



The Patriot

Richmond Area Chapter - Military Officers Association of America - August 2026



The President's Corner by LCDR Wayne Sine



A great deal has happened since our last newsletter.

Our Chapter was once again awarded **5-Star Status**—the highest honor—in MOAA National's Level of Excellence Awards. We also received **Col. Marvin J. Harris Communication Awards** for both our Chapter Newsletter and our Website. Congratulations to **Col. Alan Cunningham** for his outstanding work on the newsletter and to **Maj. John Nahm** for his past work on our website. These awards reflect the dedication of our members and the high standards that our Chapter continues to uphold. **Col. Tony Atlas** was appointed to fill the remaining term of the Vice President position. Thank you, Tony, for stepping into this important role.

MOAA National provided a list of military officers residing in our Chapter's area who were national members but not yet chapter members. I reached out to these officers in an email highlighting the many activities that our Chapter proudly conducts each year. As a result, we welcomed **eleven new members**, who are listed on page 2. Please greet them at upcoming meetings and help them feel at home. Our **10 September meeting** will be very special. See the information on page 2 for the details. We are actively seeking volunteers for three key positions: **Membership Chair**, **Legislative Chair**, and **Webmaster**. These roles are essential to sustaining our 5-Star performance and delivering value to our members. Training and support are available. If you are willing to serve, please reach out to any Board member.

We also have an excellent lineup of speakers and venues scheduled through December. Please mark your calendars for **October 13 (VCOC Quarterly Meeting Co-Hosted by RAC-MOAA)**, **November 8 (Membership Meeting)**, and **December 4 (our annual Holiday Gala event)**. We look forward to seeing you at these events.

Reserve Your RAC-MOAA Challenge Coin



The first shipment of our new chapter challenge coin has arrived. To reserve yours, send an email to treasurer@racmoaa.org or phone 804-796-1113 with the number you would like (maximum of 3 per person for this shipment so that all members will have an opportunity to get at least one). If you would like more, please

state that for a future order. When the first supply is sold out, we will order more. Each \$10 donation will entitle you to a challenge coin. To avoid additional expenses, the coins will be delivered in person at our member meetings. Payment is by cash or check. If a supply is available, we will honor walk in sales. Be one of the first members to get yours at our dinner meeting on September 10th.

Next Member Meeting is on Thursday, 10 Sep!

Social starts at 5:00pm at the Meadowbrook Country Club. Buffet starts at 6pm. More details on page 2.

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Click the TAKE ACTION graphic above to see Active Legislative Campaigns

OUR MAILING ADDRESS
Richmond Area Chapter—
MOAA

P. O. Box 985
Chesterfield, VA 23832-9998

Read this newsletter on our webpage at: <https://www.racmoaa.org/Newsletter>

September 10th Membership Meeting



Join your fellow chapter members for one of our [delicious buffet dinner meetings on Thursday, September 10th](#) at the Meadowbrook Country Club, [3700 Cogbill Road, N. Chesterfield](#). Our featured speaker will be the new Virginia Department of Veteran Services Commissioner John Maxwell. He will update us on the various services provided by the Department staff to veterans statewide. There have been several additional facilities and services added over the last few years that are of interest to our members. Come join us and learn the extent of services available today and how you, or someone you know, may benefit.

The cost of the dinner is \$45 per person. Preferable method of making reservations is using the online form on our website by [clicking this link](#). Payment can be made by PayPal or credit/debit card. If you prefer to pay by check, mail it to RAC-MOAA, P.O. BOX 985, CHESTERFIELD, VA 23832-9998. Please call 804-796-1113 or send an email to treasurer@racmoaa.org to advise that your check is in the mail. The reservation deadline is September 4th. Spouses and guests are welcome. Dress is business casual.

