



# SWEETWATER CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA

Established December 12, 1972

## THE MARINERS LOG

Volume LIII, Issue No.07

July 2025

### FUTURE HAPPENINGS

**\*\*First Monday, July 7, 2025:** Chapter Board meeting at 9:00 A.M. at Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

**\*\*MOAA, Sweetwater Chapter Luncheon Meeting On Wednesday, July 9, 2025** at 11:00 A.M at IHOP Restaurant, 1430 E. Plaza Blvd., National City, CA 91950.

**\*\*July 4, 2025 - Independence Day** 

### PRESIDENT'S MESSAGE

**\*\* AB53 UPDATE:** This article is an excerpt from June 5, 2025 edition of MOAA Newsletter.

**State Tax Update:** News From 5 States on Retiree Exemptions

#### California

A California Assembly bill which would have excluded all military retirement and Survivor Benefit Plan (SBP) income from state taxes was amended in February to limit the exclusions to \$20,000.

AB 53 unanimously cleared the California Assembly on May 29. The bill now goes to the state Senate, where there is strong bipartisan support, said Cmdr. Jeff Breiten, USN (Ret), vice president of legislative affairs for MOAA's California Council of Chapters (CALMOAA).

The amended bill aligns with Gov. Gavin Newsom's 2025-26 budget proposal, which would exempt the same amount of military retirement income.

The legislation would cover all uniformed services retirement pay, to include commissioned corps members of USPHS and NOAA. It would cover tax years from 2025 to 2030, at which point it will sunset. A bill providing a full exemption of retirement pay passed the assembly unanimously in May 2023 and was held over to the 2024 legislative session, but it did not reach the Senate floor before the session ended.

"With the passage of AB 53, California may no longer be the only state that fails to provide an income tax exemption on military retirement pay. It is a step in the right direction," said Breiten, who also noted, "with the limited exemption and income limitations Governor Newsom has imposed, California will continue to rank poorly against the other 49 states, many of which provide a full

exemption on military retirement pay without any income limitations."

**\*\* On July 4, 2025,** we celebrate the 249th year of independence from the British rule. Throughout the United States, there will be patriotic celebrations ranging from fireworks, parades, concerts, family gatherings and barbecues to commemorate this memorable event.

The signing of the Declaration of Independence marked the beginning of the revolutionary war that led to the eventual victory by the 13 colonies and the establishment of the United States of America. We owe a debt of gratitude to the 56 delegates from the thirteen colonies who signed the Declaration of Independence and put their lives in danger to achieve the independence that we enjoy today.

 **Happy Independence Day** 

### **VA Referrals to Private Medical Care Will No Longer Require Additional Doctor Review**

May 20, 2025. MOAA Newsletter

*Editor's note: This article by Patricia Kime originally appeared on Military.com, a leading source of news for the military and veteran community.*

The Department of Veterans Affairs has changed its process for veterans to get medical care from non-VA providers, removing a requirement that a referral to community care be reviewed by another VA doctor.

The VA announced Monday that it is enacting a provision of the Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act that will help

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ease veterans' access to medical services from private providers.

The law, signed in December by then-President Joe Biden, prohibits VA administrators from overriding a VA doctor's referral for a patient to get outside care.

"Now, we're making it even easier for veterans to get their health care when and where it's most convenient for them," VA Secretary Doug Collins said in a statement Monday. "We are putting veterans first at the department, and that means placing a premium on customer service and convenience. This important change will help us do just that."

The VA Choice Act of 2014, passed in the wake of a scandal over medical appointment wait times at VA medical centers nationwide, gave veterans broader access to medical care at non-VA facilities if they faced long waits for care at a VA hospital or clinic.

The Mission Act, signed by President Donald Trump in 2019, expanded the benefit to include veterans who face more than a 30-minute drive for primary care or an hour or more for specialty care, or those who can't get an appointment within 20 days for primary care and 28 days

for specialty care.

Under the Mission Act, eligible veterans could consult with their VA physicians to receive referrals to community care. The VA required these referrals to be reviewed internally by an administrative staff member.

