



# The Council Communiqué

Florida Council of Chapters  
Military Officers Association of America



August 2023

Issue 177



## President's Message

**CDR Patrick R (Pat) Kluever, USN, Ret.**  
**Naval Aviator (1320) - Navy Test Pilot School**  
**Graduate (Class-71)**



Greetings Florida MOAA Leaders and Members,

As I begin to write this article we are in Colorado Springs visiting relatives, kids and grandkids (6,000+ ft above Mean Sea Level - MSL). Colorado, and Colorado Springs in particular, is a long-standing leader in the nation's space force infrastructure. People are surprised to learn there was a 4-star Combatant Command (then CINCSPACE) formed in 1985 in Colorado Springs, so now there is also a Space Force, a uniformed military service as well.

The 2023 convention in St Augustine is in the books and it was by all metrics an event to be remembered by all for the content, impact of activities, and the participation by both leaders and members of our Florida and regional cadre. A hearty well-done to the Ancient City Chapter (Ron & Nancy Birchall & Team)!! My involvement in the planning was frequent and detailed, and I was always impressed by the team's drive and constant innovation to make this St Augustine convention at World Golf Village Renaissance one to remember!! I know LtGen Kelly, Garrety, "Tank" and Karen had a wonderful time at the event.

Please carefully read Steve's article that follows. He provides great detail on things that are happening in the Florida Council:

- FCoC Legislative Liaison (LL) Bob Bienvenue, Tampa LL Reggie Williams, and I expect other Florida Chapter LL's are teaming up to plan and execute our summer advocacy engagements with Florida Congressional Senators and Representatives while they are home in their district offices. Please help these teams in their efforts, especially if you or other Chapter members have personal or professional relationships with these influential individuals or their staffers by working through your Chapter's LL.
- We've moved our annual Leadership Training Seminar (LTS) away from the New Year's Holiday to 26-27 January 2024, and we are revising the agenda to a true workshop. This event will be focused on understanding Chapter Health Assessment Criteria, validating your 2023 assessments,

President's Message	1
V P Message	3
12 Month Calendar	4
Chaplain's Message	5
Surviving Spouse	6
Personal Affairs	7
'24 Convention News	10
Legislative Affairs	11
FDVA Update	14
Chapter Activities	17-26
FCoC Information, Chapters, Board & Committee Chairs	36-40

Submit Input to:  
Randall Fiebrandt, CDR,  
USCG (Ret) - Editor  
rfiebs1953@gmail.com

and planning to improve Chapter health in 2024. I need at least two leaders from each Chapter to work with your Area Vice President, my FCoC Leaders, and MOAA National leaders at this critical event. I expect registration for the January 2024 LTS will open in late September 2023 on the FCoC website. Last year the event was at capacity in Salons 3-4 at the Rosen Centre in Orlando. We have those same Salons in 2024 so please get your reservations in early so you and your team are guaranteed a seat to learn the latest changes from MOAA national for 2024, trade best practices with other Chapter leaders, compete for Chapter Health monetary awards for 2023, and plan out a great year for your Chapter in 2024.

- Lastly, we have engaged a commercial company for a proposal on a new platform and tools for our FCoC website. This new FCoC website is planned to be available for registration starting 1 February 2024 for our annual FCoC Convention in Daytona Beach 13-15 May 2024. Our current FCoC webmaster John Snyder will be retiring during 2024, and the position for FCoC webmaster is being advertised in this and future editions of the Communiqué during 2023. This job offering is a once-in-a-lifetime opportunity for a Florida MOAA member to be trained by our developer on-state-of-the-art web products and tools. With the current level of automation on modern applications and tools, the work load for an FCoC webmaster is estimated to be hours-per-month with a budget for consulting support from the developer. By working in this position the webmaster will be involved in all aspects of FCoC planning and operations, and can provide unique insight and capability to their Chapter. A bonus would be an almost certain guarantee for an over-the-top Chapter website. Applicants should contact VP Steve Bond as soon as possible.

If my use of nautical term is diminished in this article, I believe it is the influence of spending so much time above 5,000 ft above MSL. However, I'm sure my nautical vocabulary shall return in future articles now that I have return to mere twelve feet above sea level. Whether you find yourself at sea level or above 5,000 ft MSL, be sure to stay hydrated. One resident here at Fleet Landing ran on the nearby beach in the heat of mid-day without drinking fluids and ruined his kidneys. It might seem like a little thing, but not staying hydrated can be deadly - BE SAFE - STAY HYDRATED!

Best Regards, Pat K.

## NOTABLE DATES FOR AUGUST & SEPTEMBER

### August

- Aug. 4 Coast Guard Day
- Aug. 7 Purple Heart Day
- Aug. 10 U.S. Department of Defense Birthday
- Aug. 10 Agent Orange Awareness Day
- Aug. 14 Navajo Code Talkers Day
- Aug. 16 National Airborne Day
- Aug. 29 Marine Corps Reserve Birthday

### September

- National Suicide Prevention Month
- National Service Dog Month
- Sept. 2 V-J Day (Victory over Japan)
- Sept. 11 Patriot Day
- Sept. 17 -23 Constitution Week
- Sept. 18 U.S. Air Force Birthday
- Sept. 18 Air National Guard Birthday
- Sept. 15 National POW/MIA Recognition Day
- Sept 24 Gold Star Mother's Day
- Sept. 29 VFW Day



## Vice President's Message

**COL Steve Bond, USA (Ret)**

Summer is here and the temperatures in Florida and around the rest of the country are HOT--I think the Snowbirds might have been better off staying in Florida, rather than fleeing north where they even had the smoke from the Canadian forest fires to deal with!

August brings our legislators back home from Washington D.C. and with that, we are kicking off the second part of "Advocacy in Action" across the state. You can read more about our plans for that in Bob Bienvenue's Legislative Affairs article, but I'll emphasize we have a continuing responsibility as MOAA members to advocate for all veterans—active, former, or retired and their families--and protect their earned benefits. How do we do that? One way is to make sure you sign up in the MOAA Legislative Action Center and then TAKE ACTION. If you haven't signed up already, go to [www.MOAA.org/TakeAction](http://www.MOAA.org/TakeAction)--It is fast and easy and shows you "Never Stop Serving". Let your legislators know you care, and you vote!

Last month, many of our Council and Chapter Leaders participated in a three-day MOAA virtual Council & Chapter Leaders Workshop, and then sat in on a MOAA Leaders Roundtable on one of MOAA's 'hot button' topics: Chapter Health. The workshop covered the familiar subjects--Legislative Affairs, Chapter Management, Surviving Spouse Training, Communications and Panels with MOAA senior leaders. For those that couldn't attend at the scheduled time, the sessions were recorded, and the slides used are posted on the MOAA website (go to [www.moaa.org/content/chapters-and-councils/chapter-and-council-webinars/](http://www.moaa.org/content/chapters-and-councils/chapter-and-council-webinars/)). MOAA also rolled out the new *Leaders Workbook* for 2023-24. It is available for download on-line (go here [www.moaa.org/content/publications-and-media/moaa-publications/council-and-chapter-leaders-workbook/](http://www.moaa.org/content/publications-and-media/moaa-publications/council-and-chapter-leaders-workbook/)). Whether you attended the workshop in person, or reviewed the material afterward, all Chapter and Council leaders need to be "up" on the latest from MOAA National.

If the virtual MOAA Leaders Workshop sounded like something normally done at our Orlando Leadership Training Seminar (LTS), hold on to



**Military Officers Association of America  
Florida Council of Chapters**

**ALL SERVING, FORMER, RETIRED  
OFFICERS, WARRANT OFFICERS & SPOUSES—**



**I NEED YOU!**

- LEGISLATIVE ADVOCACY
- PHILANTHROPY & COMMUNITY ENGAGEMENT
- COMMADERIE & SUPPORT FOR MEMBERS



**Sign up for a Florida MOAA Chapter Today!**

**Scan the QR Code**

**or go to [www.MOAAFL.org/Membership.aspx](http://www.MOAAFL.org/Membership.aspx)**

**MOAA Take  
Action**

*Continued on next page*

your hats—The Times they are a-Changin! Planning for our January Leadership Training Seminar is underway, and it will be different from what we’ve done in the past. The new leadership training format will be to receive the bulk of the MOAA provided orientations in virtual workshops, while the focus of our annual in-person LTS will be centered around chapter health. At the LTS, small groups will be formed around our seven state areas to discuss and develop plans to grow membership and build healthy chapters. Preparation will be required and the takeaway from the LTS will be a plan for your chapter in 2024. This is also a great networking opportunity, and all chapters need to be represented. Mark your calendars now for January 26<sup>th</sup> – 27<sup>th</sup> at the Rosen Centre Hotel in Orlando. More information on the LTS will be forthcoming over the next few months.

