



The Council Communiqué

Florida Council of Chapters
Military Officers Association of America



August 2022

Issue 171



President's Message

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

President's Message	1
V P Message	3
12 Month Calendar	4
Chaplains Message	5
Legislative Affairs	6
Personal Affairs	8
Surviving Spouse	11
Convention Recap	12
Chapter Activities	16-26
FCoC Information, Chapters, Board & Committee Chairs	29-33

Greetings MOAA Members and Friends,

As I write this message I am surviving COVID with a little help from Paxlovid - kind of like a bad old summer cold. Mary tested negative after three days of being around infected me.

SCUTTLEBUTT

MOAA VOTING: This is your opportunity as MOAA members to elect Directors, approve Resolutions, and approve a Bylaws Change to formally bring United States Space Force into MOAA's group of uniformed services. Refer to the cover sheets of your August edition of the MOAA Magazine for written and online voting instructions.

PACT ACT: There is currently much angst in our community about the apparent failure of the "PACT ACT" in the Senate. If you peel back the cover a little you will find that a bi-partisan "sure thing" turned into a failure because of partisan moves to once again seek using our veterans as political pawns to get unrelated amendments passed. I urge you to

support those who favor and have demonstrated bi-partisan approaches to law making and problem solving. At the last moment, a chorus of Veterans voices forced a bi-partisan save to pass the PACT Act.

TAKE ACTION: With lots of activity in Congress, you can expect numerous "Calls To Action" this summer, and likely into fall, from LtCol Bob Bienvenue, USAF (Ret) our Council Legislative Liaison (LL), and / or via your Chapter's LL and Leadership Team. Please give them your total support during this critical time of year in our federal budget process to ensure continued support to our military, veterans, their families and survivors.

RULES OF THE ROAD

MOAA Medal Policy - MOAA authorizes the award of one MOAA medal per year to each ROTC and JROTC unit supported by a MOAA Chapter in their catchment area. As approved at the final FCoC Board meeting of the 2022 convention, FCoC will reimburse a Florida Chapter \$3.00 for the purchase of each authorized MOAA medal from

Submit Input to:
Randy Fiebrandt, Editor:
rfiebs1953@gmail.com

the MOAA store. The FCoC Treasurer must be properly invoiced for reimbursement, and the Chapter is expected to deliver the medal in person to demonstrate the Chapter's support to each unit. The number of units a Chapter supports will be verified by the appropriate Area Vice President. Please note that Chapters will be responsible for all shipping costs.

CONSTANT BEARING, DECREASING RANGE

- 1 SEP 2022 - Registration Opens for 2023 Leadership Training Seminar 6-7 JAN 2023 at the Rosen Center in Orlando. Everyone who is attending must register by 15 DEC 2022 when a final count is required by Rosen to be guaranteed a room. Late registrations / cancellations (after 15 DEC) cannot be assured, but may be permitted based on hotel loading. From personal experience, a hard cutoff date will be established - likely noon on Monday 2 January 2023, after which no reimbursements will be processed, regardless of circumstance for not attending the event.
- 29 SEP 2022 (**CRITICAL**) - Monthly Round Table - 2022/2023 Level Of Excellence (LOE) Scoring - This is a "must see" session to prepare your Chapter leadership team to submit a winning LOE submission. Virtual meeting starts at 1900 - contact me if you do not get an invitation.
- 11 OCT 2022 - Fall FCoC virtual Board meeting starts at 1400
- 17-21 OCT 2022 - FCoC President will visit Northwest Area Chapters
- 27-28 OCT 2022 - MOAA National Annual Meeting in Kansas City - All Chapter Presidents winning LOE awards for 2022 will be invited.
- 17-20 NOV 2022 - Georgia State Convention in Athens, GA - We will renew our close ties with our friends in the Georgia Council of Chapters.
- 6-7 JAN 2023 - Leadership Training Seminar at the Rosen Center in Orlando. All Chapters are expected to send representatives from their leadership team for critical training and for the FCoC Board meeting.
- 18-21 MAY 2023 - FCoC Convention, St Augustine - featuring a charity golf tournament at World Golf Village, and opportunities to "Explore the Ancient City" - pirates, ghosts, great music and an array of attractions.