During congressional debate over the Elizabeth Dole Act, Republicans said the review process intentionally hampered access to community care, while Democrats argued that it was proper government oversight and that removing it was part of an overall effort to privatize VA health care.

According to the law, the ban on the administrative review will remain in place for two years, after which the VA must report on its effects to Congress.

An investigation last year by Military.com into the challenges faced by veterans seeking mental health treatment found that VA schedulers were pressured by hospital administrators to keep veterans at VA facilities rather than send them to community care.

The Elizabeth Dole Act, first introduced in 2023, largely addressed at-home care for senior veterans and programs for the homeless. It also made changes to sev-

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eral VA education programs and health services.

It was hotly contested, however, for the efforts to change the referral approval process and another provision that would have established new access standards for veterans to go to non-VA residential mental health and substance abuse programs.

That provision was dropped during the final bill deliberations. During a hearing March 25, however, Rep. Mariannette Miller-Meeks, R-Iowa, said a change is needed to ensure that veterans can access private residential substance abuse treatment centers.

Miller-Meeks said that, in some cases, veterans who decide they need to go to a rehab facility have been told to wait because the VA can get them into a VA facility within the 20-day mental health treatment requirement set by the Mission Act.

In another case, a veteran experiencing alcohol withdrawal symptoms wanted to go to a rehab in his community but was denied the referral because the VA had a bed available at a facility 100 miles away, she said.

“VA claims that there is no wrong door for veterans seeking care, yet we continue to hear about doors locked, doors hidden, and doors that simply do not exist,” Miller-Meeks said in a hearing of the House Veterans Affairs health subcommittee, which she chairs.

Rep. Julia Brownley of California, the subcommittee’s ranking Democrat, said during the hearing that any veteran who seeks residential treatment should get it, but she added that the VA has not developed a fee schedule for community treatment centers and, in at least one case, the department was charged up to \$6,000 a day for one patient.

Brownley also said the VA doesn’t track the timeliness or quality of medical care in community residential treatment facilities.

“We have no way of knowing the level of treatment or support they are getting,” Brownley said. “I have said before, we must find a balance between community care and VA direct care. In my opinion, we have not found that balance when it comes to residential rehabilitation treatment facilities.”

In Monday’s announcement, the VA said it would begin training employees to ensure that the community care referral process is followed in compliance with the Dole Act.

## Beyond SGLI: Do You Have a Life Insurance Plan for After Service?

JUNE 16, 2025. MOAA Newsletter

(This article by Kimberly Lankford originally appeared in the June 2025 issue of *Military Officer*, a magazine available to all MOAA Premium and Life members, who can log in to access our digital version and archive. Basic members can save on a



kate\_sept2004/Getty Images

membership upgrade and access the magazine.)

While serving in the military, you have access to low-cost life insurance through the Servicemembers’ Group Life Insurance (SGLI) program. You can get the maximum coverage of \$500,000 for \$31 a month, regardless of age or health. And premiums are set to drop to \$26 a month starting July 1, 2025.

But SGLI coverage typically expires 120 days following separation from service, with a few exceptions. So do you have a plan for after you leave the military?

“If the servicemember has certain conditions or a disability that prevents them from maintaining gainful employment, they can apply for a free extension of their SGLI for up to two years following separation from service,” said Timothy Sirhal, executive director of insurance service for the VA.

Some families need life insurance after SGLI ends. There are several options, including the VA’s Veterans’ Group Life Insurance (VGLI). But the rules and costs differ from SGLI.

You have one year and 120 days after separating from service to apply for VGLI. If you apply within the first 240 days, you don’t have to answer any health questions. But if you apply beyond that period up to the maximum time frame, you must answer health questions and meet requirements for approval, according to Sirhal.

VGLI premiums increase in five-year increments and rise significantly as you get older.

You can receive the same level of VGLI coverage as you had for SGLI. You can also purchase up to \$25,000 more after a year and then every five years, up to the current maximum coverage of \$500,000, Sirhal said.

If you’re healthy, you might pay a lot less for a private life insurance policy. Under current VGLI rates, a healthy, nonsmoking 42-year-old man would pay \$151,560 for \$500,000 of VGLI over 30 years, said Lt. Col. Joshua Andrews, USAF (Ret), CFP®, advice director for USAA.