Chapter health begins and ends with membership retention and recruiting and our State-wide Membership Campaign is still underway. Over the summer, we have asked chapters to hold a Membership Recruiting Event (luncheon, dinner, Officers Call, etc.) and invite area non-chapter MOAA members to come and find out what we do in our chapters. Some chapters have already conducted the event. Planning is key, as the MOAA invitation email blast to the non-chapter MOAA members require 60 days’ advance notice. Chapter Presidents and Area Vice Presidents have the instructions to request those emails. This is a prime opportunity to let other eligible chapter members know why they should join your chapter.

Wishing all of you a great summer—Stay Cool! Let me know if you have any questions.

Steve



**2023**

- NLT 15 September - Kick off Florida Chapter re-generation program
- 28-31 September - Georgia State MOAA Convention - Dahlenega, GA
- 21 October - Virtual Fall Board Meeting - approve 2024 budget

**2024**

- 26-27 January - FCoC Leadership Training Seminar - Rosen Centre, Orlando
- 1 February - Harris Communication Award Input Due
- 28 February - MOAA Community Outreach Grant submissions Due
- 1 March - Scholarship applications window closes
- April - 2024 AiA Teams to Washington D.C.
- 1 May - Level Of Excellence Award Inputs Due
- 13-15 May - 2024 FCoC / West Volusia Convention - Daytona Beach - Shores Resort & Spa
- 31 May - AMBA (Mercer) Ad Program Application Closes
- 1 June: Legislative Liaison Strobridge Nomination Closes
- 1 June - Surviving Spouse Excellence Award Nomination Closes





## Chaplain's Message

By CH (COL) Anthony P. "Tony" Clark, ARNG (Ret)

"My friend and my neighbor you have put away from me, and darkness is my only companion." From Psalm 88, *The Book of Common Prayer*

For many Veterans – male, female; straight, gay; rich, poor; young, old; peacetime, wartime; married, single – this lament is very real and often results in another Veteran death by suicide.

While many of us may not completely understand or comprehend the enfolding and engulfing mental and spiritual darkness that drives a person to suicide, we may come face to face with a Veteran who, in a moment of trust and vulnerability, shares that darkness with us.

Will you know what to do?

A first response to that question may be, "This is a serious topic, I'm not a trained mental health professional, this is way beyond my capabilities." Yes, it is a serious topic. And yes, you're probably not a mental health professional.

But no, this *is* in your capabilities. You *can* provide "first aid" for someone who expresses feelings of hopelessness, despair, and a desire to end their life.

And that "first aid" training is available from [The Fire Watch](#), Florida's commitment to ending Veteran suicide. The training is available online and covers three major points: The importance of suicide prevention in the Veteran community, How to recognize warning signs of a Veteran in crisis, and How to direct a Veteran in crisis to either 9-8-8 or the Veteran Crisis Line.

By completing [The Fire Watch](#) training, you and your fellow MOAA chapter members will be able to SAVE a Veteran's life by knowing the **S**igns of suicidal thinking, **A**sking the most important question of all — "Are you thinking of killing yourself?", **V**alidating the Veteran's experience, and **E**ncouraging treatment and **E**xpediting help.

You can be the light in a Veteran's darkness. Contact [The Fire Watch](#) today at (<https://www.thefirewatch.org/>) . Complete the individual online training AND arrange for a speaker to visit your MOAA chapter for an in-person group training. Be the difference, be the light.



STAND AGAINST  
VETERAN SUICIDE



## Surviving Spouse Corner

**Patricia Green, Surviving Spouse Liaison**

Hello all. The lazy days of summer are here. If you are away and there is a pause in your Chapter activities try to stay involved. There are Surviving Spouses that need help and information during the summer. Do take some time for yourself as well, though.

As you meet with MOAA members and other retired military, don't forget to mention the SBP Open Season that ends December 31, 2023. Any questions about it? The website is [www.dfas.mil/sbpopenseason23](http://www.dfas.mil/sbpopenseason23). Also all Surviving Spouses should check with DFAS [mypay.mil](http://mypay.mil) to make sure that the federal withholding is the correct amount on their SBP deposits. I hope you had an opportunity to attend the MOAA Zoom training July 25-27. I was happy to see so many from Florida in the different sessions. It was a great program.

Again, I want to invite all Surviving Spouses and Surviving Spouse Liaisons to join the Surviving Spouse Virtual Chapter. The next meeting is August 15 at 5 pm Eastern time. The Book Club meeting follows. The selection for this month is THE CONFIDANTE by Christopher C Gorham. Mary Gustafson, the SSL of Nassau County Chapter, will lead the discussion. To join this group send a request to [mssvc02@gmail.com](mailto:mssvc02@gmail.com).

Finally, enjoy this beautiful summer that so far is tropical storm free. FINGERS ARE CROSSED! Take advantage of the opportunity to have social time with your MOAA friends and for those fortunate enough to have them nearby enjoy the children and grandchildren while their schedule is free. School and schedules will be starting. Summer will soon be gone.

### Job Opportunity

The Marines are looking for a few good... Marines! The USMC has vacancies in Marine Corps Junior ROTC positions across the Country, including the Southeastern States, with several in Florida. To be considered for these important positions, candidates must be either a retired Marine Corps Officer or a Senior Noncommissioned Officer with a bachelor's degree. Candidates are certified through the Marine Corps JROTC Headquarters, and selection boards occur every 30 days. For more information on the USMC JROTC instructor program and vacancies, go to <https://www.mcjrotc.marines.mil/Vacancy-List/>. Help spread the word—If you know of qualified USMC candidates let them know.

Quiz of the Month by the Editor:



*I recently came across this statue. Can you sleuth out what and where it is?*

*For Bonus Points: How many of these are displayed around the world, and where are others in the state of Florida?*

Answer on Page 16



## Personal Affairs

**COL Paul Loschiavo, USMCR (Ret)**

### Internet Security

Two guys are hiking in the woods in Alaska when they hear some rustling in the brush behind them. They both realize that they are being followed by a giant grizzly bear.

One of them takes off his backpack and pulls out a pair of running shoes. He sits down and starts removing his boots to put on the running shoes.

The other one says “Are you crazy? You can’t outrun a grizzly.”

As the first is getting up, he says “I don’t need to out run the bear, I only need to outrun *you*.”

It’s the same on the internet.

Recently, the Palm Beach Chapter had an event at which the guest speaker was an internet security expert. He gave a great talk, which was even better as he spoke in English... everyday, non-technical English.

One point that he made repeatedly is the fact that most bad guys are *lazy*. If they try to hack you, and it seems pretty hard, they move onto the next target, of which there are gozillions. Basically, though nothing is *totally* bulletproof, as long as you are harder to hack than the next guy, you are

pretty safe.

Here are some simple things to do to put on your running shoes:

—Get and keep internet anti-virus software on your computer. The guy suggested that none is particularly better than any other, but they need to be installed and current. Don't let them expire. I'll add in that the bad guys send phishing attempts all the time imitating McAfee, Norton, and Avast. They all seek to get you to click on "renew now." In other words, keep track of who you use and know when it expires.

—Delete unused apps. Every app that you have on your phone records information about you. With the exception of something such as Google Maps that has to know where you are to work, whenever an app asks to be allowed to track your location, say "no." If an app asks to be allowed to see your contacts, say "no." And if you never use an app, delete it. Nothing good comes from having others know about you.

