAA's advocacy. MOAA has led previous efforts to rebuff budget plans seeking to

reduce or eliminate COLA for military retirees, many of which have taken root shortly after large increases.

The nature of a higher COLA is to preserve purchasing power for retirees, VA beneficiaries, and surviving spouses – not to fund other government programs.

### • The Math: How Your COLA Is Calculated

The yearly cost-of-living adjustment is made by comparing the average CPI-W from monthly reports in July, August, and September of the current fiscal year to the average for the same months of the year prior. MOAA also provides a regular calculation for the monthly COLA change:  $(\text{Monthly CPI} - \text{Yearly baseline CPI}) / \text{Yearly baseline CPI}$ .

Remember, active duty pay raises are calculated differently. Learn more about CPI on the BLS web page.

### CHANGE IN INFLATION



## MOAA sets priorities for 2025 National Defense Authorization Act

Although the FY 2024 National Defense Authorization Act (NDAA) became law just a few weeks ago, we're already approaching a critical deadline for the FY 2025 version ... and early action will set MOAA up for success with some of our key legislative priorities.

The annual NDAA includes protections for the pay, benefits, and quality of life of servicemembers and their families, retirees, and surviving spouses. Each year, normally in February, congressional staffers submit their formal written requests for the NDAA. This important early deadline is often the only chance for lawmakers who are not on the Armed Services committees to officially request NDAA provisions that support their constituents.

The more these lawmakers hear from their constituents, in addition to MOAA's advocacy team, the greater the chance they will push for inclusion of our key priorities in their official NDAA request. Find details on each of these advocacy campaigns below and via MOAA's Legislative Action Center:

- **The Major Richard Star Act:**

Over two-thirds of Congress has supported this legislation that would provide concurrent receipt for combat-injured

servicemembers. It is part of MOAA's incremental strategy to achieve concurrent receipt for all, and it is supported across our community of veterans' service organizations. Ask lawmakers to include H.R. 1282/S. 344 in their official FY 2025 NDAA request.

- **BAH Restoration Act:**

Servicemembers and young military families across the country are facing financial strain, and housing costs play a big role. Ask your elected officials to restore the Basic Allowance for Housing (BAH) with H.R. 2537/S. 1823 in their NDAA request.

- **Arlington National Cemetery (ANC):**

The bipartisan Expanding America's National Cemetery Act, H.R. 1413, ensures the nation keeps its sacred promise to veterans and their families. ANC eventually will run out of space, and proposed eligibility reductions will end the benefit some veterans and their families have planned on for years. H.R. 1413 will provide a long-term solution to designate the "next ANC" rather than reduce the benefit. Congress must act through the NDAA.

- **Respect for Grieving Military Families Act:**

When a retired servicemember dies, the Defense Finance and Accounting Service recoups the

last month of their retirement pay. This action adds terrible financial stress to a grieving spouse.

H.R. 3232/S. 1588 would stop recoupment (as well as associated overdraft fees or debt) and prevent the financial shock experienced by many surviving spouses. It should be a part of the must-pass defense bill.

- **Military Spouse Hiring Act:**

Supporting military spouses is critical to sustaining the all-volunteer force. H.R. 1277/S. 596 would authorize the Work Opportunity Tax Credit to incentivize employers to hire military spouses who struggle to maintain employment due to frequent PCS moves. Ask your elected officials to ensure its inclusion in the NDAA.

- **TRICARE Young Adult:**

H.R. 1045/S. 956, the Health Care Fairness for Military Families Act, will help ensure military kids transitioning to adulthood have the same health care protections as their peers in civilian families. This bill brings TRICARE in line with commercial plan requirements for young adult coverage that have existed for more than a decade by eliminating monthly premiums for TRICARE Young Adult coverage. Ask your lawmakers to use the NDAA to close this coverage gap.

## MOAA calls for resolutions from members

Any MOAA member may propose a resolution, which should address a legislative or management issue related to MOAA's missions and goals.

