

The Council Communiqué

Florida Council of Chapters Military Officers Association of America

April 2021 Issue 163





President's Message

COL Mike Borders, USA., Ret.

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Submit Input to: Randy Fiebrandt, Editor: rfiebs1953@gmail.com Fellow Florida Council Members: As we roll into April, we are just about six weeks away from our 14-16 May summer convention in Sarasota. Troy Scott has a feature on the convention elsewhere in the newsletter: I encourage you to take a look. For my part, I hope that those of you who are fence-sitters will decide to attend. You can still do so. As of this writing, we have a pretty good crowd attending, with some 134 attending the military ball on Saturday evening. Please register sooner rather than later, as it makes it easier for the convention team. And BTW. Lt Gen Atkins called me last week to tell me that he will be there. He loves our group and said he wouldn't miss it for anything.

I know this has been a challenging time with the COVID pandemic. Some chapters have only recently begun to meet again. Some chapters stayed pretty active in spite of things. Still others used Zoom or other platforms to keep things on a roll. My own home chapter recently

had a gala dinner/dance and had a really big turnout. I queried the crowd about their vaccinations. Except for the JROTC cadets, nearly everyone in the room had one or both. We are all entitled to an opinion, but mine is that your folks may be ready to get things going again. It is probably time to turn the inertia of the last several months into momentum. Each chapter and its leadership must make its own decisions based on the local situation, clearly. But I was very surprised at the great turnout for our gala. You may be surprised too.

You no doubt received your April edition of the *Military Officer* magazine. You would have noted the many blue pre-prepared letters addressed to our elected representatives at the federal level. PLEASE ensure that you fill them out and send them in. TAKE ACTION. There is more detailed info about the three key items in the magazine, as well as another note about the change in the name of the annual advocacy push. It is no longer

Storming the Hill, but rather, Advocacy in Action. Whatever it is called, each of us needs to get involved and TAKE ACTION.

As your chapters resume their activities, Diana and I hope to visit you for a luncheon or dinner, (or even a breakfast). FCoC VP Pat Kluever and his wife Mary are also available to attend the functions. And of course, your corresponding Area Vice President would love to attend as well. We can't wait to see you guys in the near future—hopefully at the Sarasota convention!! Cheers.

Mike



Vice President's Message

CDR Patrick R (Pat) Kluever, USN, Ret.

Greetings MOAA Floridians,

It is springtime in northeast tundra of Florida - terrible pollen and cold nights, but Easter signals renewal and my mind is focused on three things - the May 2021

Florida convention, our May virtual Advocacy in Action (AIA - formerly Storming The Hill), and Florida's return to something closer to normal living. I will address these three topics in order:

First a Naval Aviator's view of the upcoming convention:

I'm hoping you are solidly strapped in for a GONZO-marvelous convention at the world famous Westin Sarasota ("visor down, speed slacks on and harness locked"). Too many bars to count, excellent roof-top bar and eatery, great room rates on the water, and a free shuttle to a whole-dog-gone-island-of-shopping right across the cause way - jump in, the waters warm and the sharks are tame!!

This Sarasota convention will be great - our numbers show we all want to get out and party and we are ready! The Sarasota team knows how to throw a celebration and we are ready to rock the house! SEE YOU THERE, SHIPMATE!

Second, our virtual Advocacy In Action (AIA) 2021:

I test drove our three topics with 4th District Congressman John Rutherford and he gave me some feedback when he visited Fleet Landing for a town hall on 1 April. Two topics will get traction this year: food insecurity for junior enlisted active duty families, and toxic exposure of service members with an easy corollary of concurrent receipt. Our team is identified for this event and we expect training by MOAA national to start anytime. Be ready to personalize the three topics and concurrent receipt to be ready to press for support.

Third, In my estimation Florida is making the right moves to get beyond COVID-19 and I think your willingness to gather at the upcoming Florida State MOAA convention is evidence of our common sense approach toward normal.



The Florida Council of Chapter exists to support and serve our Chapters.

We are who we are because of YOU - we can do what we do because of YOU! Together we are great, because we are together!

Make this convention part of who you are and what you stand for!

BE THERE! And Never Stop Serving!

SEE YOU AT OUR FLORIDA CONVENTION-14-16 MAY 2021

Commander Pat Kluever, USN (Ret) Naval Aviator (1320) - Navy Test Pilot School Graduate (Class-71)

"Planned Events - 12 Month Horizon"

Now thru End May 2021: Advocacy In Action - Virtual Meetings with Congressional Members 14-16 May 2021: State Convention, Annual & Board Meetings

(Register on FCoC website "www.moaafl.org")

26 August 2021: Budget & Finance Committee (2022 budget)

14 October 2021: Quarterly Board Meeting (2022 budget)

7-8 January 2022: Leadership Seminar (Rosen Center, Orlando)

(Register on FCoC website "www.moaafl.org")

WHAT YOUR FLORIDA COUNCIL OF CHAPTERS DOES

Florida Council of Chapters and its Chapters are chartered by and affiliates of The Military Officers Association of America (MOAA).

MOAA and the FCOC are non-partisan, non-profit 501c(19) organizations, and exist to improve the awareness, life style, and overall environment of its affiliate member chapters; support and serve member chapters; influence the political process in matters pertaining to active duty, retired and former military personnel; and enhance the image of America's uniformed services in our local communities.

The Council serves its affiliated Chapters by means of Council officers' in-person and virtual visits, a Council newsletter, a website with Chapter support and training, quarterly Board meetings, annual Leadership Seminar, and annual Convention.





Chaplain's Message

By LCDR Terry Robertson, USN, Ret. terryrobertson49@gmail.com

Terry's Treasure

The Beauty of Math

Growing up, I found math boring, but I was good at it. Later, I became a math tutor for high school students. I just seemed to have a knack for numbers. Now I want to share with you the beauty of math.