—Use "two factor authentication." Often known as "2FA," this is the system that requires that for you to open a website, the website first sends you a confirmation via another means of communication. Most often a text to your cell phone, this is extremely important for the websites for any financial institution with which you deal. Though not impossible for a bad guy to beat, it's really difficult and most bad guys will quickly move on to another target when faced with 2FA.

—Have a backup. This is actually very important. If you store information (such as passwords) in your phone and you lose it, you need to be able to get to it. Apple devices are pretty good at this. You can sync your iPhone with an iPad. Either has access to the data stored on the other.

—Make your passwords difficult to guess. It's unbelievable how many people have simple passwords. According to Google, the most commonly used passwords are "123456," "qwerty," and the word "password."

When it comes to passwords, the longer the better. And be sure to use numbers, upper case and lower case letters, and special symbols. The problem, of course, is how to remember them.

Here's an effective way: Pick something that is easy to remember. Let's say that you went to OCS at Ft Benning in 1970. You could make your password "BenningOCS1970," but change it to "B3nn1Ng@c\$/97o." Then, make it unique to a website by adding a suffix.

For the MOAA National website, set your password to B3nn1Ng@c\$/97oMOAA. For USAA, set it to B3nn1Ng@c\$/97oUSAA.

He also suggested a "password manager." I have no experience with any of the password managers and don't really know anyone who says that they do. Supposedly, they are good, but I can't really say.

I can say that I've got my running shoes on.

Do you?





**WANTED**



**WEBMASTER**

We are in need of a Council Webmaster. If you are Interested, contact us through our website at [MOAA Florida Council of Chapters: Contact Us](#)

We are preparing to phase out the old FCoC website and transition to a new one. The new website will be based on WordPress software with functional capabilities for database management, event management, and online payments. If you are interested in servings as our council webmaster, contact us at [www.moaaf.org/ContactUs.aspx](http://www.moaaf.org/ContactUs.aspx).



 **SAVE THE DATE!** 

**Military Officers Association of America  
Florida Council of Chapters (FCoC)**

**Leadership Training Seminar  
26-27 January 2024**



**Rosen Centre Hotel | Orlando, Florida**

### 2024 FCoC Convention Update

Our hotel for the 2024 FCoC Conference is the Shores Resort & Spa on A1A in Daytona Beach Shores. This hotel is very popular, so much so that weekends are typically fully booked and at full room rates. Indeed, when we were looking at hotels in the Daytona Beach area this was not unusual. Once we had settled on The Shores Resort & Spa their fully booked weekends became an issue for us as we had to either accept room rates at the full beachside level or try doing the convention on weekdays. That's why when you look at our convention dates they are a Sunday through to Wednesday – 12 to 15 May 2024.

I tell you of this for one reason, the hotel is very popular, situated as it is right on the beach and somewhat south of the main part of Daytona Beach, hence somewhat quieter. It is a wonderful opportunity for you to take advantage of the hotel's offer to allow attendees to extend their stay at the same room rate as we have arranged for the conference dates. This means you can stay Wednesday and Thursday with a Friday check out for our convention rate. If you wanted, you could of course extend your stay into the weekend, but this would mean paying the full weekend room rate. In either case it is well worth considering staying an extra day or two to take advantage of all that Daytona Beach and the surrounding area has to offer. Or not! Just hang out at the hotel, relax on the deck, at the pool, or on the beach. The Shores Resort & Spa has an expansive outside deck that has the hotel pool, Jacuzzi, a fire pit for evenings, and the "Tiki Hut" barefoot beach bar. Inside are the Azure oceanfront restaurant and the Oceanview Lounge both with direct beachside access. Don't forget the "Spa" part of the Shores Resort & Spa. Another opportunity to pamper yourself or for your spouse. The Spa is open Tuesday to Sunday from 9 am to 5 pm. Call them at 386-322-7232 to make reservations.

Another special opportunity lies right next door at the Top of Daytona Restaurant. Located in the Peck Plaza condos on the 29<sup>th</sup> floor, it is open Tuesday to Saturday from 4 pm to 10 pm and on Sunday from 4 pm to 9 pm. Check them out at <http://www.topofdaytona29.com> and call 386-310-7849 to make reservations.

The 2024 Convention will provide the opportunity for you to meet and socialize with your fellow Florida MOAA members. Although there will be MOAA information provided during the convention be sure to consider participating in the many other activities that will happen during the convention including taking advantage of a beautiful beach. This convention will be a wonderful time to bring your family to enjoy a special and Daytona Beach. Spouse, adult children, and certainly grandchildren will thank you.

Pete Durnell, 2024 Convention Planner



# Legislative Affairs

Lt Col Bob Bienvenue, USAF, Ret., Legislative Chair



	<p><b>MOAA Legislative Update:</b> Read about the latest MOAA Advocacy News and Calls-to-Action here.</p> <p><a href="https://moaa.quorum.us/">https://moaa.quorum.us/</a></p>	
--	--	--

## Why an August Recess

Did you ever wonder why Congress recesses annually every August?

Here's an interesting answer to that question in an article written by Jim Saska, a reporter for the *Congressional Quarterly-Roll Call*, with input from Daniel S. Holt, an assistant historian at the Senate Historical Office.

[The real reason Congress leaves Washington every August - Roll Call](#)

*I apologize in advance for all the pop-up ads in this link.*

In the lead up to this year's Congressional Summer Recess, MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), testified to the House Armed Services Quality of Life Roundtable on July 26.

In his testimony he detailed the topics that our members are being asked to bring to the attention of Florida's Congressional delegation in seeking their support for legislation to address MOAA's agenda on behalf on the currently serving military, their families, military retirees and their dependents, and surviving spouses and children.

His testimony underscored the urgency of implementing immediate actions and broad reforms to assist the currently serving military community. These topics also have a positive impact on maintaining the All-Volunteer-Force by enhancing the propensity to serve in the military.

The detailed text of his testimony can be found here:



He summarized those topics into:

- ✓ **Compensation** for the currently serving
- ✓ **Health Care** and prescription costs
- ✓ **Military Housing** maintenance and upgrades
- ✓ **Enhancing Spousal Employment** opportunities
- ✓ **Childcare** improvements

## Defense Budget Policy Bill Negotiations Face Murky Waters

The NDAA has been passed out of Congress for 62 years and is considered must-pass legislation for Congress each year.

The House version of the NDAA **HR 2670**, passed 219-210 along party lines. Although the bill came out of the HASC on an almost unanimous vote, it was loaded up with very partisan amendments during the full House debate that were not supported by the Democrats hence the passage by only 9 votes. That's not a good sign for an easy negotiation in joint conference.

The Senate version **S 2226** passed on July 27<sup>th</sup> 86 – 11 with strong bipartisan support.

The House and Senate bills **differ significantly** on a host of contentious social issues. Despite the acrimony, key congressional leaders said this week they are confident the competing authorization bill drafts can be sorted out in inter-chamber negotiations, and that a compromise can be found sometime this fall. But history has a pattern of repeating itself.

***For the past 27 years, the FY began on October 1<sup>st</sup> with either a Continuing Resolution or a Shutdown, reflecting the difficulty in getting the most important funding bills through the legislative process.***

### What's in the House and Senate Bills

The **Senate FY24 NDAA calls for \$886 billion in spending**, in accordance with the Debt Ceiling deal thus avoiding a default on its obligations (negotiated between the House Republican majority and the President). However, the **House version of the NDAA calls for spending \$11 billion less**. A tough negotiation is expected in the conference given the lower topline number in the House bill.

While you won't find the **5.2% pay raise** for the currently serving in the legislative text of either the House or Senate version, Congress supported the pay raise by keeping it tied to the Employment Cost Index. Further it is expected that the corresponding Defense Appropriations bills may include a House Committee **proposal to provide a 30% pay boost, on average, for servicemembers E-6 and below** in the new year.

House language **removes the Basic Allowance for Housing (BAH) from the Basic Needs Allowance (BNA) eligibility calculations** to ensure families struggling with food insecurity have access to this needed benefit. The Senate bill **provides authority to the service secretaries to determine high-cost areas or "a demonstrated need" in the implementation of the BNA**

The House version **expands the military spouse licensing and business costs reimbursement programs** through Work Opportunity Tax credits to employers,

The House NDAA includes a standardized program to **provide discounted child care for DoD child care employees**. **Both NDAA versions address the need to focus on recruitment and retention of employees for child development programs.**



Both the House and Senate **responded to MOAA's call for a pathway to restore TRICARE pharmacy network cuts** that have impacted beneficiary access to prescription drugs.