VECTORS FOR ACTION

As you plan the remainder of 2022 and your vectors and thrusts for 2023 please consider the three vectors below as priorities:

1. Retention & Recruiting
2. Leveraging Opportunities
3. Recognizing Spouses Contribution to Chapters

FCoC Vice President COL Steve Bond, USA (Ret) is our champion for Retention and Recruiting. Please support him in this campaign in every way possible to grow our Florida Chapter membership.

I will try to leverage every opportunity presented by MOAA National for our Chapter's benefit. I ask us all to be ever-aware of the significant contribution by spouses and surviving spouses to the operation and well being of our Council and Chapters throughout Florida.

Best Regards & Carry On, Pat K.



Vice President's Message

COL Steve Bond, USA (Ret)

Coming out of the June West Palm Beach Convention, I thought there would be a chance to relax and kick back for the summer before our next major council event—the Leadership Forum in Orlando 6-7 January. I misjudged that! Not

only has the council leadership worked to wrap up a successful 2022 Convention, but we have started working with Ancient City Chapter on next year's Convention in St. Augustine from 19-21 May. That convention looks to be another great gathering, so mark your calendars!

The Membership Campaign is off and running. 'Zoom' meetings were held on 22 July and 2 August with council and chapter leaders to discuss how to grow our membership base and make our chapters stronger. Now the hard part—implementing the elements of the campaign. The campaign plan charts and a video recording of the 2 August meeting are posted and available for all on the council membership webpage at <https://www.moaaf.org/Membership.aspx>. I encourage all chapter leaders and members to review the charts as you are key to our campaign success. Every member is on the membership committee!

One of the Membership Campaign elements is communications—both internal within our organization and external outside our membership base. *The Communiqué* is an essential element for both those purposes. I personally want to thank those that help produce our award-winning newsletter—writing articles, doing the editing and layout, and distributing the newsletter—your work is important to link our forty chapters across the state and is greatly appreciated! *The Communiqué* is posted on our website and available at <https://www.moaaf.org/Communique.aspx>. My thoughts are we should use *The Communiqué* as a recruiting tool for those non-chapter MOAA members in the State to let them know of the important work our chapters are doing across the State, and to encourage those eligible to join a chapter. We all need to not only read it, but to help recruit new members, share it with a friend and encourage them to join us!

Speaking of Communiqué, in this edition, joining long-time supporter/advertiser Fleet Landing, we have added Florida Blue, Indian River Colony Club (IRCC), Government Employees Health Association (GEHA), and United Health Care (UHC) as advertisers. While we cannot endorse businesses, we do encourage members to consider

SIGNIFICANT DATES FOR AUGUST & SEPTEMBER

Aug. 4, 2022 – Coast Guard Birthday (1790)

Aug. 7, 2022 – Purple Heart Day – A time for Americans to pause to remember and honor the brave men and women who were either wounded on the battlefield or paid the ultimate sacrifice.

Aug. 16, 2022 National Airborne Day honors the military's airborne divisions of the Armed Forces.

Aug. 19, 2022 National Aviation Day is a United States national observation that celebrates the development of aviation.

Aug. 29, 2022 – Marine Forces Reserve Birthday

Sept. 11, 2022 – Patriot Day
An annual observance to remember and honor those who were injured or killed during the Sept. 11, 2001 terrorist attacks.

Sept. 16, 2022 – POW/MIA Recognition Day

Sept. 18, 2022 – Air Force Birthday (1947)

their products and services in your comparison shopping and be sure to thank them for supporting us! By the way, there were 21 business advertisers in the Convention Program and if you haven't seen the program it is posted on the Convention Page at www.MOAAFL.org/convention.aspx (enter '2022' and then click on the red bar to download the Convention Program).

Enjoy the summer! If you have questions or comments, contact me at ypfcoc@gmail.com.

