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YOUR LEGISLATIVE ACTION CENTER

We never stop serving as members of the 300,000 strong Military Officers Association of America. Likewise, the job is never done protecting uniformed services members, veterans, and families on Capitol Hill and the statehouses. One of the very best ways you can do that with a few minutes of your time from the comfort of home is to register and use the Legislative Action Center (LAC) at:

<https://moaa.quorum.us/>

Right now, the LAC has many important issues you can read up on and make your voice heard directly to your representatives in mere minutes. Among the many issues needing your support are:

Pay Our Troops Act (HR 5401/S. 3002) which would guarantee the Armed Forces continue to be paid during a lapse in appropriations.

Love Lives On Act (HR 1004/S. 410) protecting surviving spouses from losing benefits



Courtesy of Military Officers Association of America 2025 Advocacy in Action

due to the loss of their spouse in the line of duty if the surviving spouse marries before 55.

Work Opportunity Tax Credit (WOTC) for Military Spouses will help offset hiring costs and incentivize employers to hire military spouse. Spouses face a 21% unemployment rate and utilizing the WOTC was key for driving veteran hiring.

Our chapter has been at the forefront of many of these advocacy issues. We need your help to keep the pressure on lawmakers and help improve the lives of our uniformed members, veterans, and families. MOAAJAVC invites you to take a few minutes of your time to visit the LAC and make your voice heard!

NOVEMBER 25, 2025 CHAPTER MEETING 7PM

Our next chapter meeting will be Tuesday 25 Nov at 7pm EST/ 6pm CST/ 5pm MST/ 4pm PST on Zoom.

We will welcome Congressman Wesley Bell (MO-1) to discuss his bipartisan introduction of the FORWARD Act enabling retirees and

disabled vets to continue contributing to their retirement accounts even after separation from service.

We are very grateful for Rep. Bell's time and look forward to learning about this amazing potential benefit to the military community!

Join Zoom Meeting
<https://us02web.zoom.us/j/82626841586?pwd=VtLbtLRScnCVCyhovxv2sFzUojntCL.1>

Meeting ID: 826 2684 1586
Passcode: 023626



The Military Officers Association of America (MOAA) is the country's leading nonpartisan organization protecting the rights of military servicemembers and their families.

To them, we have made the same promise that they have made to their country:

Never Stop Serving.

Join MOAA at:

<https://www.moaa.org>

Want to take action? Do it with a mouse click at:

www.moaa.org/takeaction

MOAA Looks Ahead: Building the Next Century of Service

By Tony Lombardo

MOAA may have just hosted the largest conference in its history, but at the annual meeting of the membership in National Harbor, Md., on Oct. 30, leaders focused on the future.

"I think you will share the feeling of great pride I have of MOAA's accomplishments and what it does every day for the uniformed services community ... but we can't rest on past accomplishments," said Gen. Thomas D. Waldhauser, USMC (Ret), chairman of MOAA's board of directors.

The association will turn 97 on Feb. 23, and the centennial is just around the corner.

"One of the things as board members we are trying to do is to make sure the organization is on a steady footing for the next 100 years," he said.

TotalForce+ will be key. The inaugural conference held Oct. 28-29 in National Harbor, Md., had more than 2,500 registered attendees, gained hundreds of new members for the association, and provided two days of panels, exhibitions and conversations aimed at improving the lives for members of the entire uniformed services community and strengthening our nation's defense.

MOAA's board unanimously agreed to proceed with plans for a second conference, Feb. 1-2, 2027. In 2026, the association will host several smaller TotalForce+ events.

The inaugural event "gave us a chance to show what the power of our association

— your association — was able to do," said MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret).

Kelly said TotalForce+ is able to contribute to every one of MOAA's six areas of focus to ensure its longevity. The focus areas are:

Maintaining key advocacy positions and mission focus

Long-term financial stability

The MOAA Foundation's stability

Sustaining and increasing MOAA membership

Strengthening MOAA's brand and reach

Council and chapter system viability

Advocacy Update

MOAA's government relations team held 217 meetings with members of Congress over the past year, Kelly said, advancing the association's legislative priorities. Recent wins include:

A 14.5% pay raise for junior enlisted personnel (E-1 to E-4).

Support for improved military housing, including a \$2.9 billion restoration of the Basic Allowance for Housing.