Please Welcome Our Recent New Chapter Members

Charles Wilde	CDR, USN, Ret	05-29-26
James C. Fargo	LTC, USA, Ret	06-10-26
Mario E Fajardo	CAPT, USPS, Ret	06-11-26
John E. Diplitch Jr	MAJ, USA, Ret	06-18-26
Larkin G. Scott III	CW3, ARNG, Active	06-30-26
Regina M. Largent	LTC, USA, Ret	07-01-26
Tim Hunt	LTC, USA, Ret	07-07-26
Robert Franker	CAPT, USN, Ret	07-08-26
Stephen A. Cushmanick	CAPT, USN, Ret	07-12-26
Thomas F. Langston	Col, USAF, Ret	07-16-26
Stephen H. Bayer	LTC, USA, Ret	07-28-26

As a result of the outreach efforts by our president, based on information provided by National MOAA, individuals that were not members of RAC-MOAA in the Richmond area were contacted. The officers listed on the left accepted our invitation for free 2026 membership in RAC-MOAA. Please congratulate them and welcome them as new members of our chapter when you meet them at our meetings.

Treasurer's Report

Beginning Balance 01 January 2026:	\$21,220
Receipts	11,151
Expenses	(12,359)
Ending Balance 15 August 2026:	\$20,012
Encumbered Funds	(11,696)
UNENCUMBERED BALANCE	\$8,316

Membership Report

As of 08/15/26	Regular	Surviving Spouse	Honorary	Total
Receiving Services	158	22	4	184

Volunteer members willing to assist with Membership are vitally needed. If you are willing to learn and work with our Membership Chair or wish to join our chapter, please email membership@racmoaa.org.

The Patriot

The Richmond Area Chapter (RAC-MOAA) is an independent nonpartisan affiliate of the Military Officers Association of America (MOAA), a member of the Virginia Council of Chapters (VCOC-MOAA), and a non-profit, non-stock corporation registered in the Commonwealth of Virginia.

The Patriot is normally published five times each year in January, March, May, August, and October.

Send articles or comments to:

Richmond Area Chapter - MOAA
ATTN: Newsletter Editor

P.O. Box 985, Chesterfield, VA 23832-9998

Email: editor@racmoaa.org

Editor: COL Alan Cunningham, USAR (Ret.)

Chapter Legislative Update

On 30 July 2026, MOAA Advocacy Staff provided a virtual update on MOAA's Summer Advocacy in Action (AiA) efforts. Chapters were asked to reach out to their members of Congress regarding the following three issues:

- Reinstatement of the Work Opportunity Tax Credit for unemployed veterans and military spouses. Find more information at <https://moaa.quorum.us/campaign/148732/>
- Reinstatement of TRICARE for Life Coverage of GLP-1 Medications. Find more information at <https://moaa.quorum.us/campaign/137599/>
- Pass the Take Care of America's Veterans Act (which includes the Major Richard Star Act). Find more information at <https://moaa.quorum.us/campaign/166321/>

RAC-MOAA to Co-Host With Virginia Council of Chapters (VCOC)



Our Richmond Area Chapter has graciously agreed to co-host the **VCOC Q4 Meeting and Luncheon on Tuesday, October 13th at the Virginia War Memorial**. The Council will conduct the quarterly business meeting from 10 am to 12 pm with the luncheon and guest speaker immediately following from 12:30 to 2 pm. Members from all 13 Council Chapters and invited guests are welcome and encouraged to attend.

The featured guest speaker will be Karen Ruedisueli, Government Relations for Health Affairs in the national office of the Military Officers Association of America (MOAA). In this capacity, she also serves as co-chair of The Military Coalition's (TMC) Health Care Committee. Karen has testified before Congress and built relationships with Pentagon leaders to advance solutions to military health system problems and ensure transparency and accountability in policy implementation. A graduate of the University of Michigan, Karen previously worked as a marketing and management consultant. As an Army spouse and Family Readiness Group leader, she assisted families with a variety of challenges during the unit's train up and deployment to Afghanistan. Karen will provide a legislative update focused on TRICARE and the military health system. Topics will include status of the FY 2027 National Defense Authorization Act, congressional oversight of the TRICARE Pharmacy Program, and TRICARE reform discussions taking place on Capitol Hill.