Steve

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25 AUG 22: Monthly Round Table - Community Outreach (Virtual)

29 SEP 22: Monthly Round Table - 2022/23 LOE Scoring (Virtual)

11 OCT 22: Fall FCOC Board Meeting (1400) (Virtual)

28 OCT 22: MOAA Annual Meeting - Kansas City (In Person)

27 OCT 22: Monthly Round Table - Transition Services (Virtual)

1 NOV 22 to 1 MAR 23: MOAA Foundation Scholarship Application Window

17 NOV 22: Monthly Round Table - Retention (Virtual)

17-20 NOV 22: Georgia State MOAA Convention, Athens, GA

1 DEC 22 to 28 FEB 23: MOAA Foundation Community Outreach Grant

15 DEC 22: Final Room Registration Count Due for January Orlando LTS

29 DEC 22: Monthly Round Table - EOY Review/Discussion (Virtual)

6-7 JAN 23: Annual Leadership Training Seminar (LTS) - Rosen Center, Orlando (In person)

1 FEB 23: Harris Communications Award Applications Due

1 MAY 23: Level of Excellence (LOE) Applications Due

18-21 MAY 23: FCoC 2023 Convention St Augustine

1 JUN 23: Strowbridge Legislative Chair/Liaison Award Nominations Due

1 JUN 23: Surviving Spouse Liaison Excellence Award Nomination Due

1 JUL 23: Inputs Due for OCT MOAA Magazine



Chaplain's Message

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

Alexa recently wished me a happy Monday by reminding me that MONDAY rearranged spells DYNAMO. My first thought was about another manic Monday and how Monday is the most unpopular day of the week. Who associates dynamo, energy, or action with Monday?

After I woke up a bit more, I started wondering about rearranging or changing our viewpoint or perspective about other areas of life. Where else do we need to rearrange our thinking and see the dreary ("It's another manic Monday") from a new perspective ("I'm a dynamo this Monday morning!")

As I thought about this change of perspective or viewpoint, I looked back to my early work in congregational ministry and how I viewed interruptions from a staff member, a phone call, or a walk-in visitor. Initially, those interruptions were most unwelcome and frustrating because I was busy working on important matters: sermon preparation, budget planning, or project management. And staff questions, phone calls, or walk-in visitors were not a priority on my to-do list.

In time, that perspective changed (thank goodness!) and interruptions, whatever the source, became opportunities to serve someone in need, or coach a staff member, or solve problems. That change in perspective did not occur overnight and was informed by understanding that leaders are servants for those they lead. And servants make themselves available as they are needed.

I do not know what dimension of your life might need rearranging (MONDAY to DYNAMO) or a look from another perspective or viewpoint. That's a question for you to consider and wrestle with. I had to wrestle with how I viewed interruptions because I knew that frustration and anger were not helpful or healthy long-term ways to navigate congregational ministry. And changing my perspective on interruptions to a more positive one changed my life and helped me enjoy my work better.

So, what's your MONDAY that needs to become a DYNAMO?

Question #1: We know that August 16th is National Airborne Day? What is significant about this day?

Question #2: And August 19th is National Aviation Day. Why?

Read on in the Communiqué' for the answers.

Legislative Affairs

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



	<p>MOAA Legislative Update: Read about the latest MOAA Advocacy News and Calls-to-Action here.</p>	
<p>https://moaa.quorum.us/</p>		<p>Take Action Now!</p>

Senate Reverses Direction to Pass the PACT Act

The U.S. Senate passed the final vote on the historic Sergeant First Class Heath Robinson Honoring Our PACT Act, 86-11, ensuring millions of veterans exposed to noxious fumes emanating from burn pits and other dangerous chemical toxins will have access to Department of Veterans Affairs care and benefits.

The unprecedented delay in allowing a vote to be taken on this bill that was largely identical to what passed on June 16 by a bipartisan majority of senators, resulted in a torrent of adverse national news coverage soundly criticizing the senators' action.