Try this:

```
1 \times 8 + 1 = 9
                     1 \times 9 + 2 = 11
12 \times 8 + 2 = 98
                       12 \times 9 + 3 = 111
123 \times 8 + 3 = 987
                        123 \times 9 + 4 = 1111
1234 \times 8 + 4 = 9876
                            1234 \times 9 + 5 = 111111
12345 \times 8 + 5 = 98765
                           12345 \times 9 + 6 = 1111111
123456 \times 8 + 6 = 987654
                                123456 \times 9 + 7 = 11111111
1234567 \times 8 + 7 = 9876543 1234567 \times 9 + 8 = 111111111
12345678 \times 8 + 8 = 98765432 12345678 \times 9 + 9 = 1111111111
123456789 \times 8 + 9 = 987654321 123456789 \times 9 + 10 = 11111111111
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Now take a look at this:

From a strictly mathematical viewpoint—what equals 100%? What does it mean to give more than 100%? Ever wonder about those people who say they are giving more than 100%? We have all been in situations where someone wants us to give over 100%. Can we achieve 101%? Well, here's a little mathematical formula that might help answer that question.

Let the letters of the alphabet be represented by numbers. A=1, B=2, C=3, etc.

Now: HARDWORK becomes 8+1+18+4+23+15+18+11 = 98% And KNOWLEDGE becomes 11+14+15+23+12+5+4+7+5 = 96% While ATTITUDE becomes 1+20+20=9+20+21+4+5 = 100%

Then look how far the love of God will take us:

LOVEOFGOD becomes 12+15+22+5+15+6+7+15+4 = 101%

I think we can conclude with mathematical certainty that while hard work and knowledge will get you close, and attitude will get you there, it's the love of God that will put you over the top! Let's begin by loving God, then adjust our attitude, and then learn what it is the God is calling us to do and work hard to accomplish it.



Last Call for FCOC 2021 Convention Registrations The Westin, Sarasota, FL 13-15 May 2021

Hey everyone,

Time to make your way to the Westin Sarasota for the 2021 Florida Council of Chapters Convention, May 14-16. The hotel is downtown with all of the downtown shops and restaurants within walking distance. It is situated moments from top destinations such as St. Armands Circle, Mote Marine Aquarium, Siesta Key Beach and Lido Key Beach. During your stay, discover the hotel's intuitive amenities designed to enrich your well-being from the inside out. Enjoy an invigorating workout in the well-equipped fitness center before heading to the on-site spa, where you can restore your body with an array of skin treatments and soothing massages. Their signature restaurant offers soul-warming comfort food prepared with healthy ingredients, while our rooftop bar serves refreshing poolside cocktails while you're soaking up the sun. Rest well in modern rooms and suites featuring cozy bedding, flat-panel TVs and floor-to-ceiling windows, creating an inviting ambiance.

Our FCOC Board and the Convention Committee have planned several activities, starting with our President's Reception, on Friday night, which will be attended by Lt Gen Atkins, the MOAA President. Followed by dining at the restaurant of your choice, many are within short walking distance from the Hotel. Your welcome packet will have a complete listing of our tried and true restaurants in Sarasota.

Saturday morning we will have the All Hands Breakfast with a presentation by Maj Gen James S. Hartsell, USMC (Ret), the head of the Florida Department of Veterans Affairs. The annual meeting will follow with a series of informative briefings. Most of the afternoon is free to enjoy the hotel and Sarasota Bayfront. The hotel has a shuttle which will go up to 3 miles in any direction. Saturday night we will have the traditional Military Gala with a presentation from the MOAA National President, Lt Gen Dana Atkins

Sunday morning, we will have our traditional Memorial Service and close out the convention with a Board meeting.

It is very important that you register at our website, MOAAFL.org as soon as you can so you can be included in our room block. We are planning on cutting off reservations on 1 May to enable the hotel to get prepared for our arrival.

Hope we see you there!



Treasurer's Report

By Marilyn Leehan, Treasurer, Florida Council of Chapters

THANK YOU ALL for promptly paying your 2021 FCOC dues (75cents per member on your Chapter's roster as of 12/31/2020). We are almost over the finish line with just a few chapters to send their checks. I sent out invoices to Chapter Presidents early in January, with copies to the Chapter Treasurer's, if I also knew his/her name and Email. If you're not sure if your chapter is paid, feel free to send me an Email and I'll reply with a second invoice or paid note.

Members registering for our May Convention are also doing a good job of getting their checks in the mail to me. I'm reviewing each online form as it arrives in my Email and contacting members for discrepancies and promptly addressing those matters. I'm hoping this will prevent any last-minute surprises or requests for more money, when you check in at the Westin. If you have any changes in the interim, you will not likely be able to make a change; so, just call me at 440-812-0100 or send me an Email. I'll make the update on the registration site for you and contact you for an additional check or mail a refund if cancelling. REMEMBER: ALL ATTENDING (even if only joining us for one meal) are to be registered and pay the \$30 per person registration fee. Upon checking in, you'll receive a lanyard with aluminum master pass attached and color-coded for the events that you've registered and paid for. Thank you all for your understanding and cooperation in completing this process. See you in May.

Marilyn Leehan, FCOC Treasurer mllFCOCtreas@gmail.com PO Box 60603, Fort Myers, FL 33906

WHY JOIN A LOCAL MOAA CHAPTER?

Since 1929, MOAA's greatest mission has been to protect your earned military benefits. Through tireless advocacy, we've forged a legacy of success benefiting the entire military community.

At 350,000 members strong MOAA's national organization provides a top-level framework to advocate for military and veteran pay and benefits, but the real impact of the organization happens at local Chapters where members work with and support their local community of military families and veterans. Big MOAA and the Florida Council support local Chapters, so if you want to make a real difference in the lives of your comrades in your local community, please consider joining your local Chapter and be MOAA's boots-on-the-ground to "never stop serving".



Legislative Affairs

Lt Col Bob Bienvenue, USAF, Ret., Legislative Chair, rbienven@sprynet.com

MOAA Legislative Update: Read about the latest MOAA Advocacy News and Calls-to-

Action here.



https://takeaction.moaa.org/



Legislative Update February 2021

Help MOAA Fix the TRICARE Young Adult Coverage Gap

By: Karen Ruedisueli, MOAA Staff, April 6, 2021

MOAA continues efforts to build support for The Health Care Fairness for Military Families Act of 2021 (H.R. 475), introduced by Reps. Elaine Luria (D-Va.) and Michael Waltz (R-Fla.). This bipartisan bill would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements.

Contact Your Representative Today to show your support

The bill is gaining momentum, picking up eight co-sponsors since its February introduction – disappointingly, there are **NO** co-sponsors from Florida! MOAA's goal is to advance the legislation to the FY 2022 National Defense Authorization Act (NDAA) to ensure children from military families transitioning to adulthood have the same health care protections as those afforded to their peers in civilian families.