The resolutions Committee will review all submissions.

Email your proposal by March 15 to [msc@moaa.org](mailto:msc@moaa.org) or mail it to: Committee on Resolutions, MOAA, 201 N. Washington St., Alexandria, VA 22314.

Visit [www.moaa.org/resolutions](http://www.moaa.org/resolutions) to read the 2022-24 resolutions.

# Speaker Reviews

## LCDR David Baker's Royal Australian Navy career spanned five decades

January's speaker at the Cape Coral MOAA breakfast meeting, Royal Australian Navy Lieutenant Commander (Ret) David Baker, had a Navy career that spanned five decades, took him to 58 countries throughout the world and even included an audience with Queen Elizabeth II in Great Britain.

He met the Queen in 1994 when he was the captain of the Australian Navy Shooting Team that went to Bisley, UK for a shooting competition called the Imperial Meeting. It's a major annual target shooting competition hosted by the National Rifle Association on the historic Bisley Camp in England. The competition lasts for three weeks each July and has inter-service military matches with teams from all over the world.

"As team captain, I was lucky enough to be invited for an audience and lunch with the Queen," LCDR Baker said. "We did have South Australian wine with lunch."

LCDR Baker began his career in the Royal Australian Navy (RAN) in 1970 at age 16, when he joined as a Junior Recruit. That program ended in 1984. He had 12 months of basic training, completed his high school education at the same time and then could pick the trade he wanted to be in with the RAN. "I wanted to be a marksman, as I had been shooting since age 4," LCDR Baker said. "They sent me to sea to learn everything about ships and going to sea." That lasted 12 months.

He then was assigned "category



training," and it was back out to sea during 1972 aboard the HMAS (Her Majesty's Australian Ship) Cerberus.

From 1973 to 1979, he served as an Able Seaman about two other ships and as a Leading Seaman on another. In 1981 he was promoted to Petty Officer after completing Advanced Course Training aboard HMAS Cerberus and was then assigned to HMAS Harman until joining HMA Ships Swan and Torrens for the period 1982 to 1985. He was then promoted to Chief Petty Officer in 1985 and joined HMAS Adelaide until 1990. The ship was deployed to the Indian Ocean and LCDR Baker said it was of the best postings of his life.

"The first 20 years of my career were during peacetime and it was a great time to be in the Navy," LCDR Baker said. The deployments were 9 to 12 months, but then got shorter and shorter, down to 3 to 6-month deployments.

The Gulf War started and the Adelaide was deployed to the Gulf, but LCDR Baker was posted off the ship and became a Senior Instructor

at Gunnery School HMAS Cerberus until 1992. He then rejoined Adelaide for a second time until December 1994, when he was promoted to Warrant Officer.

He then joined the Navy Office as the Officer in Charge of the Seaman/Operations Career Management Cell, until being posted to HMAS Westralia as the Bosun in 1996. In January 1999 he started duties overseas as an adviser to the Vanuatu Police Force.

During his career LCDR Baker was involved in four Rim of the Pacific exercises, three Southern Ocean deployments, an Indian Ocean deployment, along with numerous visits throughout Asia, Africa and the Pacific. In addition to his shooting competition in Bisley, he was also a member of the Australian Defence Force Carbine Shooting Team to Brunei in 1996.

LCDR Baker returned to Australia in January 2001 and joined Maritime Headquarters as a member of Sea Training Group until being appointed as the inaugural Maritime Command Warrant Officer (Fleet Command Master Chief) in August 2001. After completing three years in that position, he became the first Navy member to be posted as the Command Warrant Officer Joint Operations Command until December 2006. Throughout his carrier, operational highlights included 15 deployments spread among Iraq and Afghanistan for Operations Slipper, Falconer and  
*(Continued on next page)*

# Speaker Reviews *(continued)*

*(Continued from previous page)*

Catalyst, along with Operation Astute in East Timor, Operations Dirk and Stanhope in Antarctica and ANZUK in Southeast Asia and the Solomon Islands.