MOAA joined veterans groups, servicemembers and military families affected by toxic exposure, on Capitol Hill in the days both leading up to and following the failed vote as part of a final push to secure Senate approval. The ensuing full court press by many VSOs and MSOs advocating for the Bill's remedies, led to a second vote for cloture and the final vote on this Bill just three legislative days later!!!!

The bill was previously passed in both the House and Senate before it received technical corrections and went to a procedural vote in the Senate on July 27. The 55-42 vote failed to meet the 60 votes necessary to advance the legislation when *25 senators who previously voted in favor of the bill flipped their votes* citing newfound concerns with the legislation (including both Florida Senators who later changed their vote again after pressure from veterans in favor of the legislation).

The PACT Act addresses the full spectrum of issues affecting toxic-exposed veterans' access to VA benefits and care, while also reforming VA's presumptive decision-making process. The sweeping legislation provides a comprehensive framework to improve the presumptive process for burn pit veterans by streamlining access to health-care benefits for those who served in areas of known toxic exposure — regardless of disability status — and provides health care for as many as 3.5 million veterans exposed to airborne hazards and burn pits.

Toxic smoke and fumes from burn pits in Iraq and Afghanistan included medical and human waste, jet fuel, chemicals, metal, munitions and unexploded ordnance, petroleum and lubricant products,



plastics, Styrofoam and more.

The bill is named after Army National Guard Sgt. Heath Robinson. After deploying to Kosovo and Iraq as a combat medic with the Ohio National Guard, Robinson was diagnosed with a rare auto-immune disorder and stage 4 lung cancer. He died in May 2020, leaving behind his wife and daughter, Brielle.

Immediately after the approving vote, MOAA President and CEO Lt. Gen. Dana T. Atkins, USAF (Ret) said "We thank the advocates, lawmakers, and legislative staffers who've seen this bill through to the finish line. We call on President Biden to sign the legislation immediately, and we look forward to working with VA on its speedy implementation.... While the legislative hurdles have been cleared, our work on this bill is far from over. We will ensure the benefits outlined in this critical legislation reach those who've earned them, and their families, and that veterans will realize these changes sooner rather than later."

What's in the House NDAA, and What's Next for Key MOAA Priorities

From MOAA Advocacy News [MOAA - What's in the House NDAA, and What's Next for Key MOAA Priorities](#)

The House of Representatives passed its version of the FY 2023 National Defense Authorization Act (NDAA) on July 14 by a vote of 329-101. *Only five Florida representatives voted against this bill: Republicans Posey, Bilirakis, Steube, Mast & Donalds.*

The legislation included several key provisions important to MOAA and our members, including:

- A 4.6% pay raise for uniformed service personnel.
- A three-year extension to the limitation of reductions and realignment of military medical personnel and a report on military medical workforce requirement, progress on filling persistent vacancies and the feasibility of increasing civilian positions to address shortages.
- A DoD report on Basic Allowance for Housing (BAH) calculations and a separate report on barriers to homeownership for servicemembers.
- Removal of the Basic Allowance for Housing in eligibility calculations for the Basic Needs Allowance.
- An expansion of the licensure reimbursement program for military spouses to include expenses associated with business licenses and business-related fees incurred during PCS moves.
- A DoD study to determine whether compensation for DoD and Coast Guard child development center employees is competitive with similarly trained and qualified public elementary school employees for areas with long waiting lists.

Earlier this month, ahead of the House vote on its version of the NDAA, MOAA sent a letter outlining our support for several key amendments to House leadership. MOAA was pleased to see that all five amendments listed in the letter were included in the final House version of the bill:

- Removal of the 180-day delay for hiring military retirees into the military health care system, to combat nationwide health care shortages and allow continued uninterrupted service to servicemembers, veterans, and beneficiaries.
- Prevention of the enforcement of pre-dispute forced arbitration clauses in any dispute covered under the Servicemembers Civil Relief Act.