The TRICARE young adult parity issue will be one of three topics championed by MOAA members during our upcoming Advocacy in Action campaign. <u>This issue was reported on in the February Communique</u>.

The Military Coalition (TMC), a group of military and veterans service organizations representing a combined 5.5 million-plus membership (MOAA serves as a co-chair), has added its support with a letter endorsing H.R. 475 and thanking Reps. Luria and Waltz for their leadership on this issue. [READ THE FULL TMC LETTER]



COLA Concerns: Could 'Chained CPI' Make a Comeback as Budget Pressures Mount?

By: Kevin Lilley, MOAA Staff, April 7, 2021

If you're familiar with MOAA's COLA Watch, you know that military retirement, Social Security, and other benefits are indexed to a variant of the Consumer Price Index (CPI), which measures the cost of a variety of goods and services. Adjusting how this index works could cost retirees and others receiving benefits a significant amount of the income they've earned and rely upon.

A CBO report lays out the case for doing just that, suggesting an expansion in the use of "chained CPI" in these calculations. Chained CPI calculates user spending patterns differently than the traditional model and – not surprisingly, given the goal of the CBO report – traditionally results in a lower growth rate leading to smaller COLA increases. One chained CPI variant tracked about 0.25 percentage points below the traditional calculation each year since 2001, per the report.

MOAA has taken action on previous chained-CPI recommendations, calling them out for what they are: A benefit cut that unfairly targets many members of the uniformed services community, particularly retirees and disabled veterans. These individuals access inflation-adjusted benefits at an earlier age than most, meaning any reductions in their benefit would have a longer lasting, more devastating effect on their bottom line.

The Chained CPI is just one of several budget-cutting options in a CBO Report that could cost you thousands of dollars. Thirteen specific Military related "options" are explained by Dan Merry, MOAA V.P. for Government Relations, in his December 17, 2020 Advocacy News column Read Report Summary Here

MOAA will work to ensure elected officials understand the wider impact of proposals such as using chained CPI, especially as it applies to the benefits earned by MOAA members and others through their service. MOAA members can stay engaged with these and other advocacy issues by visiting MOAA's advocacy news page; should any proposals advance beyond the CBO-report stages, we will be ready to mobilize any necessary resources.

MOAA's Signature Advocacy Event - 2021 is Called Advocacy in Action

One way to make your voice heard during this event is by mailing letters to leaders in both houses of Congress. If you receive *Military Officer* magazine, you will find copies of four letters in your April edition. Extra copies are provided for members who have a spouse in their MOAA record. Their voice is important in this campaign as well.

Please sign and mail these letters out to the Congressional Leaders in both parties. Add a personal note before mailing them out to reinforce the issues. .

Additional copies are available here MOAA - Advocacy in Action Printable Letters of Support



We are suggesting that our MOAA members in Florida ask for their local Representatives' support on the three issues in the letters you sent to the top leaders. That request can be a simple restatement of this line from the letter in your magazine: "I urge Congress to pass legislation to address comprehensive toxic exposure reform, The Health Care Fairness for Military Families Act, and the need for the Basic Needs Allowance. Thank you again for your commitment to the uniformed services community and a strong national defense."

TMC Letter to SECDEF Warns Against TRICARE Fee Hikes, Medical Billet Cuts

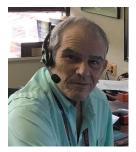
By: Karen Ruedisueli, MOAA Staff, March 30, 2021

The Military Coalition (TMC), representing a combined 5.5 million-plus membership, urged DoD leadership in a March 8 letter *to protect the military health system* from proposals that threaten the health care benefit, medical readiness, and the pipeline of uniformed health care providers.

The letter, sent to Secretary of Defense Lloyd Austin, addressed three topics DoD leaders will consider as they undertake the FY 2022 administration budget request:

- medical billet cuts.
- funding for the Uniformed Services University of Health Sciences (USU), and,
- the potential for TRICARE fee increases as a means of reducing military health system (MHS) spending.

READ THE TMC LETTER (PDF) to see how these issues (associated with potential DOD budget cutbacks) may affect you and your family.



Personal Affairs

Col Paul Loschiavo, USMCR (Ret)

Local National Cemeteries

A lot of readers of the Communique want to be buried or interred at Arlington. Having been to a burial there, it is truly a moving experience.

But... not everyone does. It can take up to six months to schedule and execute the event, and it's all the way up in DC. Getting a casket plus all friends and family up there can be challenging and is obviously expensive.

At the same time, there are nine National cemeteries in Florida and the arrangement can be set up just about immediately. National Cemeteries are found from Barrancas National Cemetery in Pensacola to Jacksonville National Cemetery to South Florida National Cemetery in Lake Worth, with six other places in between.



Here's the important part: Statistically, odds are very high that the non-military spouse will be doing the arrangements for the military spouse. Let's try to reduce the stress in an obviously stressful time. Start by *right now*, put a copy of your DD-214 in a very accessible place. Make multiple photocopies and put them in logical places where an *unknowing* person would look. Give a copy to a responsible child or a good friend.

Assuming this is being done *without* pre-need arrangements having been done, and you do not desire or are not eligible for Arlington, when the time comes, your spouse (or whoever will be handling the details) should start as follows:

- 1. Fax the DD-214 to the VA at 866-900-6417 or email it to NCA.scheduling@va.gov. (Personal opinion: fax it if possible. Email is totally unsecure. UPS Stores will fax it for less than ten dollars.) If you don't have a DD-214, the VA accepts numerous other documents as proof of service. See the VA cemetery website for the complete list. I would include basic information on the cover sheet such as your contact data with the DD-214 plus a statement to the effect that "Colonel John Benotz passed away on March 20, 2021. We will be requesting internment in a National cemetery.
- 2. Download the cemetery checklist from cem.va.gov. This checklist includes all the questions the scheduler will ask. It includes things such as SSN, service, rank, and desired cemetery. Fax the DD-214 and fill out the checklist before calling them.
- 3. Call the VA Scheduling Office at 800-535-1117. This can be done by a family member or a funeral director. The scheduling office is open seven days a week from 8am to 730pm east coast time. (I called this number while writing this article. Have something else to do while you are on hold for 30-40 minutes is a good idea...)