Coffee, tea, and light refreshments will be available prior to the business meeting. The luncheon will be catered by Mission BBQ and include choices of hot meats, sides, cornbread, rolls, brownies, cookies, tea, and lemonade. **The cost is \$30/person payable by check or cash at the door.** Event registration can be made by sending your name, email, and any guest names to treasurer@moaavcoc.org or on the VCOC website (https://moaavcoc.org/get_calendar_details.cfm?calendarid=2). **Deadline for registration is Friday, 9 October. Please remember a registration made is a registration paid.**

Dress for this meeting will be business casual. Please don't miss this rare opportunity for members of all 13 Council Chapters to meet one another and socialize. We hope to see you there!

MCAP: What is it and why do we have it?

Our chapter has a history of reaching out to local organizations that serve the military and veteran communities. Years ago the chapter started a program called Military Community Assistance Program known simply as MCAP. Donations received for this program go 100% to one or more organizations each year. Some years we are fortunate enough to share \$6,000 to \$8,000 dollars with some of these organizations. More recently we have been unable to meet this level. At the August Board of Directors meeting, the following grants, totaling \$2,500, were approved:

- Tech4Troops: \$600
- Liberation Veterans Services: \$600
- Chesterfield-Colonial Heights Drug Court Foundation: \$500
- USO at the Richmond airport (gift cards): \$600
- USMC Museum Foundation in appreciation for the presentation to be given by Kristopher Battles at our November 8 meeting: \$200

8 November Membership Meeting



The November membership meeting will be on Sunday, 8 November 2026, at the Virginia War Memorial, 621 S. Belvidere St., Richmond, VA 23220.

The Speaker will be Kristopher Battles, the Artist-in-Residence at the USMC Museum in Quantico. Kristopher Battles is a contemporary fine artist creating artworks in a variety of media which honor the highest traditions of representational art.

Battles graduated with a BFA in Painting from Northeast Missouri State University (now Truman State University) in December 1991, and earned his MFA in Illustration from the University of Hartford in September 2013.

Originally serving as a Marine Reservist from 1986 until 1996, Battles became a Marine combat artist after reenlisting in 2006, and deployed to Overseas Contingency Operations several times to create art

for the United States Marine Corps, serving in that billet until 2014. From 2014 until 2019, Battles served as a civilian combat artist for the Naval History and Heritage Command at the Navy Yard in Washington, DC. Battles is currently the Marine Corps Artist in Residence, on staff at the National Museum of the Marine Corps in Triangle, VA.

Menu and price were not finalized prior to publishing time. An email and the next Newsletter will have more information.



2026 Holiday Gala

The 2026 Holiday Gala will be held on Friday, 4 December, at the VFW Post 9808 in Mechanicsville located at 7168 Flag Ln, Mechanicsville, VA 23111. The menu and price were not available at publishing time. An email and the next Newsletter will have more information.

Coming Events at the Virginia War Memorial

Commonwealth's Patriot Day Ceremony – 25th Anniversary of September 11
Event Details

- **Date:** September 11, 2026 11:00 am – 12:00 pm
- **Categories:** Children & Families, **IN-PERSON**

Join the Virginia War Memorial on Friday, September 11, 2026, at 11:00 a.m. as we commemorate the 25th anniversary of the September 11, 2001 terrorist attacks during the Commonwealth's annual Patriot Day Ceremony. The ceremony will feature patriotic music, distinguished speakers, ceremonial tributes, and the reading of the names of those who lost their lives at the Pentagon.

Location: Virginia War Memorial, 621 S. Belvidere Street, Richmond, Virginia 23220

For information about these and other events, go to: <https://vawarmemorial.org/events/>

7 May JROTC Awards Meeting

Our annual COL Mel Drisko Leader-Scholar awards dinner was conducted on Thursday, 7 May 2026, at the Meadowbrook Country Club. This event is a chapter highlight for our community outreach and recognizes our talented area youth representing our future military leadership.

Thanks to member generosity, the four winners of the \$1000 COL Mel Drisko Leader-Scholar 2026 Awards are:

- Cadet Delaney Bradley from James River High School NJROTC – Instructor, LCDR Matthew Brink. Cadet Bradley will be joining the Army ROTC program at Texas A&M University.
- Cadet Gabrielle White from Patrick Henry High School NJROTC – Instructor, LT James M. Head. Cadet White will be attending the US Navy Preparatory School in Newport, Rhode Island.
- Cadet Nadia Maxfield from Mechanicsville High School NJROTC - Instructor, CDR Pete Greenwald. Cadet Maxfield will be joining the Army ROTC program at Liberty University.
- Cadet Nolan Hatcher from Mechanicsville High School NJROTC - Instructor, CDR Pete Greenwald. Cadet Hatcher will be joining the Corps of Cadets at Virginia Military Institute in the Navy ROTC program requesting the Marine Corps Option.