- Establishment of a pilot program providing eligible military spouses with a spouse-specific Training Assistance Program focusing on employment services, offering guidance on available health care resources and training in mental health first aid to learn crisis management strategies.
- DoD authority to increase the inflation bonus pay above 2.4% for servicemembers and DoD civilian employees who make \$45,000 or less annually to respond to the ongoing economic impact of inflation.
- A study on adding au pairs to the in-home child care fee assistance program, and the expression of a sense of Congress that members of the armed forces who participate in the au pair exchange visitor program should be eligible for assistance.

MOAA was disappointed that several provisions, including *the Major Richard Star Act*, were not included in the House version of the NDAA. MOAA will stay engaged with Congress on the Star Act and will continue to pursue concurrent receipt improvements to ultimately ensure full military retired pay and veterans' disability compensation for all disabled retirees.

What's Next

What can MOAA members expect next from Congress on the annual defense bill?

The Senate Armed Services Committee (SASC) released its version of the NDAA earlier this week. Following the Senate's floor consideration and vote, key members of the House and Senate will work together in a conference committee to reconcile the two versions of the NDAA. The reconciled bill will be voted on by both chambers before moving to the president's desk to be signed into law. As the NDAA process continues, MOAA's government relations team will stay committed to the inclusion of our legislative priorities in the final version of the bill.

To stay informed and to find out how you can make a difference, check in for updates at [MOAA's Advocacy News page](#) and stay tuned for alerts on [MOAA's Legislative Action Center](#).



Personal Affairs

Col Paul Loschiavo, USMCR (Ret)

Personal Affairs - Getting Ready

During the Memorial Service in the FCOC Convention, Lorraine Holland and Tony Clark did an admirable job reading the names of the 130 or so members and spouses who passed on during 2021.

The problem, of course, is that those 130 families did more than simply lose a loved one. Besides the emotional loss suffered by those families, somebody was forced to settle the deceased person's affairs.

Being the guy in the family who unfortunately does paperwork well, I've been tagged with settling

the affairs of two parents, one aunt, one grandparent, and two in-laws.

The following are some tips to make it easier. Notice that I did not say “easy.” Under the best of circumstances, it’s painful. More importantly, these are tips that you do now, *before* somebody else is doing them for you. Here goes:

1. Have a current Will (officially known as a “Last Will and Testament.”). Amazingly, about half the people in America do not have a will. I am confident that most military people have Wills. As a young captain joining my first squadron, I was grounded until I gave a copy of my Will to the XO. The problem, of course, is that that was forty years ago and a lot of stuff has changed since then. So... make sure your Will is current, that is, it’s written for the state in which you live, and the people you mentioned in it are the ones you want to be in it.
2. Do not store your will or important documents in your bank safe deposit box unless one of your children has access to the box. The bank will seal your box when they find out that you have passed on. If one of your children is the executor (or “personal representative” in Florida), have that person store your Will in *their* safe deposit box. Include some copies of your DD-214.
3. Consolidate your financial accounts. If you have accumulated multiple accounts in multiple financial institutions, close out all the small ones into one or two big ones. Each financial institution has their own paperwork requirements when a customer passes on. I got to do the paperwork at *all* of the major banks, and several small ones. This... was really annoying.
4. Check and make current the beneficiaries of all life insurance policies and retirement accounts. It’s a real shocker when the beneficiary of a life insurance policy is the *ex-spouse*...
5. Corollary: If you signed up for the Survivors Benefit Plan, make sure that the beneficiary is correct here, too.
6. If you are married, make sure your taxable accounts are titled joint. *Joint Account With Right of Survivorship* means that if one person passes on, everything in the account goes to the survivor. “*Tenants in common*” means that when one owner passes on, that owner’s share goes to that owner’s *estate*, and *not* the other owner. Spouses should be JTWROS.
7. If you have a joint account and the other person is deceased, remove that person’s name from joint accounts. A good example is your electric bill. If one spouse passes on, as long as the other continues paying the bill, the electricity stays on. The problem occurs when the second spouse passes on. Shutting the account down then could be challenging, and should there be a refund, it will be made payable to *both* spouses.
8. Make sure that your real estate is properly titled. If you are married, it should be titled jointly. If you have written a trust, your property should be titled as such. Talk to your attorney about this.
9. If you own real estate in another state, consider disposing of it. Real estate is somewhat complicated to handle in an estate. It’s even harder when it’s in another state.
10. Joint ownership with children is *usually* a bad idea. Talk to your accountant about “cost basis” and you’ll probably find out that it’s bad for tax purposes. Also... I’ve got some friends who added their daughter to all of their assets to “avoid probate.” That was fine until the daughter got divorced and all of the parent’s assets were part of the divorce proceeding.
11. Make sure there is some immediate cash available. It takes a few weeks for estate accounts to be opened and funeral people want to be paid *now*. And credit cards will be shut off when the primary account holder passes on. One responsible child can pay the bills and be reimbursed by the estate, but this could tie up ten or twenty thousand dollars until the estate is up and running.
12. Get rid of paper. Most people keep *way too much* paper. Virtually all routine vendors (phone companies, utilities, credit cards and things like this) do electronic billing. Set up auto-pay and