LCDR Baker was awarded the Medal of the Order of Australia in January 2005 and was commissioned as an officer in December 2006 through a program called the Warrant Officer Entry Scheme. He was then posted as a First Lieutenant aboard HMAS Kuttabul in February 2007 and again deployed to the Middle East Area of Operations in November 2007 as the Aide de Camp to CJTF 663, becoming the oldest Aide de Camp to a commanding general in the RAN. LCDR Baker said that because of his years in the enlisted ranks, getting to know all the senior brass, the general would occasionally ask for his advice.

In June 2008, LCDR Baker returned to HMAS Kuttabul, before assuming duties as the Fleet Human Resource Manager at Fleet Headquarters in January 2009. After that, he commenced duties as the Officer in Charge of the RAN School of Survivability and Ships Safety in March 2010.

After a couple of other assignments, LCDR Baker retired from the RAN in November 2013 after more than 43 years of continuous full-time service. He then completed five years in the Navy Reserve until November 2018, giving him total service to the Navy of 48 years, seven months and five days.

Upon retirement LCDR Baker moved to Cape Coral and became a U.S. citizen.

The RAN does not have a Marines component like the United States, but LCDR Baker said what he was in the RAN would be comparable to being a U.S. Marine.

LCDR Baker talked about the



**Cape Coral MOAA President Col Gary Nolan presents LCDR David Baker with a chapter Tervis mug following his January 13 presentation.**

history of Australia and its military. He pointed out that Australia was discovered by the Dutch in 1606, but they left. Then in 1770, the famous Captain Cook landed in New South Wales and claimed Australia for Britain. The first British fleet arrived in 1778, carrying seven ships of convicts. Thus, Australia became a penal colony.

Australia is the size of the lower 48 states of the United States and has a population equal to that of Florida.

The country has three branches of military, the Royal Australian Navy, the Royal Australian Air Force and the Army, which did not become designated as “Royal.” The Army has some civilian members, so it’s both full-time and part-time and didn’t want the “Royal” designation, LCDR Baker said.

Australia’s Navy was started in 1901 and in 1911 became designated as the Royal Australian Navy.

“When I joined, the ships were all British designed ships,” LCDR Baker said. “Later we got four ships from the U.S. and then started building our own ships. Because we started dealing more with the U.S., not the British, and we were in the Pacific Rim, it was obvious to transition to U.S. designed ships.

The RAN also has six Collins-Class diesel submarine and has made a deal with the U.S. and U.K. to get nuclear subs. “It will be at least 10 years before we get them,” LCDR Baker said.

LCDR Baker is married to Martha and volunteers two days a week at the Cape Coral Hospital. He loves shooting and golf.



Military Officers Association of America, Cape Coral Chapter

# ARMED FORCES GOLF TOURNAMENT

*Benefiting JROTC Student Scholarships*

**March 9, 2024**

**Cape Royal  
Golf Club**

*11460 Royal  
Tee Circle  
Cape Coral*

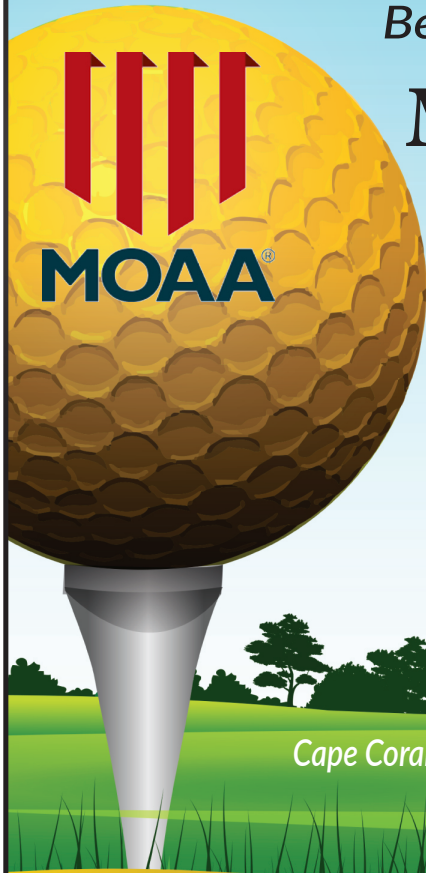
**Four Person  
Golf Scramble  
(Best Ball)  
Single Players Welcome**

