



It is a great time to be a MOAA member. As summer continues, our season remains busy with usual events and vacations. I hope you enjoyed the July lunch at First Watch. Trish and I appreciated the company, camaraderie, and chance to meet everyone. I also hope you had a wonderful July 4th celebration for our nation's 250th anniversary.

I spent much of June on a 2,976-mile Route 66 road trip and wanted to share a few reflections. Route 66, created in 1926, is celebrating its 100th anniversary. In turbulent times, with war, loss, injuries, and economic burdens weighing on our nation, the journey reminded me how fortunate we are to live in such a beautiful country. Along the way, I enjoyed Midwestern farms, the Blues music at B.B. King's House of Blues in Memphis, Missouri's countryside, and the red rock mesas of Hopi and Navajo lands in New Mexico and Arizona. I also met Veterans in gas stations, diners, and restaurants, and felt the special bond shared by all who have served.

The trip renewed my gratitude for the privilege of serving this nation. Despite leadership failures or challenges in Congress, I remain convinced we are blessed to have served and to live in one of the most beautiful and wonderful countries in the world. I am thankful for everyone in our Greater Birmingham MOAA Chapter and for all you do to care for one another.

Take care of yourselves and each other, reflect on our nation's history and progress, and I hope to see you at our August lunch meeting.

Thank you for helping make the Birmingham MOAA Chapter a welcoming place for fellow officers and spouses to share comradeship and fellowship. With your help, we hope to keep growing our chapter and supporting MOAA's mission to defend earned benefits, including Tricare for Life and veterans' benefits. Please share ideas for speakers, topics, or issues important to you.

As mentioned before, Alabama is funding a free mental health initiative for Veterans through UWill, with licensed counselors available virtually or in person. This is especially valuable as VA mental health services face staffing reductions. Create a free account at <https://app.uwill.com>. There is no cost, and the service supports veterans dealing with stress, PTSD, or other mental health needs.

The July 2026 Surviving Spouse MOAA Newsletter includes helpful resources for Veterans and spouses on DoD pay, VA healthcare, and survivor benefits. Visit the MOAA website for: Surviving Spouse Virtual Chapter, July 2026 issue

Thank you for being part of our Birmingham MOAA Chapter. Stay safe!

Respectfully yours,

Harold A. Coghlan
CW4, US Army (Ret)
Blessed to be your President"

Officers' Call

Volume 130 Issue 8 Aug 2026

Greater Birmingham Chapter Military Officers Association of America

President: Harold Coghlan, CW4 USA (Ret)

1st VP: vacant

2nd VP: vacant

Secretary: Margie Argo, LTC, USAR (Ret)

Treasurer: Donna Martin

Membership: Trish Coghlan, 1LT, USA (Ret)

Past Pres: Don Lehman, LTC, USMC (Ret)

Director: Mark Melanson, Col USA (Ret)

Director: Doug Markham, CPT, USN (Ret)

Director: James Oliver LTC, USA (Ret)

Chaplain: Dan Phifer, LTC, USA (Ret)

Personal

Affairs: Vacant

Surviving

Spouse Lynn Phifer

Liaison

Newsletter: Jimmy Langley, LTC, USA (Ret)

Statement of Publication

Officer's Call is the newsletter of the Greater Birmingham Chapter—Military Officers Association of America. It is published once each month to inform the membership of issues and activities of interest to all.

GBC MOAA is a non-profit 501(c)19 entity in the state of Alabama organized to represent the membership and to support the activities of the Alabama Council and MOAA National.

MOAA and its affiliated chapters and councils are non-partisan.

Advertising contained in the newsletter is not endorsed by MOAA or its affiliate the Greater Birmingham Chapter and does not represent any recommendation to the membership.

Opinions expressed in articles contained herein are not necessarily those of the membership as a whole or the Chapter. Questions should be directed to newsletter@moaabirmingham.org.



Get together
Aug 6th, 2026

Location -
First Watch on Hwy 280

11:30
Lunch at your own expense

Reservations deadline is noon Monday, Aug 3
We need headcount for the restaurant but you will pay at the restaurant

<https://august-2026-lunch-reservations.cheddarup.com/>

alternate method:

Email / call Donna Martin at contact@moaabirmingham.org
or 205-876-6274.



The new chapter challenge coins are here. If you wish to purchase one, they are \$15 each.
<https://challenge-coin.cheddarup.com/>

RECRUITER'S CORNER

2026-chapter renewal notifications have been sent out via email and letter!