- 4. Internments are done Monday through Friday.
- 5. If you and your family desire "military honors," the funeral director will request it. DOD requires at least forty eight hours' notice for providing a burial detail. The detail will include two service people in uniform, at least one of which will be from the veteran's service. The detail will fold the flag and present it to the family.

I've been to National Cemetery interments that were done by VA employees and others done with military honors. Both were done very professionally. It's not Arlington, but it's done very nicely.

Keep in mind that the DOD will do just <u>one</u> ceremony per veteran. I've seen a few situations where the family was going to move the veteran to Arlington but also do a funeral in Florida. DOD will *not* do a ceremony in both places. The family was rather disappointed to hear that they could not also have one in Florida before going to Arlington. Also, the one ceremony means <u>one</u> ceremony. You can have it at the funeral service or the graveside, but not both.

The VA allows, and actually encourages, participation by veterans groups. This means, of course, members of your local MOAA chapter may participate in a ceremony.

Incidentally, if you make pre-need arrangements with a funeral director beforehand, you can submit the necessary paperwork and get a "pre-need decision letter" beforehand. This will simplify the process when the time comes to make it happen. It's not a reservation in a specific cemetery but it is proof that you rate burial in a national cemetery.



As mentioned above, I called the scheduler number and talked to a human. He said that it's okay to give something to any veteran's group people that participate in the ceremony, but nothing should be given to the service people in uniform. Ummmmm. I was the commanding officer of a Marine Corps Reserve unit that provided Marines for lots of burials. Though the Marines were paid by the government to participate in the ceremony, it rarely covered the cost of them taking off from their civilian job, driving to the funeral, and prepping and cleaning their dress blues. I would recommend that you very discreetly give the participants a tip for their efforts. They will definitely appreciate it.



Surviving Spouse CornerPatricia Green, Surviving Spouse Liaison/Personal Affairs

As you know after more than 15 years of lobbying, MOAA finally persuaded Congress to eliminate the SBP/DIC offset. Last year this process began, and it is phased in over three years. Starting January 1, 2023 the offset will be eliminated. Recently, I have had quite a few queries about this. There is still some confusion. While reading the Army ECHOES this month, I came across a simple succinct explanation of these changes. The explanation was penned by Patty Cruz, Army Survivor Benefit Plan Program Manager. I summarized the information below.

If you are a surviving spouse eligible for both SBP and DIC, you will always get paid the full DIC amount from the VA. The SBP annuity amount however, is offset or reduced by the DIC amount. If the SBP annuity amount is greater than the DIC amount, then you will receive the difference from DFAS plus the Special Survivor Indemnity Allowance (SSIA). DFAS pays out SSIA to survivors who have their SBP annuity offset by DIC. If your SBP annuity amount is less than the DIC amount, then you will only receive the SSIA from DFAS. The new law reduces the amount deducted from your SBP annuity, so depending on the SBP annuity you are eligible for, you may start seeing more of your SBP annuity starting this year. Some surviving spouses will not see an increase until 2022 or even 2023 when the offset is totally eliminated.

The Defense Finance and Accounting Service (DFAS) sent out letters in December 2020 to each surviving spouse affected by this change in law. Your letter will outline your specifics.

Remember that your situation is unique. Percentages of SBP payouts are different. Percentages of Disabilities are different. And there is the issue of whether the service- related disability was a contributor to death. Comparing amounts to other Surviving spouses will only lead to confusion. Your DFAS letter is your guide.



To summarize:

DIC benefit will continue to be funded by the VA in the full amount. SBP offset will decrease to 2/3 DIC in 2021; 1/3 of DIC in 2022; full amount (no offset) in 2023. SSIA may be received in 2021 and 2022. No SSIA will be received in 2023 because the SBP/DIC offset will have been eliminated.



Florida Veterans Council Update

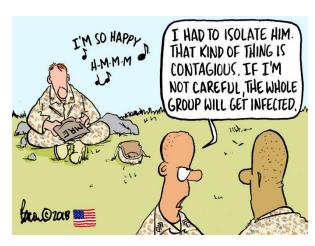
MAJ Lorraine Holland, USA (Ret), FCoC Committee Chair, Florida Veterans Council

In case you missed the Annual Ft. Stewart Retiree Appreciation Day on 6 March (Virtual this year), this YouTube link allows you to watch the video from the conference. Two of our Central Florida Chapter members, COL Kin LaFate and CW5 Bob Letendre, sit on the Ft. Stewart Retiree Council and would like to receive your feedback on what was beneficial and what could be improved upon for this briefing. Please either reply to this email with your thoughts or email me at lorraineholland@hotmail.com. I have attended the Ft. Stewart briefings in person and virtually, and I find the information very informative and helpful.

https://www.youtube.com/watch?v=EVG4RJ5oQJo

And Florida has recently updated two of it's very informative guides, the FDVA Florida Veterans' Benefits Guide and the Military-Friendly Guide. You can find them both at

https://floridavets.org/resources/va-benefits-guide/







Historic Mayport Chapter

CDR Pat Kluever, USN (Ret)

Advocacy In Action - A Head Start:

On Thursday 1 April 2021, Congressman John Rutherford addressed an assembly of about 60 Chapter members and Fleet Landing residents at a town hall in our newly renovated Johnson Hall onboard Fleet Landing.

The Congressman opened with some personal background of growing up in a Navy family, traveling all over and finally settling in Jacksonville, and becoming the local Sheriff as well as some personal empathy with two of MOAA's topics for 2021 Advocacy In Action (AIA); Toxic Exposure of service members and Food Insecurity for junior enlisted military families.



Congressman Rutherford, Pat Kluever, Chris Miller & Johnson Hall

After about 20 minutes of opening remarks the Congressman took questions from the audience in a lively exchange for about one hour. During those dialogues he stressed a bi-partisan approach as the best chance for success to pass good legislation and gave the crowd hope that bi-partisanship does exist in the 117th Congress. He stressed that the name on bills means nothing; it is what is inside the bill that matters and his team does that research for him. He explained why he voted for or is voting against several bills in process because of what they contain regardless of how noble they sound in name.

I will be contacting Congressman Rutherford again during the AIA event and I believe he will be a supporter if not a champion for at least two of our MOAA 2021 AIA topics.

MOAA Foundation: Feeding Active Duty Military Families

On Tuesday 30 March 2021, a group of nine volunteers from MOAA's Historic Mayport Chapter and Fleet Landing assembled with USO Mayport staff out at a local Jersey Mike's Sub Shop to distribute meals to active duty enlisted military service members and their families. Our volunteers helped to set up tents and tables and received instruction on procedures to follow for this No-Dough-Dinner (NDD) To-Go event.