Continued monitoring of the PACT Act, which has approved more than 1.4 million claims for toxic exposure-related illnesses.

Advocacy leading to renegotiated pharmacy network contracts protecting rural TRICARE beneficiaries.

Passage of the Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act, enhancing caregiver and veteran support.

MOAA also continues to push for the Major Richard Star Act, which would extend concurrent receipt to combat-injured retirees who left service before 20 years.

"We will not stop fighting for those who earned every bit of their benefits in uniform," Kelly said.

Financial Health

Financially, MOAA remains strong, Kelly said. The organization earned an A+ audit rating from CliftonLarsonAllen LLP for 2024 with investment portfolios up 10.5% (managed by Goldman Sachs) and 11.8% (State Street Global Advisors for the Scholarship Fund).

Revenue from new partnerships, insurance programs, and membership campaigns contributed to a stable fiscal outlook.

MOAA Charities: Expanding Impact

The MOAA Foundation distributed \$230,000 through its Crisis Relief program and \$130,000 in community outreach grants, supporting chapters' local efforts. The foundation is only 11 years old but continues to mature. It recently received a \$300,000 bequest, its second largest ever.

"It tells us that our MOAA members are recognizing the value of giving to the foundation," Kelly said.

(Cont. on Page 3)

MOAA Looks Ahead: Building the Next Century of Service (Cont. from Page 2)

The scholarship fund, in its 76th year, saw record demand, with 1,880 applications and more than \$18 million awarded in loans and grants for children in uniformed services families pursuing higher education.

“These programs demonstrate that MOAA serves everyone who serves – across all ranks and branches,” Kelly said.

Membership Growth

Outreach remains strong as MOAA looks at new ways to reach new members, Kelly said. MOAA has expanded efforts among the service academies. Graduates and seniors at the U.S. Military Academy in West Point, N.Y., for example, accounted for 1,000 new basic members this year.

“We expect that number to continue to grow and as we institute similar programs with other service academies,” Kelly said.

MOAA continues to leverage national holidays and May’s Military Appreciation Month with targeted membership drives. And new this year, there is a gift option so you can buy a membership

for a relative, neighbor, or friend.

MOAA has also expanded member benefit discount options including Veterans Healthcare, a Medicare Advantage plan catering to veterans, and Aura to protect against identity theft.

Engagement Brand Outreach

In addition to TotalForce+, MOAA hosted 37 other in-person and virtual events in 2025 totaling 11,700 attendees. Every eligible webinar signee instantly becomes a MOAA member.

Military Officer magazine, a publication exclusive to Premium and Life members, earned best cover design at this year’s Folio Awards, which Kelly described as “the Oscar awards of publishing.”

Chapters and Councils

MOAA’s chapter network remains one of its most powerful advocacy tools. With 169 chapters and councils recognized as part of the Levels of Excellence award program and 235 honored for outstanding communications, the grass-

roots system continues to amplify MOAA’s message nationwide.

Our virtual chapters continue to expand. The Public Affairs and Communication Professional Chapter, approved last October, contributed to a 10% increase in virtual chapter members in 2025.

Cmdr. Linc Smith, USNR (Ret), serves as the public affairs chapter’s president and is past president of MOAA’s Virginia Council of Chapters. He received the annual Chairman’s Award during the annual meeting for what Waldhauser (pictured with Smith) described as “incredibly strong bipartisan relationships in support of the legislative priorities while leading our Virginia Council” as well as his assistance in providing comms support across MOAA’s council and chapter network.

Waldhauser closed the meeting by noting MOAA’s focus on the long game: “As we approach our 100th year, we’re setting the foundation for the next hundred. Relevance, stability, and service to all members – that’s what drives us forward.”

“I think you will share the feeling of great pride I have of MOAA’s accomplishments and what it does every day for the uniformed services community ... but we can’t rest on past accomplishments.”

Chapter Legislation Focus: Hear our voice on The Pay Our Troops Act!

The Pay Our Troops Act of 2026/Pay Our Military Act of 2025 (H.R. 5401/S. 3002) would guarantee the Armed Forces, which statutorily includes the Coast Guard, continue to receive pay and allowances during any lapses in appropriations in FY 2026.

Unfortunately, the bill leaves out the USPHS Commissioned Corps and the NOAA Corps.