*Registration*

*7:45 a.m.*

*Shotgun Start*

*8:30 a.m.*



*Cape Coral Chapter of Military Officers Association is an approved 501(c)(3) Charity*

**Event Fee:** • Public Rate, \$125 includes 18 holes of golf and lunch  
• Cape Royal Member Rate, \$60 for lunch and event fee

PLAYER: \_\_\_\_\_

PLAYER: \_\_\_\_\_

PLAYER: \_\_\_\_\_

PLAYER: \_\_\_\_\_

*Net proceeds supports the JROTC Scholarship Fund*

**SPONSOR DONATIONS:**

Scholarship Sponsor .....\$2,000

Luncheon Sponsor .....\$1,800

Tee Box Sign Sponsor..... \$100

Cash Donation: \$\_\_\_\_\_

**To Register: Mail or Email • Make checks payable to CCMOAA**

To: Gary Nolan  
11795 Royal Tee Circle  
Cape Coral, FL 33991

Phone: 618-407-6945  
Email: capecoralmoaa@gmail.com  
Website: capecoralmoaa.org

# Surviving Spouses

## How you can help MOAA make a difference for surviving spouses

By: Kevin Lilley  
Jan. 17, 2024

Lawmakers have received more than 12,000 messages from MOAA's Legislative Action Center on behalf of three bipartisan bills to improve surviving spouse benefits – legislation critical to MOAA's ongoing work to ensure these members of our uniformed services community get the support they deserve.

If you've sent one (or more) of those messages, thank you – your grassroots efforts keep these issues on the minds of staffers and give MOAA's advocates a louder voice when we reach out to legislative offices on Capitol Hill.

But whether you've been previously involved in these campaigns or you're new to the movement, now is the time to act – the more focus MOAA can put on these bills, the greater the chance of their inclusion in the FY 2025 National Defense Authorization Act (NDAA), which is already coming together in congressional meeting rooms and hallways. You can learn more about that process at this link.

Please consider sending (or resending) a prewritten message to your House member and senators using the links below. Personalize the message to make an ever greater impact, and keep up with MOAA's Advocacy News page to see the progress of these bills and others



during this election year.

### **Caring for Survivors Act**

**What:** Dependency and Indemnity Compensation (DIC) for surviving spouses works out to about 43% of what a 100% service-disabled veteran would receive from the VA. Federal survivor programs offer beneficiaries 55% of a federal worker's final pay under similar calculations. This bill would put DIC on par with the federal benefit.

**Why:** The current system is unfair to the survivors of uniformed servicemembers, many of whom supported these members through deployments, military moves, and other hardships not faced by the bulk of federal dependents.

**Take Action:** [Ask Your Lawmakers to Support the Caring for Survivors Act](#)

### **Love Lives On Act**

**What:** This bill would remove restrictions on when a surviving spouse could remarry and retain their benefits, to include Dependency and Indemnity Compensation. Current law

prevents spouses who remarry before age 55 from receiving this benefit, as well as access to educational assistance and other programs.

**Why:** This arbitrary timeline is not imposed on most surviving spouses of other federal employees. Surviving spouses of servicemembers should not face the threat of financial

ruin as they move forward in their lives.

**Take Action:** [Urge Your Legislators to Support Remarriage Legislation for Surviving Spouses](#)

### **Respect for Grieving Military Families Act**

**What:** The Defense Finance and Accounting Service (DFAS) recoups the final month's pay of a retired servicemembers immediately upon that member's death. This action can create financial challenges for new surviving spouses; this legislation would end the practice and set up a procedure for spouses to gradually repay the amount.