Families had pre-registered with USO Mayport for 218 meals. Our Chapter used the last of our MOAA Foundation 2020-2021 Community Outreach Grant to fund this event through USO Mayport.



Volunteers Receive Instruction & To Go Delivery to Vehicles

Families began arriving promptly at 3:00 PM. ID card were checked, the number of persons in the family was verified, and box meals were delivered to each vehicle by the team. Each meal was a box with a turkey sub sandwich, a bag of chips and a brownie

Families who have an urgent need for support are identified by local base Chaplains and Command Master Chiefs and are given priority.

Historic Mayport Chapter helped serve 153 meals between 3:00 and 5:00 PM when additional USO Mayport staff arrived to complete the event lasting until 6:00 PM.

Our volunteers felt great about supporting our military families and all the families were very grateful for the Jersey Mike's meals. Thanks to our volunteers, to USO Mayport Director Joyce Shellhorn and her staff and to the owners of Jersey Mike's for their support!

Helping Veterans at No Cost

Our first in-person monthly meeting of MOAA's Historic Mayport Chapter took place yesterday (25 March 2021) in the newly renovated Johnson Hall onboard Fleet Landing.

Leaders from the National Association of Families and Veterans (NAVF) located in Green Cove Springs visited Fleet Landing to provide an update on veteran's benefits and rules / procedures for dealing with the Veterans Administration (VA). NAVF had last visited Fleet Landing on 23 January 2019. Returning were Joe Solsona and Jeff Faulkner accompanied this time by Craig Ames. Joe and Jeff are VA-certified Veteran Service Organization (VSO) case workers and Craig is a VA-certified legal representative. Being VA-certified means these gentlemen are legally able to advise veterans on their rights and benefits and assist veterans with claims and appeals.



Joe's bottom line was that 73% of all claims filed with the VA are denied, compared to a 99% success rate for NAVF-filed claims and appeals based on handling 50,000 submissions. Joe's message was that veterans should seek the assistance of a not-for-profit VSO that does not charge veterans for their services, such as NAVF, to help veterans prepare and submit claims and appeals to the VA.

Additionally Joe covered scams and ways to protect seniors from a variety of threats, the need for estate documents and reasons to update those documents, and the need and strategies for end-of-life planning.



(L-R) CDR Pat Kluever, Joe Solsona, Jeff Faulkner, Craig Ames

Attendees were very appreciative of the information provided and the knowledge that the resources of NAVF were available to them when needed.

JROTC Support

MOAA's Historic Mayport Chapter was happy to be invited by Senior Military Instructor Major Trent Johnson, USAF (Ret) to the first awards ceremony in 2021 of the eight JROTC units our Chapter

supports. The "Flying Tigers" of Andrew Jackson High School were in high spirits after a year of missing in-person events due to COVID-19. The Jackson "Flying Tigers" are unique in that they are designated a "Flight Academy" offering a flight instruction program for cadets.

Major Johnson also recognized the Flying Tiger Female Drill Team, the only group to represent Florida in the recent Presidential inauguration in Washington D.C.

This year Chapter President Commander Pat Kluever, USN was joined by Major Lin Smith, USAF to present the medal and certificate to Cadet Stefphon Teamer.



(L-R) Commander Kluever, Cadet Teamer, Major Smith, Major Johnson



The flight conducted a change of command of their leadership transferring their flight guidon between cadet Lieutenant Colonel's (LtCol's) commanding the flight this year and next year.

As a final demonstration the flight performed a "pass in review" for the parents and guests, for Major Johnson and for their new commanding LtCol. Since they were unable to hold the event last year the flight chose to "pass in review" a second time to make up for the missed event.

Sun City Center Chapter

CAPT B. Frank Kepley, USN (Ret)

Col. Robert Ura from the HCSO addresses Sun City Center MOAA

On Wednesday, 3 March 2021, the Sun City Center Chapter of the Military Officers Association of America (MOAA) held a virtual Zoom meeting featuring our district commander, Col. Robert Ura,. He currently leads the Hillsborough County Sheriff's Office (HCSO) Department of Investigative Service.

Col Ura commented on some of the ramifications of COVID-19 and emphasized the importance of the vaccinations and how they have positively affected the HCSO. He stated that crime in the area has been reduced by 20% but that car burglaries have increased. Most of the car burglaries have been attributed to 15 or 16 yr. old youths and primarily take place on unlocked cars.

The HCSO was kept busy during the Super Bowl and he noted that the boat ramps, because they are one of the few activities people could enjoy during the pandemic, were also crowded.

Deputy Jeff Merry also attended the meeting and discussed scams. The two most prevalent scams are those involving Amazon (advising people that they have ordered an expensive item and if not they should call a bogus number) and car warranties being expired. Jeff also recommended that people tune in online to a play entitled Phony Baloney. It can be seen live on Facebook on Saturday, March 13th at 2:00 PM. For additional information on the play Jim Haney can be contacted at ihhaney1@gmail.com. Col. Ura emphasized that no government entity calls and asks for money.

Col. Ura also discussed Project Safe Encounter, which deals with mental health management, primarily for homeless and/or missing family members.

Two road 'Alerts' were also discussed.

<u>The Silver Alert</u> --- for lost or missing seniors and the <u>Amber Alert</u> --- for missing or abducted children.

The local chapter of MOAA, a 501 (c) (19) organization meets at 11:00 monthly in the Florida Room at the CA Atrium (when there is no pandemic). A luncheon and speaker are featured.



COL Robert Ura



Sarasota Chapter

LT Alan Forrester, USN (Ret)

MILITARY OFFICERS ASSOCIATION MEMBERS GET A COVID-19 UPDATE FROM PAUL GROVE, WEDU PBS PRESIDENT AND CEO

Despite COVID-19 concerns, 31 MOAS members and guests enjoyed lunch at Michael's on East and heard an update on our local public television station, WEDU PBS, delivered by WEDU President and CEO, Paul Grove. Mr. Grove served as WEDU's VP for national programming before heading to Chattanooga in 2006 to head up their local PBS station, WTCI.

Returning to WEDU as President and CEO in 2019, Paul found a shift in emphasis at WEDU; less on developing national programs, more towards local programs. He has continued this focus, with a vision that encompasses Community, Innovation, and Education. WEDU provides services to 16 counties in West Central Florida through its six operating channels – WEDU, WEDU World, The Florida Channel, WEDQ, PBS Kids, and WEDU Create TV – and has been working hard during the pandemic to support education and distance learning, as well as public safety and civic leadership.