(Life Insurance Continued on page 4)

## SWEETWATER CHAPTER MOAA – BOARD MEETING MINUTES

MAY 5, 2025

**I. 9:20 A.M.** – The Board meeting was called to order by President Ernie Liwag.

**II. Ernie Liwag** led the Pledge of Allegiance. Attendees were Ernie & Remy Liwag, Marvelyn Hoyt, Rich and Jean Wilson.

**III. Secretary's Report** – Submitted by Secretary, Rich Wilson. Motion made by Jean Wilson, 2nd by Marvelyn Hoyt, minutes approved.

**IV. Treasurer's Report** – None

**V. Presidents Report** – Submitted by Ernie Liwag;

**a.** Assembly Bill 53 and AB1 update : Bills recently passed by Senate Military and Veteran Committee to the Senate Appropriations Committee scheduled for 12 May at 10 AM.

**SB 1** (Seyarto): Military Services Retirement and Surviving Spouses Benefit Payment Act – Excludes military retirement pay and survivor benefits from state income tax.

**AB 53:** No significant development on this bill to date.

**b.** Guest Speaker for our monthly luncheon meeting: Some possibilities include Jordon Marks form County Tax Commission and the Navy Relief Veterans Village.

**c.** MOAA, Sweetwater Chapter luncheon meeting on Wednesday, June 11,,2025, at 11:00 AM, at IHOP, 1430 E

Plaza BLVD, National City, CA 91950.

**d.** JROTC Scholarship awards: Mt. Miguel High School confirmed JROTC Ceremony on May 20, 2025 at 6 PM. Rich Wilson volunteered to make the presentation of the MOAA medal, certificate and \$100.00 monetary award.

**e.** Next Board Meeting: Monday, June 2, 2025 at 9:00 AM at the Bonita Golf Club Lounge, 5540 Sweetwater Road, Bonita, CA 91902.

**f.** Annual Independence Day picnic at Liwag residence on August 13, 2025. Motion was made for \$100.00 by Rich Wilson, 2nd by Marvelyn Hoyt for food and supplies. Motion passed.

**g.** No luncheon meeting on May 14, 2025.

**VI. Newsletter Editor Report** – (Jean Wilson): Ernie was asked for updated member roster.

**VII. Sunshine Report** – (Marvelyn Hoyt): She will check on Vivian Rinehart.

**VIII. Surviving Spouses Report** – (Vivian Rinehart): Nothing to report.

**IX. Old/New Business** – N/A

**X. Adjournment:** – Motion to adjourn by Remi Liwag, 2nd by Marvelyn Hoyt, Adjourned 9:52 A.M.

*(Life Insurance Continued from page 3)*

For this servicemember, comparing VGLI costs to private policies might be beneficial.

But if a servicemember has preexisting health conditions, you might have to pay more for the private coverage or simply not qualify at all. In this case, VGLI might be a better option if you apply within the first 240 days.

Lt. Col. Amy King, USA (Ret), CFP®, the founder of Maryland-based Instar Financial Planning, said VGLI can be helpful for those with health issues, especially if there's a need for extra short-term coverage.

"I've run across clients who need coverage for three to five years to pay off a mortgage, but they probably couldn't get through underwriting [for private insurance] without it being expensive," she said.

Consider assessing your life insurance needs, and shop around for a private policy before you leave the military. Then compare those costs to VGLI.

*Kimberly Lankford is a financial expert based in Virginia and the spouse of a retired Army colonel.*

## Changes to Survivor Benefit Plan Payment Process Delayed

*By: Kevin Lilley. JUNE 17, 2025. MOAA Newsletter*

A planned change in how some military retirees pay Survivor Benefit Plan (SBP) or Reserve Component Survivor Benefit Plan (RCSBP) premiums will be delayed, but affected retirees still can update their payment method in advance.

Retirees who pay via "direct remittance" instead of having the premium deducted from retirement pay should receive instructions on how to update their payment information. However, those with incorrect or outdated mailing addresses in the Defense Finance and Accounting Service (DFAS) may not get these materials.