The House version contains language from the Expanding America's National Cemetery Act (H.R. 1413) **requiring a joint report from DoD and the VA with "a proposal to increase national cemetery capacity through the expansion or modification of a national cemetery that has, or will have, the capacity to provide full military honors."**

Disappointedly, **the text of the Major Richard Star Act (S. 344/H.R. 1282)** – which would authorize receipt of earned DoD retirement pay, without an offset, for those injured in combat and forced to medically retire – **has NOT been included in either of this year's NDAA's**. *Under congressional rules this means that it cannot be added in during the joint conference reconciliation*

Read more of MOAA's analysis on the NDAA differences here:

[MOAA - NDAA Update: What's in the House and Senate Bills, and What Happens Next](#)

### Higher TRICARE Fees Proposed in Testimony from Congressional Budget Office

Written testimony submitted by the Congressional Budget Office (CBO) to a recent Senate subcommittee hearing on DoD personnel includes several proposals threatening service-earned benefits, such as the **introduction of TRICARE For Life fees and minimum out-of-pocket requirements**. Those options also were part of [a biennial report](#) from the CBO released last December. **MOAA's Call-To-Action at that time resulted in thousands of messages in opposition to TRICARE For Life fee increases from MOAA members to lawmakers.**

MOAA remains concerned by the proposals' inclusion in the Committee report on this hearing. The bottom line impact is stark:

- Proposed TRICARE For Life enrollment fees would cost Medicare-age beneficiaries \$575 a year for individual coverage or \$1,150 for family coverage.
- Proposed cost-sharing measures would include an \$850 deductible, meaning TRICARE For Life would not cover any of the first \$850 of a beneficiary's Medicare cost-sharing.
- After the deductible, the proposed cost-sharing plan allows TRICARE For Life to cover only 50% of the next \$7,650 in Medicare cost-sharing, meaning beneficiaries would pay up to \$4,675 in cost-sharing per year.

***Please join in MOAA's Advocacy Mission once again to provide a counterpoint to CBO's written testimony by reminding Congress that our nation has an obligation to provide the health care benefit servicemembers and retirees have earned.***

CLICK HERE [Tell Congress You Oppose TRICARE/TRICARE for Life Fee Increases](#)

Communication with elected representatives is crucial to protecting earned benefits and




## Be An Advocate!

MOAA's Legislative Action Center is your destination to:

- Learn about MOAA's legislative priorities.
- Communicate directly with your legislators.
- Join thousands of others in or outside the Uniformed Services Community — Anyone can sign up through this link!

SCAN THE QR CODE



OR GO TO THE LINK TO SIGN UP!

[WWW.MOAA.ORG/TAKEACTION](http://WWW.MOAA.ORG/TAKEACTION)

**MOAA Take Action**

*Continued on next page*

maintaining the quality of life for servicemembers and their families.

- Write personalized emails, make phone calls, or use social media to express your support for the MOAA goals as described above.
- Share your personal stories or experiences to underscore the importance of this legislation.
- Get started by signing up for [MOAA's Legislative Action Center](#)
- Encourage friends, family, and colleagues to participate in the advocacy campaign.

The more individuals actively engaged, the stronger the impact of the collective voice.

[Share our call-to-action link](#) throughout your network; you do not need to be a MOAA member to use MOAA's Legislative Action Center.



## Florida Department of Veterans Affairs Update

**Lt Col R. Steven Murray, USAF (Ret.)**

**Communications Director, Florida Department of Veterans Affairs**

### Governor DeSantis Signs Framework for Freedom Budget

**FORT PIERCE, Fla.** – Gov. Ron DeSantis signed the Framework for Freedom Budget for Fiscal Year 2023–24 on June 15, which totals \$116.5 billion for the people of Florida.

“Florida’s Veteran community is very appreciative of Governor DeSantis’ unwavering support of our 1.5 million Veterans, their families, and survivors,” said retired Marine Corps Major General James S. “Hammer” Hartsell, Executive Director of the Florida Department of Veterans’ Affairs. “With the full support of the Florida Legislature, the budget enhances our ability to provide first-class health care and benefit services to our Veterans and their families. The Sunshine State continues to be the most Veteran sought after state in the nation.” The budget includes nearly \$500 million in Veteran-related support.

The Framework for Freedom Budget invests an additional \$6 million for medical and non-medical equipment upgrades, capital improvements, and increased staffing for the State Veterans’ Nursing Homes. The budget also includes funds to begin planning for the construction of the ninth State Veterans’ Nursing Home in Collier County. The budget also continues a \$2 million investment to assist veterans in securing meaningful skills-based employment, provide employers a skilled talent pipeline and to assist veterans in creating and operating a small business. To read more, click [here](#).

### Governor Announces Hometown Heroes Program Has Provided \$100 Million in Down Payment Assistance to Hometown Workers

TALLAHASSEE - Gov. Ron DeSantis announced that the Florida Hometown Heroes program has provided \$100 million in down payment and closing cost assistance to help Florida’s hometown workers purchase homes in the communities they serve. Governor DeSantis announced the launch of Hometown Heroes in June 2022, and since then the program has helped 6,753 Veterans, active-duty military members, nurses, teachers, and law enforcement officers purchase homes for their families. To read more, click [here](#).

### Governor Announces \$6.1 Million in Awards to Support Florida’s Military Communities

TALLAHASSEE – Gov. Ron DeSantis announced June 12 more than \$6.1 million in awards to military communities through the Defense Infrastructure Grant Program, the Defense Reinvestment Grant Program, and the Florida Defense Support Task Force Grant Program. Through the collaborative efforts of the Florida Department of Economic Opportunity and Enterprise Florida Inc., these programs provide grants to military communities to support infrastructure projects, economic diversification efforts, and military community relations. For more information [CLICK HERE](#)



**KNOWN AS THE VOICE OF  
VETERANS FOR FREEDOM  
AND PROSPERITY.**

FOLLOW US:



cv4a.org



@ConcernedVetsforAmerica



@ConcernedVets



**Exclusively Serving Veterans And Military Families Like Yours.**

Experience Unparalleled Personal Service From a Team of Seasoned Financial Professionals  
– **Focused Solely on the Military Community.**

**Richard Proctor**  
Relationship Manager

**(689) 777-0465**  
rproctor@aafmaa.com

**AAFMAA**  
COMMISSION • TRUST • PROTECTION  
AAFMAA Wealth Management & Trust LLC

**AAFMAA Wealth Management & Trust**  
FINANCIAL PLANNING • INVESTMENT MANAGEMENT • TRUST SERVICES

[aafmaatrust.com](https://www.aafmaatrust.com) | [@aafmaatrust](https://www.facebook.com/aafmaatrust) | [@awm&t](https://www.linkedin.com/company/awm&t) | [@aafmaa\\_trust](https://www.instagram.com/aafmaa_trust)

© 2023 AAFMAA Wealth Management & Trust LLC. Information provided by AAFMAA Wealth Management & Trust LLC is not intended to be tax or legal advice. Nothing contained in this communication should be interpreted as such. We encourage you to seek guidance from your tax or legal advisor. Past performance does not guarantee future results.

### Answer to the Quiz

This particular Lone Sailor Navy Memorial is located in Orlando at Blue Jacket Park in Baldwin Park, site of the former Navy/Recruit Training Center (N/RTC). The address is 2501 General Rees Avenue, Orlando, FL 32814. This Navy Memorial, dedicated on April 2nd, 2016, is a reminder of the Navy's presence in Central Florida, as well as an expression of gratitude to those sailors who have served, are currently serving, and shall serve in the United States Navy.

The Lone Sailor statue is the iconic symbol representing the United States Navy Memorial's mission to *Honor, Recognize, and Celebrate the men and women of the Sea Services, past, present, and future and to Inform the public about their service.* These meaningful statues provide a reminder to active duty, veterans, and civilians that they serve a grateful nation.

