



I hope you are enjoying 2026. It is a great time to be a MOAA member!

I hope you enjoyed our September 3rd meeting at the Danberry. Neil Rafferty, District 54 Alabama State Representative, a Marine veteran, clearly explained the complexities of passing legislation in Montgomery and gave us a better understanding of the process. Our next meeting will be Thursday, October 1, 2026, at the Danberry, with social hour at 1800. Our speaker is retired Marine Colonel David Mollahan.

Thank you for making the Birmingham MOAA Chapter welcoming to officers and spouses and fostering comradeship and fellowship. With your help, we can grow our chapter and strengthen MOAA's work to protect earned benefits, including TRICARE For Life and veterans' benefits.

Please share speaker suggestions, topics, or other ideas that matter to you.

Please renew your Birmingham MOAA membership for one to three years. You can pay chapter dues with no added fees through the Cheddar Up link emailed by the chapter.

You may reserve seats and dinner for the annual National Veterans Day Dinner online and request seating with the "MOAA" group. Donna emailed the registration link.

Our own Jim Langley will be honored at the 2026 National Veterans Day Awards Dinner on November 10. Tickets are \$75 per person before October 1.

Register here:

<https://secure.swell.gives/BirminghamVeteransDinner/tickets/#/ticket>

Tuesday, November 10, 2026

Reception: 5 p.m. | Dinner: 6 p.m.

Boutwell Auditorium | City of Birmingham, Alabama
1930 Reverend Abraham Woods Jr Boulevard
Birmingham, AL 35203
(205)254-2820

Thank you for being a Birmingham MOAA Chapter member. Stay safe!

Harold A. Coghlan
CW4, USA (Ret)

Officers' Call

Volume 126 issue 10 October 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 October 1st , 2026

Danberry at Inverness
235 Inverness Center Drive
Birmingham, Al 35242
205-443-9500

Social 6:00 pm, Dinner 6:30 pm

MENU

Full Moon

Pulled pork and chicken, salad, baked beans, potato salad, brownie. Rolls, sweet and unsweetened tea.

Dinner cost will be \$25 per person.

Reservations deadline is noon Monday, August 31st

Dinner cost will be \$30 after the reservation deadline

Preferred method: RSVP and pay by credit/debit card at:
(NO CREDIT CARD FEES!)

<https://october-2026-reservation-and-payment.cheddarup.com/>

alternate method:

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

October 1st guest speaker:



Colonel David J. Mollahan
United States Marine Corps, Retired
President, Marion Military Institute

Col Mollahan will speak to us about the prestigious history and legacy of the Marrion Military Institute (MMI) located in Marion, AL. MMI is the #1 rated Junior college in Alabama and have had 414 cadets in the past 5 years receive appointments to the service academies.

About MII: <https://marionmilitary.edu/about-mmi/>

Col Mollahan bio:

<https://marionmilitary.edu/> <https://marionmilitary.edu/presidents-bio/>

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

Here is a story by Ruth Bensen called "The Piano Lesson". Wishing to encourage her young son's progress on the piano, a mother took the small boy to a concert featuring a renowned pianist. After they were seated, the mother spotted a friend in the audience and walked down the aisle to greet her. Seizing the opportunity to explore the wonders of the concert hall, the little boy rose and eventually explored his way through the door marked "NO ADMITTANCE." When the house lights dimmed and the concert was about to begin, the mother returned to her seat and discovered that her son was missing. The curtains parted and spotlights focused on the impressive grand piano on stage. In horror, the mother saw her little boy sitting at the keyboard, innocently picking out "Twinkle, Twinkle Little Star." At that moment, the great piano master made his entrance, quickly moved to the piano, and whispered in the boy's ear, "Don't quit. Keep playing." Then, leaning over, the great pianist reached down with his left hand and began filling in a bass part. Soon his right arm reached around to the other side of the child and he added a running obbligato. Together, the old master and the young novice transformed a frightening situation into a wonderfully creative experience. The audience was mesmerized. That's the way it was with God. What we can accomplish on our own is hardly noteworthy. We try our best, but the results aren't exactly graceful flowing music. But with the hand of the Master, our life's work truly can be beautiful. Next time you set out to accomplish great feats, listen carefully. You can hear the voice of the Master whispering in your ear, "Don't quit. Keep playing." Feel His loving arms around you. Know that His strong hands are playing the concerto of your life. Remember, God doesn't call the equipped, He equips the called. He'll always be there to love and guide you on to great things. Keep the faith and keep playing. Together, you and the Master will make beautiful music. Blessings, Chaplain Dan Phifer U.S. Army Retired

Blessings,
Dan Phifer Chaplain (LTC-Retired), U.S. Army

LEGISLATIVE UPDATE

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

Key October Events

- **2026 MOAA Annual Meeting:** Scheduled for **October 22, 2026**, from 2:00 PM to 3:15 PM EDT at the Hotel Heron in Alexandria, VA. Members can connect with leadership to discuss the state of the association, legislative priorities, and community programs. A partner presentation begins early at 1:00 PM. Attendees can register directly through the [MOAA Annual Meeting Event Portal](#). [1]