Your continued support is much appreciated and allows us to support veteran initiatives and issues at the local, state, and national levels. You may pay your GBC chapter dues via debit/credit card at: <https://my.cheddarup.com/c/moaa-gbc-renewal/items?cart> with NO credit card fees!

If you have any questions about your dues renewal or membership, please email us at contact@moaabirmingham.org. Please note, chapter dues are separate from national MOAA dues! GBC Chapter dues are: 1-Year \$20, 2-Years \$35, 3-Years \$50

MOAA eligibility: All honorably serving, former, or retired warrant/commissioned officers of the armed forces (Regular, Reserve, National Guard), as well as USCG, Space Force, NOAA, and USPHS. Surviving spouses are also eligible to join MOAA and our chapter. If you know of someone interested in MOAA and our chapter, have them contact us at contact@moaabirmingham.org or better yet, invite or bring them to a meeting. Note, you must be a National MOAA member, at least the FREE Basic membership, to belong to the local chapter.

To join or renew your MOAA membership, you may also print, complete, and return the paper application below to the address on the form. You may also join/renew online at: <https://www.moaabirmingham.org/membership/>

CHAPLAIN'S CORNER



I saw a picture on the front of a magazine which came to our home recently. The picture really caught my attention especially since I love dogs! Here is what I saw: Two golden retrievers were running "UNLEASHED". What does it mean to be "*unleashed*"? If you think of a dog that has been tied up and is now untied or "unleashed", it has just been given a whole lot of freedom. He can run, explore, chase, play and enjoy his new *Freedom*. What can we do if we are "*unleashed*"?

Those dogs reminded me of a Bible verse: "*It is for freedom that Christ has set us free. Stand firm, and do not let yourselves be burdened again by a yoke of slavery.*" Galatians 5:1.

Freedom is a core value. It is essential, but what does it mean? What are we free from, who or what are we free for, and what exactly are we free to do? Each of us has been given talents and abilities which are unique to little ol you and me. Think about your unique talents and gifts you have and explore how you might use them in this world we live in! UNLEASH what God has given you!

In His Service,
Dan Phifer
Chaplain (LTC-R)
U.S. Army

LEGISLATIVE UPDATE

visit Legislative Action at <http://www.moaa.org>

MOAA Legislative Initiatives: Advocacy Is Moving on Multiple Fronts

MOAA's legislative work is gaining momentum in 2026, with advocacy focused on protecting service-earned benefits, improving access to care, strengthening military family support, and ensuring Congress hears directly from the uniformed services community. During MOAA's Advocacy in Action campaign this spring, members and staff visited roughly 300 congressional offices to elevate key priorities, underscoring the power of grassroots engagement at a time when major defense and veterans bills are moving through Congress.

One of the most closely watched efforts remains the Major Richard Star Act, which would provide relief for many combat-injured retirees affected by the offset between military retired pay and VA disability compensation. MOAA continues to frame this as a fairness issue: retired pay recognizes years of service, while disability compensation recognizes service-connected injury. A broad veterans legislative package now under consideration includes provisions tied to this long-standing priority, along with additional reforms affecting caregivers, survivors, education, transition assistance, and VA health care.

Health care access is another major focus. MOAA is supporting the Military CARE Act, which would help TRICARE beneficiaries report barriers to care and give policymakers better data on problems at military treatment facilities and within the broader TRICARE system. Related provisions in the FY 2027 National Defense Authorization Act discussions address military treatment facility downsizing, pharmacy program oversight, and protections for military families in privatized housing.

MOAA is also pressing lawmakers on initiatives that directly affect the readiness and financial stability of the force. The Shutdown Fairness Act would help ensure servicemembers continue receiving pay during federal funding lapses. Workforce legislation would modernize tax incentives for hiring veterans and expand support for military spouse employment. The GUARD VA Benefits Act would protect veterans from unaccredited representatives who charge unauthorized fees for disability claims assistance.

For members, the takeaway is clear: MOAA's national advocacy is active, bipartisan, and member-powered. The most effective way to help is to stay informed through MOAA updates, use the Legislative Action Center to contact elected officials, and encourage fellow members, spouses, survivors, and supporters to add their voices. Each message reinforces the same core principle: those who serve, have served, and support the mission deserve strong, reliable, and accountable federal policy.

Legislative Action



Four ways to get there:

Direct link: MOAA.quorum.us

Text "MOAA" to 1-855-547-6921

Go to: MOAA.org > Advocacy > Legislative Action Center

Or scan the QR code to the left with your phone:



MILITARY SPOUSE'S CORNER

“Survivor Support: Fellow Spouses and Veterans join to help a grieving community.”