**Why:** This recoupment can destabilize a surviving spouse's finances at the worst possible time, leading to potential overdraft fees. A simple fix – the bill is less than three pages long – would make a world of difference during a time when survivors need the most support.

**Take Action:** [Urge Your Legislators to Support the Respect for Grieving Military Families Act](#)

## Where service members and veterans can get free tax preparation help

By: Kevin Lilley

Jan. 16, 2024

Seeking free tax help? You have options.

Servicemembers, veterans, and military family members may be eligible for a number of no-cost assistance programs, whether you're looking to file online yourself (with a little extra guidance) or want an in-person assist.

Before you file, check out these options – and register for MOAA's free Feb. 6 webinar, where you can learn what's new for the upcoming tax season.

### • MilTax

**What:** Free tax filing software and one-on-one support through Military OneSource.

**Where:** Click [here](#) to access the

materials.

**When:** The service goes live Jan. 18.

**Who:** Servicemembers, their spouses, and dependent children are eligible, as are retired and honorably discharged members within 365 days of separation. Some surviving spouses also qualify. Get full eligibility guidelines at the MilTax FAQ page.

### • VITA

**What:** The Volunteer Income Tax Assistance (VITA) program provides in-person support from IRS-certified volunteers for simple returns. Many VITA volunteers on or near military installations have specialized training in tax issues unique to servicemembers and veterans.

**Where:** Find a location at this [link](#). No luck? Try the IRS VITA search tool.

**When:** Start dates and hours vary by

location.

**Who:** Servicemembers and military retirees are eligible for VITA. Find out other eligibility rules at this [link](#).

### • IRS Free File

**What:** Guided tax-prep software for online filing, as well as fillable tax forms. Some support for state filing is available.

**Where:** Access Free File at this [link](#).

**When:** The program launched the week of Jan. 16. Fillable forms also are available.

**Who:** "Guided Tax Preparation" is available for those with an adjusted gross income (AGI) of \$73,000 or less. Other filers may still benefit from the fillable-form resources.

## MOAA named to Top Lobbyists list again

MOAA's work on Capitol Hill on behalf of the uniformed services community has been recognized again by The Hill, one of the nation's top Beltway-focused news outlets, with a position on the publication's Top Lobbyists list for the 17th straight year.

MOAA was among the honorees in the 2023 Grassroots category, which included AARP, Burn Pits 360, and Veterans of Foreign Wars.

"This honor reflects not just the work of our Government Relations team on the Hill, but our entire headquarters team and our members and supporters throughout the country," said MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret). "The grassroots support of our councils and chapters has been the backbone of our advocacy mission, along with the tens of thousands of MOAA members who bring our agenda items to their lawmakers via our Legislative Action Center. It's a yearlong group effort, and I'm proud to be a part of it."

MOAA's advocacy efforts in 2023

included:

- Bringing several key legislative proposals into the final stages of the FY 2024 National Defense Authorization Act (NDAA) negotiations, to include an increase in the Basic Allowance for Housing (BAH) and a requirement for a detailed report on beneficiary access to the TRICARE pharmacy network.

- Defending service-earned burial benefits by supporting H.R. 1413, the Expanding America's National Cemetery Act, which would authorize the transformation of a VA-run national cemetery into the next location affording military honors as Arlington National Cemetery reaches capacity. The final NDAA also may include language supporting this process.

- Hosting and contributing to a series of successful events in the nation's capital, spearheaded by our annual Advocacy in Action campaign, a congressional briefing on "TRICARE 101", and work alongside our partners in The Military Coalition on behalf

of spouse employment programs and other common issues.

- Leading the ongoing push for passage of the Major Richard Star Act, which grew in co-sponsors throughout the year and now has the support of more than two-thirds of lawmakers.