If your SBP or RCSBP payments are deducted from your retirement pay, no action is required.

Those who pay via direct remittance will have until

*(Survivor Continued on page 5)*

(Survivor Continued from page 4)

August to update their payment method, as premium collection will move from a Treasury Department-run system to a direct DFAS payment. The move had been set for June.

New payment options include:

- **Pay DFAS Electronically Via Pay.gov:** Fill out this online form with payment information. Retirees will need their billing statement and either bank account or debit card details.
- **Pay DFAS Electronically Via Treasury.gov:** SBP/RCSBP bills will include an access code which can be used to log into the Centralized Receivables Service and pay your premium.
- **Request a VA Deduction:** Those paying by direct remittance often do so because their retirement pay is offset by VA disability compensation. To have SBP/RCSBP premiums deducted from VA payments, fill out this online form and upload it to DFAS online or mail it to: Defense Finance and Accounting Service, U.S. Military Retired Pay, 8899 E 56th Street, Indianapolis, IN 46249-1200.
- **Pay DFAS by Mail:** Send monthly premium payments to: Defense Finance and Accounting Service, DFAS-CL, SBP Remittances, P.O. Box 979013, St. Louis, MO 63197-9000.

For more information on the changeover or other DFAS issues, contact the agency at (800) 321-1080 Monday through Friday, 8 a.m.-5 p.m. Eastern, or visit the DFAS Customer Service webpage.

## Senate Version of ‘Megabill’ Maintains Student-Veteran Protections

By: Kevin Lilley JUNE 16, 2025 MOAA Newsletter

Student-veterans would see fewer false promises regarding education benefits from unscrupulous for-profit schools if a Senate version of the budget reconciliation bill moves forward.

The Senate Committee on Health, Education, Labor, and Pensions (HELP) released its portion of the so-called “megabill” last week, and unlike the House-passed version, it does not repeal a rule limiting for-profit institutions to receiving 90% of their funds through federal sources.

By striking the “90-10 rule,” the House version would end protections for student-veterans established in recent years, again making them targets for colleges seeking income from GI bill benefits.

“MOAA and our fellow advocacy groups fought hard for these protections, and we’re thankful the Senate HELP Committee proposal would leave them in place,” said Jeff Goldberg, MOAA’s director of Government Relations for veteran and retired affairs. “But there’s no guarantee the

Senate version will win out as the reconciliation bill comes together; we need our members to remain engaged with their lawmakers and keep this critical rule on the books.”

The House version not only provides an untested enforcement model to replace the 90-10 rule, it would also cost \$1.6 billion over 10 years – an unnecessary added cost in a time of budget efficiency.

MOAA joined dozens of advocacy groups in a May letter to House and Senate leaders seeking to protect the 90/10 rule, and took part in a press conference to raise awareness of the issue among lawmakers:

Before the rule was expanded to include GI bill and other veterans education benefits as part of the federal funding limit, student-veterans became “dollar signs in uniform” – popular targets for all manner of education programs, some of which left veterans facing aggressive recruiting tactics and false promises.

The Senate HELP Committee’s version of the reconciliation bill would keep these protections intact. It must be approved by the full chamber, then survive a House-Senate negotiation, to remain in the final bill.

This process allows an opportunity for MOAA members and others to make their voices heard on the importance of blocking the 90-10 rule repeal. Reach out to your lawmakers in both chambers today and help MOAA preserve the value of service-earned education benefits.

## New DoD Instruction Offers Critical Step Forward for Families With Adult Special-Needs Dependents

JUNE 06, 2025 MOAA Newsletter



aire images/Getty Images

A version of this article by Jeremy L. Hilton, co-founder of the TRICARE for Kids Coalition, originally appeared on LinkedIn. It does not reflect official policies or positions of DoD or any other federal agency. It has been republished with permission from the author.

In 2018, MOAA shared the story of Taylor Kracht, a

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*(Dependents Continued from page 5)*

military child who lost access to her DoD benefits upon turning 21, despite being fully incapacitated and dependent on others for her care.

Taylor wasn't alone.