The article begins with discussing what you should consider doing before the death of your spouse. First, find a veteran's association such as MOAA or American Legion, these local and state veteran service organizations can help. Ask other spouses what their experience was after the loss of their spouse. Consider keeping a folder with key information for the survivor in an easily accessible place, as opposed to a safe deposit box, which can prove difficult to get into after the veteran's death. If you do not live near a military installation, find the closest facility that will help in the completion of the paperwork to collect SBP, update DEERS file and get a new ID card.

I spoke yesterday with a lady familiar to most of our MOAA wives, Patricia Anderson. She is a great source for help with all topics I have just written about. Here is her info: Patricia Anderson. AL Survivor Outreach Services. Support Coordinator. 5300 57th Street North, MED DET Bldg 1. Birmingham, AL 35217
Office 205 986 3977, Cell 334 451-9154. Patricia.a.anderson280.ctr@army.mil

Patricia says to feel free to call, email, or text or her anytime. She will do her best to help you with what steps to take.

Talk about burial options. Most veterans are eligible for burial in the state or national military cemetery. If you want full military honors, find out which organization in the area will handle that. Put that in your folder. Also, speak with your funeral director as most have information about veteran funerals.

Update your will and beneficiary designations. Especially if yours is a second marriage or a blended family, as your wishes may have changed.

It helps if your accounts and investment accounts are jointly owned with rights of survivorship or another method of ownership, so the money transfers smoothly to the surviving spouse.

Make sure you have two names on your bank account. And if you have a safe deposit box include both spouses' names on the lease agreement and perhaps even an adult child too.

Both spouses should know the contact information of each other's financial advisor, stockbroker, accountant, insurance agent, and the like.

Cynthia Cox
Military Spouse

GREATER BIRMINGHAM CHAPTER INFORMATION

AUGUST BIRTHDAYS

NameM	BirthDay
Tracy Mullins	9
Sam Sparks	12
Shirley Palme	13
Jack Natter	14
Lynn Hendricks	17
David Burford	18
Audrey Hains	25
Laurie Berenotto	25
Ginger Branson	26
Sam Killian	28
Tony Berenotto	29

MOAA on-line photo directory

Below is a sample of our chapter on-line photo directory, available via a private link to our members only on our website. It can be found at: <http://moaabirmingham.org/#>. You will need to request a log-in/join if you have not already in order to access the "Members Only" page. If you and or your spouse do not have and would like to have your photo(s) in the directory, please send a selfie or photo to Donna Martin at: donnamaemartin@aol.com.

 Killian, III, Sam P. 4545 Magnolia Drive Birmingham, AL 35242 Email: spkiii@bellsouth.net Spouse: Martha T. Killian marthak36@gmail.com	USN Ret CDR Life 205-408-7721 (h) 205-903-6638 (c) BD: 8/28 BD: 11/10	
 Lehman, Donald D. (Don) 1204 Greystone Parc Drive Birmingham, AL 35242 Email: don.lehman1@gmail.com Spouse: Patricia A. Lehman islandmomma1@gmail.com	USMC Ret LTCOL Life 404-441-3882 (c) BD: 7/10 BD: 11/20 404-725-7152 (c)	

2026 mtg dates, speakers & topic:

- Aug 6 - Lunch mtg at First Watch on Hwy 280 BYO.



APPLICATION FOR MEMBERSHIP

First Name (Preferred name) MI Last Name Rank / Grade Spouse

Member of National MOAA? ☐ Yes ☐ No Mem # (if known) _____

Branch of Service		Status	
☐ Army	☐ Marines	☐ Active Duty	☐ National Guard
☐ Air Force	☐ Navy	☐ Retired	☐ Former Member
☐ Coast Guard	☐ Other	☐ Reserve	☐ Surviving Spouse

Postal Address City State Zip Code Home Phone #:

Date of Birth Cell phone # Email Address

Member: _____

Spouse _____

Signature: _____ Date: _____

Local Membership (Greater Birmingham Chapter) runs by calendar year.

The remainder of your first calendar membership year is complimentary.

Following yearly membership dues: ☐ \$20/year ☐ \$35/2 years ☐ \$50/3 years)

Mail to:

Greater Birmingham Chapter MOAA, P.O. Box 530153, Birmingham, AL 35253

Thank you for your support!



PO Box 530153, Birmingham, AL 35253-0153