The Navy Memorial's Statue City Program began in 1997 with the placement of a Lone Sailor statue at Recruit Training Command in Great Lakes, IL. There are 18 Lone Sailor Statues in cities around the world, including the original on Navy Memorial Plaza in Washington, DC.

And the other in Florida .... Ft. Lauderdale.

And there are miniatures (22" tall) on 21 naval vessels.



# Florida Council of Chapters "Chapter News"

## Cape Canaveral Chapter

Marilyn M. Sanford, MOAACC Media Relations

### MOAA's Cape Canaveral Chapter (MOAACC) Breaks their Own Record for JROTC Support

MOAACC's Good Deeds Foundation (GDF) Board recently approved the largest ever grant to support all 14 Brevard County JROTC and five related Cadet Units for the upcoming 2023-24 School Year.

Following a year in which donors and their annual Golf Tournament produced over \$120K in funds, GDF's four pillars will all receive increased support: (1) Active Duty Military; (2) Veterans in Need; (3) JROTC, ROTC, other Cadet units; and (4) Veteran Organizations like Space Coast Honor Flight, Wreaths Across America and National Veterans Homeless Support. The GDF dispenses grants equal to what is received each year, less \$5K in reserve, and the amount has gone up 10 percent or more the past five years-----even during COVID.



Brevard JROTC Instructors

The GDF was able to present every JROTC program with \$2200 each, and 2 Civil Air Patrol units, 2 Sea Cadet units, and the Sea Scout Ship with \$1200 each, as the new school year began. In addition, the GDF will purchase every county and district trophy and medal for seven Raider Challenge, Air Rifle and Drill events, estimated at \$3600, thus saving the JROTC units over \$250 per school. The total package will thus exceed \$36,000. MOAACC is very proud of its impactful GDF 501(c) 3 supporting the youth in our community.



Cocoa Beach HS JROTC

In 2022, MOAACC's Good Deeds Foundation received donations of \$110k, including \$35k raised at the GDF annual Golf tournament and more than \$40k from major donors.

Grants included:

- Funding of 15 JROTC units, one College ROTC unit, and five other cadet units for a total of \$39,000 to support their programs in the 2022-23 school year.
- \$19,000 to support veterans and families in need.

[Find & Join a Chapter](#)

Continued on next page

- More than \$9000 for Space Coast Honor Flight, Wreaths Across America, and programs at the VA Cape Canaveral National Cemetery.
- More than \$20,000 for active duty military unit foundations for all six service branches on the Space Coast.

Scholarship Corporation:

Donations in the past two years increased available funds, allowing ten \$5,000 scholarships to college juniors through Graduate School in 2022, and at least \$50,000 for ten or more recipients in 2023.

**2023 MOAACC Scholarship Awards**

On July 18, 2023, The Military Officers Association of America, Cape Canaveral Chapter (MOAACC) held its 40th Annual Scholarship Awards Luncheon at the Indian River Colony Club (IRCC) in Melbourne, FL.

This year twelve recipients, all college juniors, seniors, graduate students and descendants of area military veterans, were selected. Each received a \$5,000 scholarship, for a total of \$60,000 in awards. The MOAACC Scholarship Corporation was established in 1984, beginning with a \$1,000 award. To date, 284 students have received MOAACC Scholarships with a total dollar value of \$860,000. MOAACC Scholarships are primarily funded through the generous contributions of chapter members over the years.



**MOAACC 2023-24 Scholarship Recipients:**

L-R: Kelsey Kressler, Embry - Riddle Univ.; Paula Biggs, Univ. of Maryland; Ian Vogt, University for Peace (Costa Rica); Meagan McIntyre, University of West Georgia; Megan Lee, University of Florida. **Not Shown:** Patrick Baney, LeTourneau University; Miles Brinkley, Vanderbilt University; Elena Fentress, University. of Florida; Andrew Lim, San Diego State University.; Jaelyn Mitchell, Howard University.; Megan Murphy, University of North Florida; Natalie Timm, Florida State University.



# Kingdom of the Sun Chapter

By Arlo Janssen, LTC, USA (Ret), Editor of the Sunbeams

The Kingdom of the Sun Chapter of MOAA held their June meeting at the Braised Onion in Ocala, FL on Thursday, June 1, 2023. We had almost thirty Chapter members and guests at this special luncheon. Everyone enjoyed the camaraderie and the great menu. Our KOS Chapter Treasurer, Linda Byrd, did an excellent job of greeting guests and managing the check-in at the June KOS luncheon. The speaker for our luncheon was Nancy Moses Hart. Nancy, a graduate of Ocala High School, joined her future husband in the entertainment field in 1964. She became famous as the "Human Cannonball." Nancy was shot from the barrel of a cannon by compressed air over 1,000 times. She was sponsored by the Quaker Oats Company and performed at the World's Fair. The presentation was very entertaining.



*COL Nick Navetta, USA (Ret), 2nd Vice President, Guest Speaker "Human Cannonball" Nancy Moses Hart, and MAJ Joe Voge, USA (Ret), KOS Chapter President.*

The months of July and August 2023 were dedicated to the support of the "Stuff the Bus" program by our KOS Chapter members. The "Stuff the Bus" program is operated by the Marion County Veterans Council. Our 1<sup>st</sup> Vice President, Craig Ham, COL, USA (Ret), serves as the Council President and was the project manager for the "Stuff the Bus" visits to selected Walmart Stores in Marion County. COL Ham reports that The KOS Chapter's "Stuff the Bus" program rolled into its twenty-third year on a high note. The program, which provides backpacks loaded with nineteen essential school supplies for homeless and needy students, is expected to set another record, delivering over 2,000 backpacks to school counselors at every elementary and middle school in Marion County, Florida. Our team of volunteers, supplemented by members of the Marion County Veterans Council, has already prepared over 1,200 backpacks, and delivered over 700 of them to sixteen schools. Another 300 are out for delivery this week. The entire supply of over 2,000 should be in schools prior to the start of school on August 10<sup>th</sup>.



*The "Stuff the Bus" bus parked at the ready to collect school supplies.*



*COL Craig Ham, Project Manager for Stuff the Bus, and Lisa Coleman, Assistant Principal at Dr. N.H. Jones Elementary, checking over the backpacks for the school counselors.*

The September 7, 2023, KOS Chapter meeting is scheduled to be held at noon at The Braised Onion, 754 NE 25th Avenue, Ocala, FL. The program and speaker for our September 2023 meeting is to be announced by email to the KOS membership.

# Charlotte Harbor Chapter

LTC Hugh Porter, USAR, Newsletter Editor

## NJROTC Medal and Scholarship Awardees for Charlotte Harbor Chapter

The Charlotte Harbor Chapter honored Cadets with NJROTC Medals and Seniors with \$1000 scholarships during the May 15 Awards Dinner. The awardees and their families were invited as guests to the event.



(L-R) Medal Awardees-Veronica Conant (Charlotte High School), Braydon LeCroy (Lemon Bay High School), SalinaTuthill (Port Charlotte High School), Alicia Stewart (North Port High School); and, Scholarship Awardees– Saskya Laroche (Port Charlotte High School), Aubrianna Hobbs (North Port High School), Regine Peterson (Charlotte High School), Presley Engelauf (Lemon Bay High School)



# Northeast Florida Chapter

CWO5 Marc Manor, USN (Ret), President

## Summer Starts Hot and MOAA Northeast Florida Starts Hotter!

The end of spring and beginning of summer brought in some hot weather and MOAA Northeast Florida Chapter kept up the momentum by getting hot in the community! With the high school and college graduation and award season passed and opening, the course was set to engage the Chapter through community service and outreach.

The MOAA Northeast Florida chapter also assisted with the “Flag Retrieval” which was held at the Jacksonville National Cemetery on 30 May 2023. The retrieval consisted of removing the American flags from the thousands of grave sites and preparing them for storage until next Memorial Day. Any day at the Jacksonville National Cemetery will fill your soul with reverence and honor but especially on those days of special gratitude like Memorial Day. All involved were thankful for the opportunity.