- the paper goes away. Even better, set it up so that your bank sends them the payment. If you have old records, *shred* everything. Most UPS Stores will shred for a couple dollars per pound. (My father-in-law, an accountant, had saved every bill for *fifty* years!)
13. Shred old tax forms. My accountant says we should keep our documents for five years. I shred them after three. The IRS looks at your tax paperwork about eighteen months after they receive it. If there's a problem, they'll let you know then. If you ever need any old records, you can get them from your bank. If you use an accountant, the accountant has a copy of your stuff, too.
 14. Get rid of *stuff*. We all accumulate a *ton* of stuff. And some more than others. I've read Marie Kondo's book which earned her *millions*. It's based on a simple concept: If something does not "spark joy," give it to somebody for whom it will spark joy. Another book, which might make even more sense, is any of the series of books on "Swedish death cleaning." The concept in these books is that you spend a lifetime accumulating things. When the time comes to settle your affairs, you want your loved one's memories of you to be of good things and not that of cleaning up and disposing of stuff. Realistically, few children want much of their parents' stuff.
 15. Sentimental items. These are a little more complicated. Keep in mind that it could be months before anyone even looks at your Will. Make up a list of *special* items and decide who gets what. Write a letter and update it frequently. Make sure it's easily found. It's better that your kids are mad at *you* than each other. A friend of mine's parents passed on. She had three sisters. Before the burial, the sisters were already battling over the family *heirlooms*, none of which had any financial value. Years later, one of the sisters still refuses to connect with the other three.
 16. Special hobbies. If you have a special hobby that includes lots of expensive, complicated equipment, of which other family members would have difficulty disposing, arrange to do it yourself. A good example is Ham radio gear. You might have an Expert radio license and tens of thousands of dollars worth of equipment, but if your iPhone-challenged spouse has to get rid of it, he or she might not even know where to start. If nothing else, get rid of unused gear and keep just the gear that you use regularly. If you struggle to dispose of an old, obsolete piece of equipment, you can assume that your family will just send it to the dump.
 17. Passwords. Financial institutions will shut down your access as soon as they know you're gone. That's a good idea. Make sure that your spouse has an active password to joint accounts *and* he or she knows how to use it. This applies to utility companies. But what about social media? Your Facebook account will stay active *forever* unless someone shuts it down. Try calling Facebook to close an account. It can't be done.

When my grandmother was alive, banks offered gifts such as toasters for opening an account. I spent *hours* in multiple banks doing paperwork to close *thousand dollar* accounts. This represented just a small fraction of her net worth but took just as long as handling the big accounts.

I guess that I should really not complain too much. I did get some nice *toasters*...



Surviving Spouse Corner

Patricia Green, Surviving Spouse Liaison

I was just reading my DFAS Newsletter. There is a lot of information there for a Surviving Spouse. Just a few highlights follow:

- myPay for SBP annuitants requires two-factor authentication
- How to report an annuitant's death
- Watch program "Get Started With myPay" on the YouTube channel
- SBP or SSIA recipients can use myPay.