As more stories emerged due to an apparent change in policy, the TRICARE for Kids Coalition began advocating for reform. Their efforts, combined with growing concern from lawmakers and military families led to the 2020 U.S. Government Accountability Office (GAO) report titled *Actions Needed to Improve Management and Oversight of Dependency Determinations for Incapacitated Adult Children* (GAO-20-335).

The findings were stark:

- Fragmented policies
- Inconsistent eligibility determinations
- Inadequate oversight
- The discriminatory "Family Unit Rule," in which military children with disabilities were counted as half a person.

These inconsistencies had profound implications: loss of TRICARE access, military base privileges, and eligibility for the Exceptional Family Member Program (EFMP). They also introduced emotional and financial strain for military families already navigating complex caregiving challenges.

In response to these systemic gaps and flaws, DoD on April 28 issued policy guidance in the form of DOD Instruction 1342.30, *Dependency Determinations for Incapacitated Adult Children*, a significant step toward standardizing and improving how our most vulnerable military children are evaluated for continued benefits eligibility across the military services.

**Highlights of the new DoD instruction:**

- Clarifies medical and financial eligibility criteria
- Encourages standardization across services
- Reinforces oversight roles
- Families can now submit annual tax returns instead of collecting a year's worth of receipts – reducing burden on both families and the DoD.
- Establishes a portal (still in development) allowing "for the submission, tracking, and management of INCAP applications to include information related to financial and medical status of INCAPs."
- Acknowledges the burden on families, calling for better communication, transparency, and simplified redetermination processes, including streamlining how families are notified and supported.

**WHY THIS MATTERS**

For too long, military families caring for incapacitated

adult children have had to navigate an opaque, uneven system. These families shoulder extraordinary burdens – emotionally, physically, and financially – while supporting servicemembers and veterans who contribute directly to national defense, military readiness, resilience, and recruiting.

This instruction is a welcome acknowledgment that dependency policy must serve the needs of all families equally and justly – regardless of branch, location, or bureaucracy.

**FINAL THOUGHTS**

GAO-20-335 was a wake-up call. It shouldn't take this long for DoD to respond to the needs of some its most vulnerable children. This and similar issues should be a top priority, not a five-year priority. The DoD's updated Instruction is a first – but not final – step toward reform. Continued attention, accountability, and collaboration with families and advocacy groups will be essential to fully align practice with policy, particularly as the services implement this instruction. Already, advocates are noting ways to improve the instruction. I hope DoD listens and puts into place a feedback mechanism allowing for improvements.

For every military family, active duty or retired, managing the care of an incapacitated adult child, consistency isn't a luxury – it's a lifeline.

**Bipartisan Bill Would Strengthen Access, Oversight for Veterans with Disabilities**

*By: Brenden McMahon JUNE 18, 2025. MOAA Newsletter*



*VA photo*

Ensuring veterans receive equitable access to high-quality care and support services remains a central focus of MOAA's engagement with Congress and the VA. This work includes advancing policies that address improving access to care and reducing barriers faced by veterans with disabilities, from facility access to equipment usability and other support services.

*(Disabilities Continued on page 7)*

(Disabilities Continued from page 6)

That is why MOAA supports the Veterans Accessibility Advisory Committee Act. Introduced in the Senate by Sens. Rick Scott (R-Fla.) and Kirsten Gillibrand (D-N.Y.), and in the House by Reps. David Valadao (R-Calif.) and Morgan McGarvey (D-Ky.), this legislation would establish an independent advisory body focused on improving accessibility and disability-related accommodations for veterans within the VA. It reflects a critical step forward in ensuring all veterans can access the benefits, services, and programs they need.

### Persistent Barriers to Accessibility

While the VA has made progress in addressing the needs of veterans with disabilities, significant challenges remain in ensuring consistent, reliable access to VA facilities, medical equipment, and other support services. Veterans with various impairments continue to encounter barriers that limit their ability to receive timely, equitable care.

Investigators found some type of accessibility, safety, or cleanliness deficiency in 85% of medical disability exam facilities – 114 of 135 – visited as part of a 2024 report from the VA Office of Inspector General. VA's Medical Disability Examination Office relied on vendors to self-certify compliance without sufficient oversight, according to the report, a procedure which contributed to persistent issues with facility conditions.