*The post Memorial Day Flag retrieval at the Jacksonville National Cemetery was a special day for MOAA Northeast Florida Surviving Spouses including Wanda Bosworth and Elizabeth Meux seen here with their beaming smiles despite the emotions of the solemn day.*



MOAA Northeast Florida also participated in the annual “Goodwill Fest” in Jacksonville Beach on Saturday, 3 June 2023. The festival is in honor of Veterans and First Responders in the “First Coast” communities. The festival included numerous food vendors, live music, games and it was great family fun!



*Despite taking some winds on the bow, MOAA Northeast Florida TOPS Liaison Officer, LT David Kennett and Chapter President, CWO5 Marc Manor manned the MOAA table at the annual “Goodwill Fest” in Jacksonville Beach to answer questions and recruit new members.*

# Northwest Florida Chapter

**Fred Westfall, Secretary**

## Northwest Florida Military Officers Association Scholarship Awardees Receive Commissions; Annual 2023 Scholarship & Awards Luncheon

**We are getting results with our Scholarship Program.** In May of 2023, five of our previous scholarship awardees were commissioned in three of our military services. **2nd Lt. Cole Briggs**, USAF, was commissioned at the University of Notre Dame via its AFROTC program. Cole is a former graduate of Baker School and Army JROTC. **2nd Lt. Yolanda Stallworth**, USAF, received her commission via the AFROTC at the University of Central Florida. She graduated from Niceville H.S. and its AFJROTC program in 2019. **2nd Lt. Blayne Johnson** of Niceville received one of our ROTC scholarships at the University of West Florida AFROTC. We also have **2LT James Webb**, U.S. Army, at the University of West Florida Army ROTC program. He previously received one of our JROTC scholarships in 2019 at Crestview H.S. The Navy Nurse program gains **Ensign Sarah Brown, USN**, a former Navarre NJROTC scholarship recipient in 2019. Sarah received her nursing degree at Belmont University and her commission from the NROTC at Vanderbilt University. Our heartiest congratulations and best wishes for success as they pursue their military careers. They are welcome back to see us at any time.



*Brig Gen Fran Hendricks, USAF Retired, Commissioning Speaker, and Maj Dave Parisot, USAF Retired, with 2Lt Blayne Johnson, 2022 NWFMOA Scholarship recipient. They are pictured here at the Naval Flight Museum in Pensacola on May 12<sup>th</sup>*

Our **annual Scholarship & Awards Luncheon on May 4<sup>th</sup>** was very well attended with 97 people and cadets, our highest attendance ever. We awarded eight scholarships totaling \$25,500 to JROTC cadets at six of our local high schools plus one scholarship of \$4,000 to a local ROTC cadet at the University of South Florida. We continued a program we started last year of naming some of our scholarships to remember deceased NWFMOA Chapter members. This year's JROTC scholarship

**Find & Join  
a Chapter**

*Continued on next page*

awardees and amount, their high school, and projected college and ROTC, and major field of study are as follows:

1. The “**Lt.Col. James ‘Jim’ Heavener, USAF, Ret., and Mrs. Una Heavener Memorial Scholarship**” of \$4,500 went to **Cadet Colonel Dawn Kerwin** of the Fort Walton Beach AFJROTC. She plans to attend the University of Central Florida and its AFROTC with a major in Biochemistry with the goal of becoming a pharmacist.

2. The “**Dr. Howard Fisher, Lt. Col., USAFR, Ret., and Mrs. Irene Fisher Scholarship**” of \$3,000 was awarded to **Cadet Colonel Mark Almazan** of the Fort Walton Beach AFJROTC. He plans to attend the University of West Florida and its AFROTC with a major in Business Management.

3. The “**Dr. Fred Westfall, Lt. Col., USAF, Ret., and Mrs. Janet Westfall Scholarship**” of \$3,000 went to **Cadet Petty Officer First Class Jacob Herrera** of the Navarre NJROTC. He plans to attend the University of Central Florida and its AFROTC with a major in Mechanical Engineering.

4. The “**Mrs. Chong Cha (Kim) Parisot Memorial Scholarship**” of \$3,000 was awarded to **Cadet Colonel Paige Letteleir** of the Choctawhatchee AFJROTC. Paige plans to attend the University of West Florida and its AFROTC with a major in Biomedical Sciences.

5. The “**CDR Olive Clyde Locke, USN, Ret., Memorial Scholarship**” of \$3,000 went to **Cadet LTC Maziah Davis** of the Crestview Army JROTC. Maziah plans to attend Florida Memorial University with a major in Political Science and International Studies, and to do AFROTC at the University of Miami.

6. The “**Colonel Richard ‘Dick’ Prater, USAF, Ret., Memorial Scholarship**” of \$3,000 was awarded to **Cadet Major Jeremy Figueroa-Olmeda** of the Choctawhatchee AFJROTC. He plans to attend the University of West Florida and its AFJROTC unit with a major in Exercise Science (Kinesiology).

7. The “**Colonel Jack Gardner, USA, Ret., Memorial Scholarship**” of \$3,000 was awarded to **Cadet Major Kelvin Lora** of the Baker School Army JROTC. Kelvin plans to attend the University of Central Florida and its AFROTC with a major in Business Management.

8. The “**Colonel Donald Panzenhagen, USAF, Ret., Memorial Scholarship**” of \$3,000 went to **Cadet First Lieutenant Alissa Easley** of the Niceville AFJROTC. Alissa plans to attend Virginia Military Institute and its USMC ROTC with a major in International Studies. Her goal is to use ROTC to be commissioned in the United States Marine Corps. (HOO-RAH!)

9. The “**Colonel Douglas L. ‘Doug’ Hardin, USAF, Ret., Memorial Scholarship**” of \$4,000 was awarded to **Cadet Colonel Kayla McCarthy** at the AFROTC at the University of South Florida in Tampa with a major in Criminology. Kayla graduated from Navarre H.S. in 2020 and received one of our JROTC scholarship’s that year. She is on schedule to be commissioned a Second Lieutenant in the USAF in May 2024.





2023 NWFMOA JROTC Scholarship awardees are, from left: Cadet Major Kelvin Lora, \$3,000 (Baker); Cadet Colonel Paige Lettelleir, \$3,000 (Choctawhatchee); Cadet First Lieutenant Alissa Easley, \$3,000 (Niceville); Cadet Major Jeremy Figueroa-Olmeda, \$3,000 (Choctawhatchee); Cadet Colonel Mark Almazan, \$3,000 (Fort Walton Beach); and Cadet Petty Officer First Class Jacob Herrera, \$3,000 (Navarre). Unable to attend was Cadet Colonel Dawn Kerwin, \$4,500 (Fort Walton Beach).

Another feature of our May 4<sup>th</sup> Scholarship & Awards luncheon was to recognize and congratulate **local high school seniors who have received an appointment to one of our nation’s military academies.** This year we honored three such seniors, all of whom were selected for the United States Air Force Academy (USAFA) at Colorado Springs, CO. Selected for the USAFA Class of 2027 from Fort Walton Beach H.S. are **Olivia Beard** and **Alexander Davidson**, and from Niceville H.S. is **Therese Sherwin**. Chapter President Fran Hendricks presented each with a ‘Certificate of Recognition and Congratulations’, accompanied by previous graduates of our military academies present.



Niceville H.S. senior Miss Therese Sherwin received a “Certificate of Recognition and Congratulations” on her appointment to the United States Air Force Academy, Class of 2027. Pictured are military academy graduates Maj Chuck Merkel (West Point), Lt Col Jim Shoff (USAFA), Maj Chris Beam (West Point), Miss Therese Sherwin, Capt. Mike Fisher (Annapolis), Maj Mike Griffith (USAFA), and Brig Gen Fran Hendricks, Chapter President.

Dave Parisot also recognized two retiring JROTC Senior Instructors with a certificate and gift. Retiring after seven years at Fort Walton Beach H.S. AFJROTC is Col. Mark Batcho, USAF, Ret. After eleven years of leading the Choctawhatchee H.S. AFJROTC, Major Scott Bates, USAF, is also retiring. During their tenures, these instructors have influenced over 3,500 JROTC cadets. Our sincere best wishes to both.