Paul noted that WEDU just completed a five-part series about non-profits and the art world in Sarasota. A future project will cover Sarasota's business world. Paul noted that for 18 straight years Americans have ranked PBS and its member stations the most-trusted institution among a consideration set that includes courts of law, commercial cable and broadcast TV, newspapers, and streaming services. Americans also rank PBS highly in terms of value for tax dollars. Viewership is up, both over-the-air and on cable. During the pandemic, WEDU has provided an essential service for so many families unable to access media otherwise.

In the big picture, the goal of PBS educational services is to prepare children for success in school and in life. When the COVID-19 pandemic brought about the need for distance learning, PBS, as a national leader in digital education, was well-positioned to help with the transition into e-learning formats. WEDU created the WEDU PBS At Home Learning webpage featuring an array of resources for families and educators and helped address the needs of families who may have technology challenges by providing daily broadcasts of PBS programming along with companion lesson plans for distance learning.



Paul Grove



Kingdom of the Sun Chapter

LTC Arlo Janssen, USA (Ret), Editor of the Sunbeams, KOS/MOAA

The Kingdom of the Sun Chapter held their February 4, 2021, meeting at the Braised Onion Restaurant in Ocala, Florida. The Chapter has in place social distancing for all of our Chapter meetings. The Call to Order was conducted by the Chapter President, Lt Col Carol Walker, USAF Ret. The February program was presented by the Blue Star Mothers from Ocala, FL. The history of the Vietnam Veteran Lapel Pin was briefed by the Blue Star speakers. The pin is awarded to United States Armed Forces Veterans who served on active duty during any time from November 1, 1955 to May 15, 1975. The pins are also awarded to widows of Vietnam veterans. The Blue Star Mothers have partnered with the United States Vietnam Commemoration of the 50th Anniversary of the Vietnam War to award these Vietnam lapel pins.



The two Blue Star speakers in front of the KOS Chapter Banner at our February luncheon. L-R: Debbie O'Rourke and Audrey Dewey.



Four with flags flying ready to be served at our February luncheon.
L-R: Debbie O'Rourke, Audrey
Dewey, Grace Raymond, and Betty
Hayes.

The March 4, 2021, KOS luncheon meeting was held at the Braised Onion in Ocala, FL. The Speaker was Mark Hotchkiss, CFP, from First Command Financial Services, Inc. His topic was Tax Strategies for the Smart Investors. First Command is proud to serve active duty military and veteran community. They know that clients will face many important steps in retirement including tax efficient distribution plans, liability plans, estate plans, survivor plans and long-term care plans. For example, important concepts associated with tax efficient distribution plans include when to file/claim social security benefits, when to file for Medicare and when to begin taking distributions from your tax-deferred qualified plans in a tax efficient manner. First Command offers a complimentary initial financial analysis to address these and other issues faced in retirement. If you have any questions, please reach out to Mark Hotchkiss at 682-300-1990.





Mark Hotchkiss, CFP, from First Command Financial Services, Inc, with the mic in hand and drawing board.



Linda Byrd, KOS Treasurer, checking in our KOS guests on March 4, 2021. L-R: Mark Hotchkiss, Linda Byrd, and Bill Stropp





The April KOS Chapter meeting was held on Thursday, April 1, 2021. The April Program was a look at the last 45 years of what KOS/MOAA has accomplished. The program was presented by Frank Rasbury, LTC AUS (Ret), a current member of our Board of Directors for KOS and a past KOS President (1992-1993) of our KOS Chapter. He highlighted in his talk the formation of "Operation Stuff the Bus" by our chapter, our annual KOS scholarships awards, and that our KOS members are eagerly anticipating our Golden Anniversary year in 2026.

South Central Chapter

COL Mike Borders, USA., Ret.

SOUTH CENTRAL CHAPTER CELEBRATES GALA

The South Central Florida Chapter recently held a Gala dinner dance for its members. The highlight of the evening was the special presentation of 99-year-old chapter member Del Smith. Del was a dive bomber pilot in the Pacific during WWII, flying SB2-C Curtiss Helldivers off the USS Hornet (CV-12). Del took part in some of the biggest battles of the war, including Iwo Jima, Chichi Jima, the Battle of the Philippine Sea, Okinawa, and many others. Always humble, when asked about sinking a Japanese destroyer, Del said that he was just doing his job. Chapter members



99-year-old Del Smith stands for the Navy song



enjoyed a great meal, great camaraderie, a spirit of patriotism, and dancing to a "Big Band Era" orchestra from the area known as the Skylarks.



Cadet Santiago Santana of Avon Park High School AFJROTC was presented the MOAA medal, ribbon, and certificate

Avon Park High School AFJROTC cadets presented the colors for the gala



Central Florida Chapter

CDR Randall Fiebrandt, USCG (Ret), Focus Editor/Communications

The Central Florida Chapter recently held our preeminent meeting of the year, the JROTC Awards luncheon at our usual spot, the Holiday Inn East at UCF. Every year, for as long as most of us can remember, our Chapter has honored Cadets of the Year representing some of the 32 high school JROTC units in our catchment area. This year we had, coincidentally, 32 recommendations from the various Unit Cadre. A Board made up of COL Kin LeFate, Lt Col John Thomas, MAJ Lorraine Holland and Ms. Priscilla Kalagian interviewed the cadets over two Saturdays and selected 7 for an award and a \$1,000 scholarship. It should be noted that Priscilla works for Lockheed Martin Corp. and has been instrumental in obtaining a very generous donation each year earmarked specifically for our JROTC Awards.





And the Winners Are!

Cadets to the Right: Brandon Arwady (Lake Brantley High), Miles Tankovich (Boone High), Melina Thompson (Timber Creek High), Katherine Ruffing (Timber Creek High), Bethany Jablon (Oviedo High), Ricardo Zambrano (Celebration High)
Unable to attend: Dana Obeid (University High)
Others in the Photo (L/R): LCDR Havercamp (Oveido), SCPO Wade (Boone), Col Cohen (Timber Creek), LTC Mike Gillett (MOAA CFC), Lt Col Daugherty (Lake Brantley), Ms. Kalagian (Lockheed Martin), Maj Holland (MOAA CFC)

Lee Coast Chapter

Marilyn Leehan

Lee Coast Chapter MOAA Foundation's annual fundraiser is a golf outing. Sadly our 7th Annual Bob Janes Memorial Golf Outing was cancelled in 2020 due to Covid19. We were fortunate to be proceeding with the event this year, and our April 7, 2021 event was renamed "The MacKenzie-Janes Tribute Golf Outing" to honor Alex MacKenzie (at right) who retired after 26 years as our Treasurer in December. We are excited that our 36 foursomes were filled and we had 60 hole-sponsors. We are acknowledging our oldest golfer, 1LT Bill Reiff, age 97 – who has an amazing 14 handicap. Drafted at age 19, he became a P-51 Mustang pilot and flew cover missions over the Battle of Normandy on D-Day. Bill was honorably discharged at the end of the war with a Distinguished





Flying Cross as well as 8 Air Medals for acts of heroism and meritorious achievement. He is now helping our mission of raising funds to serve Lee County veterans, their families and our 16 High School JROTC units.