As in the past, this was a very rewarding awards dinner. I think all who attended came away with great pride in the future of our military.

ADVOCACY IN ACTION SUMMER CAMPAIGN

This year's summer campaign focuses on three priorities affecting veterans and service members and their families right now, and where meaningful progress is within reach this congressional session:

- **Expanding the Work Opportunity Tax Credit (WOTC) to military spouses.** WOTC expired at the end of 2025. Reauthorizing it — and adding military spouses as an eligible group — would give employers a meaningful incentive to hire a population that has faced stubbornly high unemployment for more than a decade. [Learn More](#) | [Take Action](#)
- **Restoring GLP-1 coverage for TRICARE For Life (TFL) beneficiaries.** In August 2025, TRICARE ended coverage of GLP-1 medications for TFL beneficiaries being treated for obesity-related conditions. Thousands of retirees are now paying out of pocket or going without treatments that were improving their health. [Learn More](#) | [Take Action](#) | [Share Your Story](#)
- **Supporting combat-injured veterans with the Major Richard Star Act.** Combat-injured veterans who were medically retired before reaching 20 years of service currently lose a dollar of earned retirement pay for every dollar of VA disability compensation they receive. Legislation to correct that injustice has strong bipartisan support and multiple paths forward in Congress. [Learn More](#) | [Take Action](#)

We're asking every member to participate in our digital campaign. Sending a message through MOAA's Legislative Action Center via the links above takes just a few minutes, but it adds your voice to a chorus Congress cannot ignore heading into an election year.

Your TRICARE Pharmacy Options

Are you looking for other ways to get your prescriptions that better fit your pharmacy needs? You're in luck! When it comes to your prescriptions, the [TRICARE Pharmacy Program](#) gives you several options on how to fill them. Before filling your prescriptions, you can check the [TRICARE Formulary](#) to see if your prescription is covered.

Pick the best pharmacy option for you

TRICARE offers four ways to fill your prescriptions. Each option has different costs and advantages.

- **Military Pharmacies:** At [military pharmacies](#), you can get up to a 90-day supply of most medications at no cost.
- **Home Delivery:** [TRICARE Pharmacy Home Delivery](#) is generally the least expensive way to fill prescriptions after military pharmacies.
- **Network Pharmacies:** You can fill up to a 30-day supply of prescriptions at TRICARE's network of retail pharmacies, too. Use the [Find a Pharmacy Tool](#) to find a network pharmacy nearby. Check out [Pharmacy Costs](#) to compare what you'll pay at different pharmacies.
- **Non-Network Pharmacies:** You're also able to fill your prescription at a non-network pharmacy. If you use a non-network pharmacy, you'll pay the full price for your prescription drugs up front and [file for reimbursement](#) on your own. The reimbursement amount has cost-sharing as well.

COLA Countdown: Latest Projection on the 2027 Increase

A key projection released after the Aug. 12 data went public [predicts a 3.6% COLA](#) (cost-of-living adjustment), down 0.2 percentage points from the previous month's projection. That would be the largest adjustment since the 8.7% boost in 2023, which was driven by post-COVID inflation.

Longer-term predictions by the Congressional Budget Office released in February as part of [a wide-ranging economic outlook](#) point to smaller increases in the coming years, with COLA averaging 2.3% from 2029 to 2036.

The average of Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) figures from July, August, and September are [used to set the new COLA](#). Retirees will know the adjustment after the September figures are released in mid-October.

File a Supplemental Claim for Denied Benefits

If VA denied your disability claim in the past, but now considers your condition presumptive, you are encouraged to file a Supplemental Claim. This will allow VA to re-adjudicate your claim when presented with new evidence or policy.