# South Central Florida Chapter

COL Mike Borders, USA (Ret)

## SOUTH CENTRAL FLORIDA CHAPTER WINS MOAA GRANT, CONTRIBUTES \$2,500 TO COUNTY VETERANS COUNCIL

For the seventh time the South Central Florida Chapter of the Military Officers Association of America (MOAA) was awarded a MOAA Foundation grant in the amount of \$2,500.

The chapter will donate the funds to support the Veterans Assistance Fund through the Highlands County Veterans Council, as it has done in past years. This fund provides food and financial assistance to needy veterans in the community. With this year's grant, the chapter has provided a total of nearly \$36,500 to the Veterans Council over the last six years. The chapter is also conducting an additional fundraiser to provide another \$2,500 to the Veterans Council. "Helping our fellow veterans in need is all about taking care of our own and leaving no veteran behind," said Colonel Robert Brooks, U.S. Air Force (Ret), chapter president. "The first six iterations of the program proved invaluable, and we are pleased to continue our support and assistance, now and into the future."

As an active member of the Veterans Council, the local MOAA chapter plays an integral role in the operation of the assistance fund. The chapter's VP, Glenn West, and IPP, Mike Borders, are President and VP of the Veterans Council, respectively.



(L-R): Dave Grey, Treasurer; Jim Burhans, chapter member; Bob Brooks, chapter President; Glenn West, Veterans Council President and chapter VP; Mike Borders, chapter Past President; Charlie Martin, chapter member.

## Ancient City Chapter

Ron Birchall, LTC, USA (Ret)

The Ancient City Chapter shared its 2023 FCoC Convention proceeds with the Veterans Council of St. John's County in support of homeless veterans. The presentation, a check for \$10,000, was made at the "Council" monthly meeting on 29 June 2023 with the ACC Board present.



## Flagler County Chapter

Dan Maxwell, CDR USN (Ret)

The Flagler County MOAA Chapter is hosting a western style Bar-B-Q event on October 21<sup>st</sup>, at the 2K ranch in Bunnell. This is one of two social events held by the chapter annually. Planned activities will include: Bar-B-Q meal (including wine, beer, and entertainment), a tour of the ranch and trails including feeding the horses (they love apples and carrots), horseshoe and corn hole tossing, live music, a live drone demonstration, and a shaded pavilion for those who only want to kick back and socialize. The cost is \$25.00 per person with guests and potential new members invited. Anyone interested in attending may contact Karla Key at [karlakey@usa.net](mailto:karlakey@usa.net) for details and reservations no later than October 4, 2023.



[Find & Join  
a Chapter](#)



**WE'RE PROUD  
TO SERVE YOU**

BlueCross  
BlueShield

FEP Dental<sup>SM</sup> **FEDVIP**

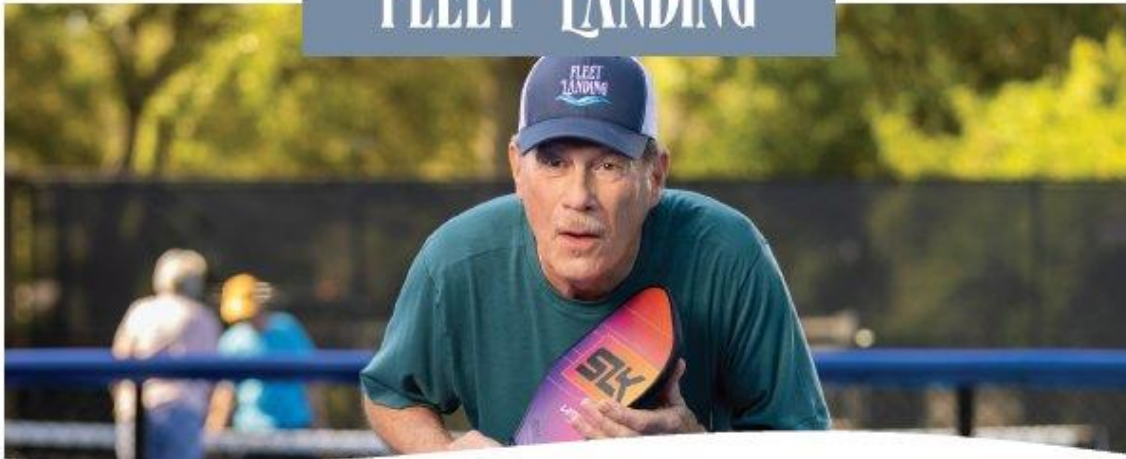
[bcbsfeddental.com](http://bcbsfeddental.com)



[Find & Join  
a Chapter](#)



# FLEET LANDING



## *Life* WITHOUT LIMITS



### SHOW YOUR COMPETITIVE SIDE

Whether on the pickleball court, in one of our pools, or on the croquet green, at Fleet Landing, your retirement can be filled with friendly competition. It's all a part of our WELLInspired™ lifestyle, which uses evidence-based research and programs to help you discover your best self. Every day provides a new opportunity to challenge yourself, reach new goals, and most importantly, have the time of your life!

*Ask about Life Care and the peace of mind it offers now and for the future.*

877.915.0378 • [FleetLanding.com](http://FleetLanding.com)

WELLInspired™ Living in Atlantic Beach, FL



FCNMOAA 23-88145

**Find & Join  
a Chapter**





Your work supports a larger vision

## Let us support you

A FEDVIP Vision plan that's focused on you is just a few clicks away. Just enter your ZIP code at [uhcfeds.com](http://uhcfeds.com) to compare benefits and perks from UnitedHealthcare, including:

- A \$200 frame allowance on both the High and Standard plans
- Access to 133,000 providers
- Discounts on trendy frames from top brands

### When and how to enroll

Sign up during Federal Benefits Open Season, or if you're a new hire, you have 60 days from your start date to enroll.

Sign up at [BENEFEDS.COM](http://BENEFEDS.COM) or call 1-877-888-FEDS (3337).

Learn more

Check up on the details at [uhcfeds.com](http://uhcfeds.com)

United  
Healthcare  
Vision

Federal Employees Dental and Vision Insurance Program



All trademarks are the property of their respective owners.

© 2023 UnitedHealthcare Services, Inc. All Rights Reserved. ES23-2082154

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., UnitedHealthcare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX, VPOL.13.TX or VPOL.18.TX and associated COG form number VCOG.INT.08.TX, VCOG.CER.13.TX or VCOG.19.TX. Plans sold in Virginia use policy form number VPOL.06.VA, VPOL.13.VA or VPOL.18.VA and associated COG form number VCOG.INT.08.VA, VCOG.CER.13.VA or VCOG.18.VA. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

Find & Join  
a Chapter

## MILITARY OFFICERS ASSOCIATION OF AMERICA (MOAA) FLORIDA COUNCIL OF CHAPTERS (FCOC)

The MOAA Florida Council of Chapters (FCOC) is comprised of 39 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](http://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 (Arial 12). You can also type your information into the body of an email where it can be copied and pasted into the newsletter.

Pictures should have a .jpg or .png 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. Please ensure that you have the permission of persons in the photos for publishing.

If you have questions about your submission, contact

Randy Fiebrandt  
[rfiebs1953@gmail.com](mailto:rfiebs1953@gmail.com)

**Find & Join  
a Chapter**



## The Council Communiqué ADVERTISING ORDER FORM



<u>Size of Ad</u>	<u>Per Issue</u>	<u>Annual Placement (6 Issues)</u>
Quarter Page (4" x 3.5")	\$75	\$300 (Save \$150)
Half Page (8" x 3.5") or (4" x 7.5")	\$150	\$600 (Save \$300)
Full Page (9" x 7.5")	\$300	\$1200 (Save \$600)

Size of Ad: \_\_\_\_\_ No. of Issues: \_\_\_\_\_ Annual: \_\_\_\_\_

Note: Annual is from Jan-Dec. Six issues are published electronically on the 10<sup>th</sup> of the even months. Mid-year placement for a recurring annual placement can be pro-rated for the remainder of the year.

*(Ad placement in the printed Annual Convention Program in the spring is handled separately by the Convention Committee: POC's are listed under the Committee Chairs on the last page of the Communiqué)*

Amount: \$ \_\_\_\_\_ Make check out to: Florida Council of Chapters and mail with this form to: Treasurer – FCoC, P.O. Box 60603, Fort Myers, FL, 33906.