We are proud of the fact that our Chapter brought the blueprint for Mission United 211 to our local United Way and continue to serve as a stakeholder on the board, donating \$5000 annually to the program. They fielded 80,545 calls and helped 1790 veterans in 2020 alone. In the last four years we have established a veteran's scholarship at FGCU, a disabled Veterans Scholarship at FSW, and given \$18,000 in scholarships to graduating JROTC seniors enrolled in ROTC pursuing a military career. We have also spent \$7600 sponsoring the annual county-wide JROTC Raider Challenge competition.

Lee Coast MOAA funded an outdoor gathering and eating area at Heart & Homes for Veterans; and are planning to pay for repairs on a bus donated to transport veterans to the facility and VA appointments, as soon as Covid19 regulations allow it. Several of our members who have helped with food and home goods donations and distribution will be volunteering in a new classroom (if our MOAA grant request is approved) for staff and veterans. We will be helping veterans write resumes, research employment opportunities, etc. as part of their transition out of homelessness and breaking the downward cycle that landed them there. Our efforts will be led by their Operations Manager, who is one of our new members, and one of our Foundation Board members who recently joined the Hearts & Homes Board, helping them as part of her Master's Degree program.

In addition to the above, we have distributed specialized mp3 players "Songs & Stories for Veterans", purchased food for the "Feed our Vets" VA program, fed meals to veterans at the Military Museum and Spirit of '45 and purchased yarn for knitters to make lap robes etc. for veterans. We have raised and contributed just under \$100,000 these past four years, in our "Never Stop Serving" endeavors, and hope to net another \$25,000 for continuing our work this year.

SIGNIFICANT DATES FOR APRIL:

Month of the Military Child - An opportunity to recognize military children and youth for their heroism, character, courage, sacrifices and continued resilience.

April 5, 2021 - Gold Star Wives Day - A day set aside to recognize the sacrifices of Gold Star wives.

<u>April 14, 2021</u> - Air Force Reserve Birthday

April 23, 2021 - Army Reserve Birthday
April 30, 2021 - National Military Brats Day
- A day set aside to honor the children of
military personnel.

SIGNIFICANT DATES FOR MAY:

<u>National Military Appreciation Month</u> - A month to recognize and show appreciation to the Armed Forces of the United States of America.

May 1, 2021 - Silver Star Service Banner Day - A day set aside to honor our wounded, ill, and dying military personnel by participating in flying a Silver Star Banner.

May 7, 2021 - Military Spouse Appreciation Day - A day set aside to acknowledge the contributions and sacrifices of the spouses of the U.S. Armed Forces.

May 15, 2021 - Armed Forces Day - A day set aside to pay tribute to men and women who serve in the United States'

<u>May 31, 2021</u> - Memorial Day (Decoration Day) - A day set aside to commemorate all who have died in military service for the United



April is designated as the Month of the Military Child, underscoring the important role military children play in the armed forces community. Sponsored by the Department of Defense Military Community and Family Policy, the Month of the Military Child is a time to applaud military families and their children for the daily sacrifices they make and the challenges they overcome.



The Month of the Military Child is part of the legacy left by former Defense Secretary Caspar Weinberger. He established the Defense Department commemoration in 1986.

The Department of Defense Education Activity (DoDEA) joins the Department of Defense and the military community in celebrating April as the Month of the Military Child. In DoDEA communities

around the world, our most essential strategic imperatives are: establishing an educational system that progressively builds the college and career readiness of all DoDEA students; and establishing the organizational capacity to operate more effectively and efficiently as a model, unified school system. We aim to challenge each student to maximize his or her potential and to excel academically, socially, emotionally and physically for life, college and career readiness.

Throughout the month, DoDEA will encourage schools to plan special events to honor military children and have administrators and principals incorporate the themes of this month into their everyday duties and responsibilities. These efforts and special events will stress the importance of providing children with quality services and support to help them succeed in the mobile military lifestyle.

WAYS TO CELEBRATE

Wear purple on Purple Up Day - Wearing purple is a visible way for everyone to show support and thank military youth for their strength and sacrifices.

Web Site Feature - Schools can promote the Month of the Military Child on their web sites. Provide links to sites that offer resources for military families.

Publicize Installation/Community Events - Use the school newsletter to publicize Month of the Military Child events and activities hosted by the installation/community. Look for ways schools can contribute to these celebrations (setting up an information or activity booth, having teachers volunteer at events and activities, etc.).

Salute to Military Children at Sporting Events - Have the announcer make a special announcement before, during or after sporting events recognizing all military children. Have them raise the flag, sing the National Anthem or recite the Pledge of Allegiance.

Teachers Salute Military Children - Ask teachers at a school to make a special project with their classes such as a picture frame, bookmark, journal, etc., that ties into the Month of the Military Child.

Purple Up Day 2021
DoDEA Worldwide
Wednesday, April 14th



Military Spouse Appreciation Day 2021

National Military Spouse Appreciation Day is a presidentially-approved holiday and is celebrated on the Friday before Mother's Day in May. This year it will be observed on Saturday, May 8th, 2021.

On Military Spouse Appreciation Day we honor the contributions and sacrifices made by military spouses. Their commitment and support help to keep our country safe. America's military spouses



are the backbone of the families who support our troops during mission, deployment, reintegration and reset. Military spouses are silent heroes who are essential to the strength of the nation, and they serve our country just like their loved ones.

In celebration of Military Spouse Appreciation Day, the armed forces have special events and programs to inform, honor, and recognize military spouses around the world. Events range from spouse appreciation luncheons to educational workshops, and spouse employment fairs that pay tribute to military spouses.

Military Spouse Appreciation Day Ideas

Here are a few ways that you can show your appreciation to your military spouse.

- Give your military spouse a day off
- Do something he or she hates doing
- Give a token of appreciation e.g. care package, gift card, flowers or anything they love
- Say "Thank You" but be creative in expressing thanks
- Have a day of pampering together
- Make dinner or surprise your spouse with breakfast
- Watch a movie or show you'd rather not watch but that they love
- Do something to solve one of their problems
- Create a coupon book for them
- Give your military spouse a list of reasons why you appreciate them
- For deployed troops, send a video message or ecard showing your appreciation