MOAA's work on that issue, and many others, continues into the new year.

"Awards like this recognize the influence our organization and its members have on the Hill – providing even more motivation to continue our work on behalf of servicemembers past and present, their families, and their survivors," Kelly said. "The 118th Congress isn't over, and we need to take advantage of the progress we've made this year. With continued support from our membership, we'll push many of these long-term goals forward and will continue working with lawmakers from both parties to preserve service-earned benefits and strengthen the allvolunteer force."

## Your voice matters: Support a better quality of life for our servicemembers

By: Mark Belinsky

High operational tempo, poor housing conditions, and limited access to health care remain top concerns for our community, and while the FY 2024 National Defense Authorization Act (NDAA) made some inroads on these concerns, it's clear our servicemembers and their families need our advocacy support to secure an improved quality of life.

• **TAKE ACTION:** [Urge Your Legislators to Improve the Quality of Life for Our Troops](#)

The FY 2024 NDAA contained provisions to establish standards for housing and conduct a study on TRICARE pharmacy network accessibility, but much more work remains to ensure service-earned benefits for our servicemembers, their families, retirees, and surviving spouses. There is a continuum of service critical to our all-volunteer force, and your elected officials need to hear from you.

Quality of life problems exacerbate recruiting challenges, especially when 83% of current recruits come from military households and some junior servicemembers can't afford food for their families. A recent DoD report from the department's On-Site Installation Evaluations (OSIEs) team – a group originally directed to assess installations that had high risk for suicides, sexual misconduct, and other harmful behaviors – continued to find quality of life concerns connected to housing, medical access, and operational tempo.

### • Key OSIE findings

The assessment identified common environmental challenges that are often beyond the control of a local command. Many of these mirror the quality of life issues MOAA will seek to address this year as part of its

advocacy efforts. They included:

- “Operational tempo and manning shortages across the force are driving increased stress, impacting command climate and the prevention environment, which then have deleterious effects on recruiting, readiness, and retention.”

- “Cost of living continues to impact remote areas with no military housing and limited healthcare access.”

- “Recruiters are under tremendous stress and operate in geographically dispersed and often remote areas.”

- “Gaps in services and challenges with TRICARE Prime Remote create significant barriers that keep recruiters and their families from receiving consistent physical and mental health care.”

- “Rollout issues are common when deploying new personnel systems which negatively impact Service members' pay.”

- “Unique gaps in behavioral health care continue to exist on ships and in remote locations.”

The OSIEs can help break through stovepipes between installations, the Defense Health Agency, and unit commanders, although some improvements in mental health care – such as The Brandon Act – have a long way to go to become a reality at unit level, especially during a nationwide shortage of mental health providers. Many services are working to expand access to chaplains for counseling services to help fill the gap.

### • Paying for Fixes

Finding funds for improved quality of life programs is difficult when Congress can't pass a budget on time and uses very wasteful continuing resolutions to kick the can down the

road on funding our government.

While our government remains under a continuing resolution, repairs and construction for decaying housing and other unhealthy facilities can't begin. These delays often are accompanied by a hiring freeze for civilian employees.

This is where your voice is essential: Ask your elected officials to commit to passing the budget on time. Funding stability and predictability is necessary to improve the quality of life for our troops.

### • Coming in 2024

In the new year, the House Armed Services Committee's special panel on quality of life will work on its submissions for the FY 2025 NDAA. There is great opportunity for MOAA and its members to influence these recommendations and others – House members and senators want your vote this election year.

Officers have an enduring responsibility for the quality of life for those who serve and their families. Take action to support these servicemembers by joining MOAA's Legislative Action Center and recruiting your network of friends and family to do the same – MOAA membership is not required to sign up.

You can also call MOAA's toll-free line to the U.S. Capitol switchboard – 866-272-MOAA (6622) – ask to speak with the military legislative assistant (MLA) in your lawmaker's office. If that staffer is not available, consider scheduling a follow-up call to make a personal connection with these influential MLAs.