Our servicemembers and their families stand ready to serve through any crisis. Congress must provide them the certainty of uninterrupted pay so they can remain focused on the mission, not financial hardship.

Urge your elected officials to cosponsor and support this bill, and to do all that they can to fight for the inclusion of USPHS and NOAA servicemembers in this much needed legislation.

Start today by registering for the Legislative Action Center and then fire away your thoughts to your Congressional Delegation using MOAA’s fast and user friendly templates

Read about The Pay Our Troops Act of 2026/Pay Our Military Act of 2025 (H.R. 5401/S. 3002) at:

<https://moaa.quorum.us/campaign/142300/>

Board of Directors

Lt Col Brooks Rose, USAFR, President

CAPT Ted Fowles, USCG (Ret.), Vice-President

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Maj Jared Looper, USAFR, Treasurer

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Stephanie Rose, Surviving Spouse Liaison

Col Frank Yoon, USAF (Ret.) Chapter Relations Liaison

CAPT Chris Mora, USN (Ret.) Legislative Liaison

Chapter Website
<https://moaajvc.org>

Who We Are

We provide opportunities for career networking, professional education, and advocacy. Our organization is non-geographic and can go with you worldwide anywhere you are stationed.

The Military Officers Association of America Judge Advocate Virtual Chapter is here for you. Membership is free and is open to current and former judge advocates on Active Duty, Reserve, Guard, Retired, or Honorably Separated.

As an affiliate of the nationwide MOAA organization, we actively participate in non-partisan advocacy on issues of key importance to military members, veterans, and their families.

Join us at:

MOAAJVC@gmail.com

AFTER THE JAG CORPS: Navigating Your Career Progression

After The JAG Corps: Navigating Your Career Progression, is a podcast for separating and retiring Judge Advocates. CAPT Tom Welsh talks to former Judge Advocates and others to learn about their respective career journeys after military service and gain insights into marketing the skills developed while in uniform. The Podcast is available on Apple, Google, and Spotify and is published each Saturday morning. In this episode, we hear from international legal scholar and retired Air Force judge advocate Michael Schmitt about how he leveraged his experience transitioning to the classroom

<https://podcasts.apple.com/us/podcast/160-learning-from-the-best-a-conversation/id1602234623?i=1000733452999>



UPCOMING NOV/DEC EVENTS

Understanding Money after the Military

3 Dec at 2-3pm EST, Online

How we think about money as an active duty service-member is vastly different than the way we think about it once we transition to the civilian sector. Join Lila Quintiliani, MOAA's program director for financial and benefits education/counseling and special guest Stacy Miller, CFP®, for a discussion covering:

The five most common mistakes veterans make when they transition out of the military.

Technical tools to ease your journey into retirement.

Emotional tools that can help us through financial challenges.

Miller, the wife of a retired Army officer, founded [BayView Financial Planning](#) as part of her work to guide and empower military and veteran families on their path to financial security. Her personal and professional background makes her an ideal expert to help

you set your course for success after service. Register at:

<https://www.moaa.org/content/events/finance/understanding-money-after-the-military/>

Understand Your VA Benefits

10 Dec at 2-3:30pm EST, Online

Don't miss MOAA's semi-annual review of your VA benefits -- from health care to disability claims to survivor assistance and so much more. Topics include:

The Veterans Benefits Administration (VBA): A review of the financial payouts the VBA administers for veterans.

VA Disability Compensation Claim and Appeal Programs: The evidence required, types of claims and appeals, how to get medical records, and what a veterans service organization (VSO) can do for you.

The PACT Act: Details on the expansion of presumptive toxic exposures and

other benefits.

Concurrent Receipt: How it works and what options you have when you are eligible for both Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation. Also, a look at MOAA-backed reforms included in the Major Richard Star Act.

Online Access: Why you should get a VA.gov online account.

Dependency and Indemnity Compensation (DIC): What you and your survivor(s) need to know about this program, including who is eligible and how to apply.

The Veterans Health Administration: Who is eligible and how to apply for VA health care benefits.

The VA Home Loan Guarantee Program: How to access and maximize this popular program.

Join us to better understand the benefits you've earned through service. Register at: <https://www.moaa.org/content/events/healthcare-and-benefits/understanding-your-va-benefits-december-2025/>