History

In 1984, President Ronald Reagan recognized the profound importance of spousal commitment to the readiness and well-being of military members with Proclamation 5184, dated April 17, 1984. Congress officially made Military Spouse Appreciation Day part of National Military Appreciation
Month in 1999. Subsequently, the Department of Defense standardized the date by declaring the Friday before Mother's Day every year as "Military Spouse Appreciation Day" to show appreciation for the sacrifices of military spouses.

There is another group which deserves special thanks—the wives of our servicemen, wives who take care of the families and raise the children while their husbands are at sea or stationed far away, and wives who have left our shores to be in a faraway land with their husbands...Their contribution is critical...The understanding and encouragement they give our servicemen is something we must all be grateful for. President Ronald Reagan.

Read more: https://militarybenefits.info/military-spouse-appreciation-day/#ixzz6rYgNBV29











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MILITARY OFFFICERS ASSOCIATION OF AMERICA (MOAA) FLORIDA COUNCIL OF CHAPTERS (FCOC)

The MOAA Florida Council of Chapters (FCOC) is comprised of 42 Chapters with nearly 5,000 members and their families. FCOC is one of MOAA's largest Councils. MOAA has a membership of over 380,000 members in all 50 States.

The FCOC's primary communication vehicles are our bi-monthly publication, The COUNCIL COMMUNIQUÉ and our Website www.MOAAFL.org Ads run for one year.

The COMMUNIQUÉ is distributed electronically to all our chapters, MOAA Headquarters in Virginia, and our influential contacts across the state of Florida.

The *COMMUNIQUÉ* provides a unique forum for businesses to reach a select segment of the population. The membership is patriotic and professional. We encourage your business to reach out to our members by advertising in *The COUNCIL COMMUNIQUÉ*.

In appreciation of Businesses that also support the FCOC Annual Convention with Ads in the Convention Souvenir Program Book within the last year the FCOC offers a discount for the same size Ad shown on the following Order Form.

Thank you!

FCOC

Advertise with Us!

Submitting Articles and Pictures for The Communiqué

Articles can be attached to an email. Microsoft Word works best (Ariel 12). You can also type your information into the body of an email where it can be copied and pasted into the newsletter. PDF files can also be used but without photos.

Pictures should have a .jpg extension. If you are sending pictures from your chapter, please include the chapter name and the names of those in the picture. A few words on what the event is about will help interest the readers.

If you have questions about your submission, contact

Randy Fiebrandt rfiebs1953@gmail.com





The Council Communique` ADVERTISING ORDER FORM



Size of Ad	Per Issue	Annual Placement	
QuarterPage (4"Hx3.5"W)	\$ 75	\$ 300 (Save \$150)	
Half Page (8" H x 3.5" W) or (4" H x 7.5 W)	\$150	\$ 600 (Save \$300)	
Full Page (9.625" x 7.5" W)	\$300	\$1,200 (Save \$600)	
Size of Ad:	/ # of Placements:	OR Annual:	
Notes: Annual is from Jan-Dec; six (6) issues published electronically on the 10th of the even month. Mid-year placement for a recurring annual placement can be at pro-rated annual rate for remaining issues. Copy due dates for 2020 are: the first day of February, April, June, August, October, and December. (Ad placement in printed Annual Convention Program (June) is handled separately by Convention Committee; POC's listed under Committee Chairs on last page of Communiqué)			
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- Ad copy must be submitted by the first of the month of the month of publication; i.e. Feb 1 for the January-February edition. Please notify the Council Vice President in advance if you plan to change the ad copy. Please address questions to Pat Kluever at.(540) 775-4955 or at "vpfcoc@gmail.com"



Florida Chapters & Web Sites (if available)

Ancient City Chapter

St. Augustine Area: Northeast View Website

Broward County Chapter

Deerfield Beach Area: Southeast View Website

Central Florida Chapter

Orlando Area: East Central <u>View Website</u>

Flagler County Chapter

Palm Coast Area: Northeast <u>View Website</u>

Gainesville Chapter

Gainesville
Area: Mid Central
View Website

Indian River Chapter

Vero Beach Area: East Central <u>View Website</u>

LeeCoast Chapter, MOAA

Sanibel Island Area: South West View Website

Military Officers Association of Sarasota, Inc.

Sarasota
Area: South West
View Website

MOAA of Citrus County

Lecanto
Area: Mid Central
View Website

Bay County Chapter

PANAMA CITY Area: Northwest

Cape Coral Chapter

Cape Coral Area: South West View Website

Charlotte Harbor Chapter

Punta Gorda Area: South West View Website

Florida Gold Coast Chapter

Coral Gables Area: Southeast

Halifax Area Chapter

Daytona Beach Area: East Central View Website

KINGDOM OF THE SUN CHAPTER

Ocala Area: Mid Central View Website

Mayport Chapter

Jacksonville Area: Northeast View Website

Military Officers Association of South West Florida

Naples Area: South West <u>View Website</u>

Nassau County

Fernandina Beach Area: Northeast View Website

Bradenton Chapter

Bradenton Area: South West <u>View Website</u>

Cape Canaveral Chapter

Patrick AFB Area: East Central View Website

Clearwater Chapter

CLEARWATER Area: West Central View Website

Florida Keys

Islamorada Area: Southeast View Website

Imperial Polk County Chapter

Lakeland Area: Mid Central

<u>Lake & Sumter Counties</u> <u>Chapter</u>

Lady Lake Area: Mid Central <u>View Website</u>

Mid-Florida Gulf Coast Chapter

Palm Harbor Area: West Central <u>View Website</u>

Military Officers Club of Volusia County

Orange City Area: East Central View Website

Northeast Florida Chapter

Jacksonville Area: Northeast View Website



Florida Chapters, Continued

Northwest Florida Military Officers Association

Fort Walton Beach Area: Northwest View Website

Pensacola Chapter

Pensacola Area: Northwest <u>View Website</u>

St. Petersburg Area Chapter

St. Petersburg Area: West Central <u>View Website</u>

Sun City Center Chapter

Sun City Center Area: West Central View Website

Tallahassee Chapter

Tallahassee Area: Northwest View Website

West Central Chapter, Inc

Spring Hill Area: West Central View Website

Palm Beach Area Chapter

Boynton Beach Area: Southeast View Website

Palm Beach-Martin Counties Chapter

Jupiter Area: Southeast View Website

Santa Rosa Chapter

Milton Area: Northwest

St. John's River Valley Chapter

Palatka Area: Mid Central

South Central Florida Chapter

Sebring Area: South West View Website

South Dade Chapter

Princeton Area: South East

Suncoast Chapter, MOAA Suwannee River Valley Chapter

Port Richey Area: West Central View Website

Tampa Chapter

MacDill AFB Area: West Central View Website

<u>View Website</u> Treasure Coast Chapter

Lake City

Area: Northeast

Fort Pierce Area: East Central View Website





Florida Council of Chapters



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The Communiqué is on the web: http://moaafl.org/

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A current issue of *The Council Communiqué* can be found at the Florida Council of Chapters Web Site: http://www.moaafl.org/, drop down menu Events/News. Opinions expressed by writers are their own, and may not express the positions of FCOC or the MOAA.