Your legislators need to hear from you. They will not know what legislation we need them to co-sponsor if you don't ask!

# National Military News



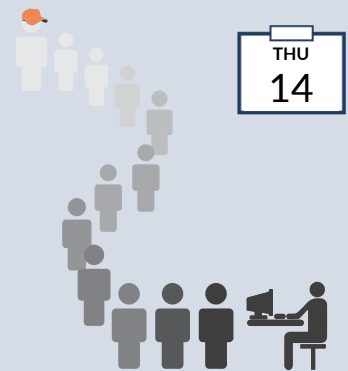
## ONLINE UNIFORMED SERVICES ID CARD (USID) RENEWAL

### USID CARDS

- Issued to retired and reserve uniformed Service members, dependent family members, and other eligible individuals in accordance with DoD policy
- Used for access to benefits, privileges, and DoD facilities

### CURRENT RENEWAL PROCESS

- ❌ Must be done **in person** at a RAPIDS site
- ❌ Often requires an appointment scheduled in advance
- ❌ No opportunity to renew online



### WHAT'S CHANGING?

- ✅ Sponsors can request card renewals **online, from anywhere**
- ✅ Cards will be mailed to the cardholder via US mail
- ✅ No in-person requirement for most renewals



### REQUIREMENTS

- Sponsor must be a CAC holder or have a DoD Self-Service Logon username/password
- Must be requesting a renewal of an active USID card
- Sponsor and Cardholder must have email addresses listed in DEERS that they have authorized DoD to use for contacting them
- Sponsor's personnel status must extend at least 30 days into the future
- Cardholder has a photo saved in DEERS taken in the last 12 years
- Cardholder's mailing address is present in DEERS and is in United States
  - USID cards **cannot** be shipped to PO Boxes

### FOR MORE INFORMATION

See ID Card Office Online (IDCO): <https://idco.dmdc.osd.mil/idco/>





Make sure all of your contact information is up-to-date by using this membership form

**ADD TO YOUR CONTACT LIST:**  
info@capecoralmoaa.org  
All correspondence from the chapter will come from this address only.

**If you have any questions, please contact our membership chair:**  
**Col. Gary Nolan**  
Email: capecoralmoaa@gmail.com  
Phone: 618-407-6945

**Websites**

**Cape Coral MOAA**  
www.capecoralmoaa.org  
**FCoC**  
www.moaafll.org  
**MOAA National**  
www.moa.org  
**Legislative Action Center**  
www.moa.org/takeaction

# Membership

**Cape Coral**  
**Military Officers Association of America**  
**(CCMOAA)**  
*PO Box 100508, Cape Coral, FL 33910-0508*

## MEMBERSHIP APPLICATION • DIRECTORY UPDATE

**New Chapter Member**       **Change of Address/Information**

Name \_\_\_\_\_  
*Please Print*

Spouse's Name \_\_\_\_\_  
*Please Print*  
*(Spouses, Widows, Widowers are welcome as chapter members)*

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

Rank \_\_\_\_\_ Service \_\_\_\_\_

*Check appropriate boxes:*

**Retired**     **Active Duty**     **Widow(er)**     **Associate\***

\* Associate members have the same privileges as other members, except that they are ineligible to vote.

**Regular**     **Reserve**     **National Guard**

**Former Officer**     **Senior NCO**

MOAA National Membership No. \_\_\_\_\_ MOAA Life Member \_\_\_\_\_  
*A lifetime MOAA membership does NOT mean your chapter membership is lifetime*

MOAA National Website: <https://www.moa.org>

Signature \_\_\_\_\_ Date \_\_\_\_\_

**NO FEES FOR MEMBERSHIP**

**Scholarship Program Donation \$** \_\_\_\_\_  
*Please use this form for new membership and/or updating your information.*

Mail to: CCMOAA, ATTN: Secretary, PO Box 100508, Cape Coral, FL 33910-0508