Business Name \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Business Contact: \_\_\_\_\_ Email: \_\_\_\_\_  
 Tel/Cel #: \_\_\_\_\_ Fax #: \_\_\_\_\_

Submit PDF or JPEG file of ad(s) or ad update via email with a scanned copy of the completed order form to [vpfcoc@gmail.com](mailto:vpfcoc@gmail.com)

Copy is due by the first day of February, April, June, August, October and December.

Please notify the Council Vice-President if you plan to change the ad copy. Address questions to Col Steve Bond at 321-831-7572 or to [vpfcoc@gmail.com](mailto:vpfcoc@gmail.com).



## Florida Chapters & Web Sites (if available)

### [Ancient City Chapter](#)

St. Augustine  
Area: Northeast

[View Website](#)

### [Bay County Chapter](#)

Panama City  
Area: Northwest

### [Bradenton Chapter](#)

Bradenton  
Area: South West

[View Website](#)

### [Broward County Chapter](#)

Deerfield Beach  
Area: Southeast

[View Website](#)

### [Cape Coral Chapter](#)

Cape Coral  
Area: South West

[View Website](#)

### [Cape Canaveral Chapter](#)

Patrick AFB  
Area: East Central

[View Website](#)

### [Central Florida Chapter](#)

Orlando  
Area: East Central

[View Website](#)

### [Charlotte Harbor Chapter](#)

Punta Gorda  
Area: South West

[View Website](#)

### [Clearwater Chapter](#)

CLEARWATER  
Area: West Central

[View Website](#)

### [Flagler County Chapter](#)

Palm Coast  
Area: Northeast

[View Website](#)

### [Florida Gold Coast Chapter](#)

Coral Gables  
Area: Southeast

### [Florida Keys](#)

Islamorada  
Area: Southeast

[View Website](#)

### [Gainesville Chapter](#)

Gainesville  
Area: Mid Central

[View Website](#)

### [Halifax Area Chapter](#)

Daytona Beach  
Area: East Central

[View Website](#)

### [Imperial Polk County Chapter](#)

Lakeland  
Area: Mid Central

### [Indian River Chapter](#)

Vero Beach  
Area: East Central

[View Website](#)

### [Kingdom Of The Sun Chapter](#)

Ocala  
Area: Mid Central

[View Website](#)

### [Lake & Sumter Counties Chapter](#)

Lady Lake  
Area: Mid Central

[View Website](#)

### [Lee Coast Chapter, MOAA](#)

Sanibel Island  
Area: South West

[View Website](#)

### [Mayport Chapter](#)

Jacksonville  
Area: Northeast

[View Website](#)

### [Military Officers Association of Sarasota, Inc.](#)

Sarasota  
Area: South West

[View Website](#)

### [Military Officers Association of South West Florida](#)

Naples  
Area: South West

[View Website](#)

### [Military Officers Club of Volusia County](#)

Orange City  
Area: East Central

[View Website](#)

### [MOAA of Citrus County](#)

Lecanto  
Area: Mid Central

[View Website](#)

### [Nassau County](#)

Fernandina Beach  
Area: Northeast

[View Website](#)

### [Northeast Florida Chapter](#)

Jacksonville  
Area: Northeast

[View Website](#)

### [Northwest Florida Chapter](#)

Fort Walton Beach  
Area: Northwest

[View Website](#)

**Palm Beach-Martin Counties Chapter**

Jupiter  
Area: Southeast  
[View Website](#)

**Pensacola Chapter**

Pensacola  
Area: Northwest  
[View Website](#)

**Santa Rosa Chapter**

Milton  
Area: Northwest

**St. Petersburg Area Chapter**

St. Petersburg  
Area: West Central  
[View Website](#)

**South Central Florida Chapter**

Sebring  
Area: South West  
[View Website](#)

**South Dade Chapter**

Princeton  
Area: South East

**Sun City Center Chapter**

Sun City Center  
Area: West Central  
[View Website](#)

**Suncoast Chapter**

Port Richey  
Area: West Central  
[View Website](#)

**Suwannee River Valley Chapter**

Lake City  
Area: Northeast  
[View Website](#)

**Tallahassee Chapter**

Tallahassee  
Area: Northwest  
[View Website](#)

**Tampa Chapter**

MacDill AFB  
Area: West Central  
[View Website](#)

**Treasure Coast Chapter**

Fort Pierce  
Area: East Central  
[View Website](#)



**Standing with you  
at every stage.**

**1-800-247-2192  
[www.moaainsurance.com/plans](http://www.moaainsurance.com/plans)**

100392



# Florida Council of Chapters

## *Military Officers Association of America*



### OFFICERS

- President:** CDR Patrick R (Pat) Kluever, USN (Ret) 540-775-4955 (Mary)  
**Vice President:** COL Steve Bond, USA (Ret) 321-831-7572 (Jane)  
**NE Area Vice President:** CAPT Tony LaVecchia, USN (Ret) 571-438-3875 (Andrea)  
**NW Area Vice President:** LTC Paul Chlebo, USA (Ret) (Tracy)  
**EC Area Vice President:** MAJ Lorraine Holland, USA (Ret) 407-221-1388  
**MC Area Vice President:** LTC Dan Hill, LTC, USA (Ret) 863-212-5036 (Josie)  
**WC Area Vice President:** COL Charles Dalcourt, USA (Ret) 254-383-4012 (Millie-D)  
**SE Area Vice President:** COL Paul Loschiavo, USMC (Ret) 561-310-4769  
**SW Area Vice President:** COL Gary Nolan, USAF (Ret) 618-407-6945 (Cindy)  
**Secretary:** COL Jon Gordon, USA (Ret) 941-923-2302 (Mary)  
**Treasurer:** Lt Col Gary Peppers, USAF (Ret) (239) 573-6690 (Carol)  
**Immediate Past President:** COL Mike Borders, USA (Ret) 863-402-8292 (Diana)

### COMMITTEE CHAIRS

- Budget & Finance:** Lt Col Gary Peppers, USAF (Ret) 847-452-8473 (Carol)  
**Bylaws & Resolutions:** COL Bancroft McKittrick, USMC (Ret) 603 548-6558 (Kathleen)  
**Communiqué Editor:** CDR Randall Fiebrandt, USCG (Ret) 954-806-7854 (Joan)  
**Legislative Affairs:** Lt Col Robert Bienvenue, USAF (Ret) 352-775-2183 (Barbara)  
**Florida Veterans Council:** MAJ Lorraine Holland, USA (Ret) 407-221-1388  
**Florida Legislative Affairs:** Lt Col Steve Murray, USAF (Ret) 850-668-1645 (Beth)  
**Membership:** COL Steve Bond, USA (Ret) 321-831-7572 (Jane)  
**Personal Affairs:** COL Paul Loschiavo, USMC (Ret) 561-310-4769  
**Religious Activities:** COL Anthony "Tony" Clark, ARNG (Ret) 407-496-5249  
**Web Site & FMMC/IMMC Ed:** LCDR John Snyder, USN (Ret) 904-859-6099 (Donna)  
**FCOC Convention Coordinator:** COL John Murphy, USA (Ret) 904-481-9325 (Virginia)  
**Surviving Spouse Liaison:** Patricia Green, 407-774-7933

To reach any of the Officers or Committee Chairs via email, please go to our Web site (Contact Us) or

[CLICK HERE](#)

---

***The***  
***Communiqué***  
**is on the web:**  
<http://moaafi.org/>

---

The ***Council Communiqué*** is the newsletter of the Florida Council of Chapters (FCOC), Military Officers Association of America, and is published bimonthly: February, April, June, August, October, and December. MOAA, it's Councils and Chapters are non-partisan organizations. The Communiqué is intended for wide distribution via e-mail within the FCOC including Chapter Leaders and all Chapter Members in Florida. A current issue of ***The Council Communiqué*** can be found at the Florida Council of Chapters Web Site: <http://www.moaafi.org/>, drop down menu Events/News.

Opinions expressed by contributors are their own and may not express the positions of FCOC or the MOAA.