A Supplemental Claim may be an option for you if you're a Veteran or other beneficiary of a VA benefit and you meet the requirements listed here.

You must meet both of these requirements:

- We decided your claim in the past, **and**
- Your claim isn't a contested claim [Learn about contested claims](#)

And you must meet at least 1 of these requirements:

- You have new and relevant evidence to submit (we can help you gather any new evidence you identify), **or**
- You're requesting a review of your claim based on a change in law (such as the PACT Act)

Other decision review options

Be sure you're choosing the decision review option that's right for you. You may be able to request a Higher-Level Review or a Board Appeal instead.

[Learn more about other decision review options](#)

Chapter News

Chapter Contacts - 2026

Elected Officers & Directors

President	LCDR Wayne Sine	804-363-5406
Vice-President	COL Tony Atlas	804-931-7894
Secretary	LTC Terry Moore	804-739-8112
Treasurer	LTC Owen Waltman	804-796-1113
Director-at-Large	Vacant	
Director-at-Large	LtCol Curt Powell	703-999-5816
Past President	COL Vincent Cammarata	804-338-8975

Appointed Directors

Member Services	Vacant	
VCOE Rep.	COL Mark Rich	804-706-6650

Appointed Directors

Legislative Affairs	Vacant	
Youth Programs	Col Anthony Pais	703-987-0827
Personal Affairs	Vacant	
Transition Services	Vacant	
Publicity	Vacant	
Surviving Spouse	Vacant	
Hospitality	LTC Terry Moore	804-739-8112
Special Programs	LTC Owen Waltman	804-796-1113
Chaplain	LTC Ken Ruppar	804-639-0179
Webmaster	Vacant	
Editor	COL Alan Cunningham	804-307-7815

Chapter Database or E-mail Address Corrections ([Login to the Website](#) to make Updates is Preferred)

Please make the following changes to the RAC-MOAA Membership Database and/or my e-mail address:

Request you add Zip Code Plus 4. The Plus 4 is needed by the Postal Service and gives you faster mail delivery. It saves the editor time having to look it up for mailings. Thanks, keeping us informed of address changes saves money.

Reservations for the 10 September Dinner Buffet Meeting at the Meadowbrook Country Club

Please make reservations for _____ persons for the buffet Dinner on **Thursday, 10 September 1926, at 1700.** My check for \$ _____ (**\$45.00 per person**) payable to "**RAC-MOAA**" is enclosed. **Respond by 4 Sept.!**

Rank and name: _____

Guest(s): _____

Are you attending a RAC-MOAA Event for the first time?

Yes ☐ No ☐

If you are mailing a check, please call 804-796-1113, or email the Treasurer (treasurer@racmoaa.org) to let him know to expect your check. Registration on web page is preferred.

GOAL!!!

ALMOST THERE!

KEEP GOING!

WE CAN DO IT!

ACCELERATE!

START!

COL Mel Drisko Leader-Scholar Award

1/1 - 4/30 Goal

5/1-12/31 2026

\$2,000

Raised \$3,475

174% OF GOAL!

COL Mel Drisko Leader-Scholar Awards Contribution

I wish to contribute \$ _____ to support the *Drisko Memorial Leader-Scholar Awards Fund*. This fund provides monetary awards for senior-year JROTC cadets who have demonstrated the leadership and scholastic ability to pursue collegiate degrees and careers as military officers.

Enclose check payable to RAC-MOAA & put Leader-Scholar in comments. *All contributions are tax deductible.*

Print Name and Rank: _____

GOAL!!!

ALMOST THERE!

KEEP GOING!

WE CAN DO IT!

ACCELERATE!

START!

Military Community Assistance Program (MCAP)

12-Month Goal for 2026

\$4,000

Raised \$2,445

61% of Goal!

Military Community Assistance Program (MCAP) Contribution

I wish to contribute \$ _____ to support the Military Community Assistance Program (MCAP). This fund provides money to support worthwhile military and veterans' organizations of Virginia like: The VA National Guard Foundation; The Richmond Fisher House; Sitter-Barfoot Veterans Care Center; and the USO.

Enclose check payable to RAC-MOAA & put MCAP in comments. *All contributions are tax deductible.*