Advocacy & Election Outreach

With the general election approaching on November 3, MOAA's October publications emphasize the critical importance of the military-connected vote. The organization notes that only about 17% of the 119th Congress has military experience (down from 70% in the 1970s). This reality makes grassroots advocacy essential to protect TRICARE, VA benefits, and smooth permanent change of station (PCS) transitions. Members can access details in the [MOAA Legislative Action Center](#). [1]

Active Legislative Priorities

MOAA continues to champion several major bills heading into the fall:

- **The Major Richard Star Act:** Aiming to end the "Wounded Veteran Tax" that forces combat-injured, medically retired veterans to forfeit retirement pay to offset their VA disability compensation. [1]
- **The Taking Care of America's Veterans Act:** A massive package compiling over 60 individual veteran, caregiver, and survivor support bills. [1]
- **The Shutdown Fairness Act:** Legislation intended to safeguard the pay of armed forces and reserve members during any potential federal funding lapses. [1]
- **The GUARD VA Benefits Act:** A bill targeting unaccredited "claim sharks" to reinstate criminal penalties for predatory, unregulated actors charging veterans high fees for VA benefit filing. [1]

Financial & Retirement Reminders

Featured in its Fall Retirement Guide, MOAA warns members approaching age 65 about the hidden "tax traps" of transitioning into Medicare and **TRICARE for Life (TFL)**. Because Medicare premiums are based on modified adjusted gross income from two years prior, high-earning retirees may face unexpected Income-Related Monthly Adjustment Amount (IRMAA) surcharges—which can reach up to **\$689.90 per person**. [1]

Are you looking for specific information regarding **registration deadlines** for the events, or would you like details on how to use MOAA's tools to **contact your lawmakers** about the Star Act?

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

Oral Health and Aging

One of the most common age-related challenges is dry mouth. Older adults take medications for chronic medical conditions, and many of these drugs- antidepressants, antihistamines, diuretics, anti-hypertensives, to name a few- reduce saliva flow. Staying hydrated by using saliva-stimulating products like lozenges, gums, gels, and sprays and discussing medication options with a health care provider can help manage dry mouth.

Left untreated gum disease can cause tooth loss, which affects your appearance, nutrition, speech, and quality of life. Regular dental cleanings, brushing with fluoride toothpaste, and flossing between meals remain the best defense against gum disease.

Decades of chewing, grinding or eating acidic foods can erode enamel, making teeth more sensitive and prone to decay. Older adults might also experience receding gums which leads to tooth sensitivity and expose the softer root surfaces to decay. Ask your dentist about providing targeted fluoride treatments or protective dental coating on root surfaces to address these problems.

Importantly, oral health is closely linked to overall health. Research has shown strong associations between gum disease and conditions such as cardiovascular disease, diabetes, stroke, and even dementia. While these relationships are complex, maintaining a healthy mouth supports a broader physical well-being.

This information was taken from MOAA Military Officer Magazine. September 2026

The article was written by Dr. Allen Edward's.

Cynthia Cox , military spouse, GMCMOAA

The upcoming community events for 2026: We will continue to support the annual brick dedication ceremonies at Veteran's Memorial Park to include the Sunday before Memorial Day in May and the Sunday before Veteran's Day in November. Due to a change of venue for the annual Hoover family day, it is no longer worth our time for recruiting new members.

GREATER BIRMINGHAM CHAPTER INFORMATION

October birthdays

Jack Vogt	1
Vicki Edwards	2
Bill Satterfield	9
Monroe	12
Pointer	12
Emma Vaiton	13
Sheila Morgan	13
Margie Argo	16
Lynda Howard	17
Reuben Melton	27
Dorsey Ingram	31

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.	USN Ret CDR Life	
	4545 Magnolia Drive Birmingham, AL 35242 Email: spkiii@bellsouth.net Spouse: Martha T. Killian marthak36@gmail.com	205-408-7721 (h) 205-903-6638 (c) BD: 8/28 BD: 11/10	
	Lehman, Donald D. (Don)	USMC Ret LTCOL Life	
	1204 Greystone Parc Drive Birmingham, AL 35242 Email: don.lehman1@gmail.com Spouse: Patricia A. Lehman islandmamma1@gmail.com	404-441-3882 (c) BD: 7/10 BD: 11/20 404-725-7152 (c)	

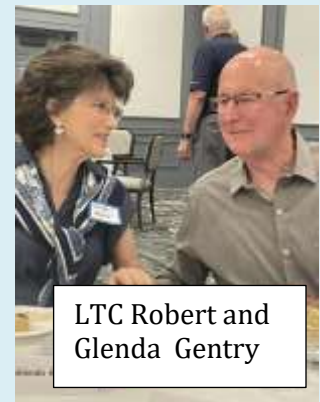
The new chapter challenge coins are here. If you wish to purchase one, they are \$15 each.
<https://challenge-coin.cheddarup.com/>



LTC Harold and
Deb Taylor



Representative
Neil Rafferty



LTC Robert and
Glenda Gentry



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