### What the Legislation Would Do

As structured by the pending legislation, the Veterans Accessibility Advisory Committee would be charged with:

- Assessing access barriers across VA programs and services.
- Recommending improvements to facilities, medical equipment, information systems, and service delivery.
- Advising on policies that enhance usability and reduce obstacles for veterans with disabilities.
- Reporting annually to the VA secretary and to Congress on findings, priorities, and progress.

The committee would include veterans with disabilities, medical and rehabilitation experts, and other stakeholders with relevant experience. This structure will help ensure practical, veteran-centered guidance is consistently incorporated into VA planning and operations.

### Next Steps for Lawmakers

Congress should pass the Veterans Accessibility Advisory Committee Act without further delay – the House version of the bill (H.R. 1147) passed May 19, and the Senate Veterans' Affairs Committee held a May 21 hearing on that chamber's version (S. 1383). The legislation provides dedicated oversight and recommendations aimed at improving accessibility across the VA, which will

help ensure all veterans can navigate and benefit from the services they have earned.

To learn more about MOAA's other advocacy efforts on behalf of the uniformed services and veteran communities, check out our Legislative Action Center and advocacy news page.

## Finding the Way Forward for Military Financial Readiness

By: Brenden McMahon JUNE 11, 2025 MOAA Newsletter

*Army initial entry training soldiers jump over hurdles during a field training exercise at Joint Base Langley-Eustis, Va., in 2019. (Photo by Senior Airman Monica Roybal/Air Force)*

Servicemembers who answer the call to protect our nation should be free to focus on their mission, not whether they can pay rent on time or provide stability for their families back home.

Military compensation must ensure they can carry out their responsibilities with the confidence that their household needs and financial well-being will be supported. Yet recent reports from DoD and independent research institutions have highlighted the persistent economic challenges facing junior enlisted servicemembers.

These challenges are not just a matter of hardship: They are a matter of readiness, morale, and the long-term health of the all-volunteer force.

### Progress Made, But Challenges Persist

Congress took an important step in addressing this issue by approving a historic pay raise for junior enlisted servicemembers in the FY 2025 National Defense Authorization Act. MOAA strongly supported this measure, recognizing that increased base pay is a foundational element in reducing the financial pressures that lead to food insecurity and other quality-of-life challenges.

This progress deserves recognition. A meaningful investment in junior enlisted pay demonstrates a clear understanding from Congress that servicemembers and their families should not struggle to meet basic needs while answering the call to serve.

However, while the pay raise is a significant step forward, the underlying challenges facing military families, particularly those with dependents, remain complex and persistent.

### The Path Ahead

While we commend the progress made, MOAA continues to press for a comprehensive approach to ensuring financial readiness for servicemembers and their families. This includes:

- Restoring the Basic Allowance for Housing (BAH) to cover 100% of estimated housing costs.
- Eliminating BAH from the eligibility calculation for Sup-

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plemental Nutrition Assistance Program (SNAP).

- Ensuring military pay and benefits keep pace with the actual cost of living.

These are not partisan issues. They are issues of readiness – and of dignity. And they are solvable, if we commit to continued action.

**Standing With Our Servicemembers – How You Can Help**

One important way you can support this effort is by urging Congress to pass the BAH Restoration Act, which would return BAH to 100% of estimated housing costs – easing a major burden for military families across the country.

Visit MOAA's Legislative Action Center to send a message to your lawmakers today.

**Passion for Aerospace, Education Guides Retired General**

JUNE 17, 2025 MOAA Newsletter



Maj. Gen. Lenny J. Richoux, USAF (Ret), spent more than three decades in uniform, accumulating more than 3,200 flight hours. (Photo by Mike Morones/MOAA)

By Judy Christie

As a 12-year-old in south Louisiana, Maj. Gen. Lenny J. Richoux, USAF (Ret), kept his eye on the sky.

“I was inspired growing up near Naval Air Station New Orleans, playing in the street and cutting the grass, and I’d look up and watch the Navy A-4 Skyhawk and A-7 Corsair II, as well as the Air Force A-10 Thunderbolt II,” he said.

That sky-gazing, his father’s service fighting as a Marine in Korea, and a love for education sparked his 32 years of active duty service as a command pilot, with key jobs on special projects such as Operation Warp Speed during the COVID-19 pandemic. This led to his new role as vice president, Business Development and Strategy for Mobility, Surveillance, and Bombers for the Boeing Corp.

Many of Richoux’s successes were born in 1983 when he was recruited for the first graduating class at the Louisiana School for Math, Science, and the Arts, a public boarding secondary school in Natchitoches, La., nearly 300 miles from his parents’ house. “It was literally a life-changing experience,” he said. He lived in a dorm, took a Trailways bus home for visits – and discovered his love for math and science.

“So many people have a calling, but there are so many distractions. I had to get into an environment in which education was the important thing and understand my passions and drives,” he said. “Everyone has a passion. So many people don’t realize it until late in life. I had to go to a little town in north central Louisiana, sit under an oak tree, and do a calculus problem to find mine.”

The father of three grown children, Richoux relished his military career, especially connecting airmen with resources to solve problems and, with wife Michele’s help, encouraging families.

“That’s what serving ultimately meant to me,” he said. “I love flying. I’m at peace in the air. But I get the most satisfaction from working with people.”

A graduate of Georgia Tech and the Air Command and Staff College, Richoux was a National Defense Fellow at the Center for a New American Security and holds master’s degrees from Air University and George Washington University. He is a MOAA member, on the executive board of the Flag and General Officer Network, and on the board of trustees for the Louisiana School for Math, Science, and the Arts Foundation (LSMSA).

“Maj. Gen. Richoux is a beacon for LSMSA,” said Steven G. Horton, Ph.D., executive director and CEO of the school. “His presence is consistent both in-person and from afar. I’ve never reached out to him for assistance without getting a quick, positive response.”

For Richoux, the cause is vital.

“Education is the thing that truly elevates people to achieve their ultimate goals and abilities. I encourage military members and families to seek education and training that aligns with their passions and mentor those coming up in the next generation. We all do better, fly higher, and achieve more as a team,” he said.

Judy Christie is a writer in Colorado.





### MOAA VACATIONS



Thinking about an adventure? You’ve come to the right place. MOAA Vacations can assist with every cruise line, ship, and tour company in the world, plus airfare and hotels. Choose among countless opportunities, and experience full concierge service and satisfaction guaranteed with MOAA Vacations. For more information go to: [MOAA - MOAA Vacations](#)

#### CALMOAA WEBSITE

Our new open to the public CALMOAA website is active at [calmoa.com](http://calmoa.com). The current pages include: our Council, Chapter Programs, Advocacy, Chapters, How to Join, Upcoming Events, and our Seven Services. The website is still expanding, and the populating of the pages is in progress, but today it is a benefit for all chapters. Please take a few minutes to review, visit frequently.





# SWEETWATER CHAPTER

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First Class

**MEETING ANNOUNCEMENT**  
Time Dated Material

SWEETWATER CHAPTER

**MEMBERSHIP APPLICATION AND RENEWAL FORM**  
**SWEETWATER CHAPTER (MOAA)**  
(Use for New or 2025 Renewal Application)

Circle One: **New Member or Renewal** Date \_\_\_\_\_

Address Change: Circle: **Yes or No**

Rank/Branch \_\_\_\_\_ National \_\_\_\_\_

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_ Birth Mo.: \_\_\_\_\_

Member's Birth Date: \_\_\_\_\_ Anniversary Mo.: \_\_\_\_\_

Telephone: \_\_\_\_\_

**e-mail:** \_\_\_\_\_

Signature \_\_\_\_\_

**ANNUAL DUES:** Member \$15.00  
Auxiliary \$7.00  
Associate \$7.00

**DONATIONS INDICATE:** Newsletter \$ \_\_\_\_\_  
Scholarship \$ \_\_\_\_\_  
Total Paid \$ \_\_\_\_\_

Make Checks Payable to: **Sweetwater Chapter, MOAA**  
**P.O. Box 268**  
**Chula Vista, CA 91912-0268**