To review these topics, go to www.dfas.mil/survivornews.

If you do not have access to myPay, I suggest you start now. When I opened my account, it took 10 days for a temporary password to reach me via the postal system. When you open your account, you can change the passcode.

Once you have an official portal, you can

- View your SBP account,
- Change deposit information,
- Change your mailing address, and
- View IRS forms, such as 1099R.

Other news

The last Virtual Chapter meeting featured a program by Mrs. Renee Brunelle Matthews. Her topic of Downsizing was very relatable and timely. Renee has just stepped down from a long term as SS Liaison for the Tampa Chapter. She maintains her position on the Surviving Spouse Advisory Council (SSAC), and took on the role of bride on May 16, 2022. Congratulations to Renee and A.J.!

The SSAC (I am also a member) has reviewed all the candidate submissions for the SS Award of Excellence. The winners representing the Councils and the Chapters will soon be announced. The next Virtual Chapter meeting will be a social at 5 pm. Plan to attend. We gather for usually an hour and exchange a lot of information. An invitation is sent via email to the Zoom platform.



Thank You for Your Attendance and Support

Marcantonio J. Oliveri, LTC USAR (Ret)
Council and Chapters, Communications Committee
2022 Convention Chair

On June 9th, the Florida Council of Chapters kicked off its annual Convention at the WPB Marriott in West Palm Beach, Florida. The central theme was "Fun in the Sun," with no lectures, meetings, or other gatherings that would ordinarily take place at our annual Leadership Forum. Present at the convent were most members of the Florida Council, several members of MOAA national, and many chapter members and participating sponsors.

Our thanks extend to Lt Gen Dana Atkins and his lovely wife Laura for their dedication to this council and for not missing a scheduled convention during his tenure at MOAA national. I would be remiss if I did not extend a thank you to Erin Stone for her equal support of our council and chapters. Her attendance and guidance in chapter matters are always welcome by all.

The highlight of the Convention was Casino Night. Here attending members had an opportunity to savor the thrill of gambling without the guilt of losing money because all were aware of the ultimate evening goal of Casino Night. A charitable contribution to the MOAA Foundation.

Some of you reading this article might ask what the MOAA Foundation is, what it does and who benefits from this foundation.

The MOAA Foundation creates, enhances, expands, or supports high-impact, proven-successful programs and services for service members and veterans of all ranks and their families.

Just ask a veteran who suddenly couldn't afford to stock the pantry or a student whose education was interrupted by the COVID-19 pandemic. But as members of MOAA's community of service members, veterans, families, and survivors, your resilience and generosity have helped others get back on track. And it has helped MOAA stay at the ready to help others facing similar obstacles." MOAA has helped keep the lights on — literally and figuratively — for 230 grant recipients. Specifically, the foundation helped pay medical and electric bills, fill gasoline tanks, assist with child care costs, and more. - *Amanda Centers, MOAA Vice President, Development*

MOAA is a Military Officer organization. We have a leadership responsibility to take care of our own, and this allows us to do that. Enabling you to help people live their best possible lives with the additional assistance they may need. Supporting these charities will allow you to make a difference to people, and it's an extension of your never leaving anybody behind.' — *1st Lt. John J. Glenn Jr., USMC (Ret), President, Mississippi Council of Chapters*

A special thank you goes to the below-mentioned chapters who contributed to that evening's success.

Tournament Event Sponsors: Cape Coral Chapter – Blackjack, Palm Beach-Martin Counties Chapter – Texas Hold'em

Table Sponsors: Ancient City, Bradenton, Cape Canaveral, Clearwater, Historic Mayport, Kingdom of the Sun, Lee Coast, MOAA Sarasota, MOA Southwest Florida (Naples), South Central Florida (Sebring)

Donations/Prizes: Cape Canaveral, Lee Coast, MOAA Sarasota, South Central Florida (Sebring), Palm Beach Martin Counties

Casino Night Evening Sponsor

The generosity of the community of Fleet Landing, which was gracious to sponsor the entire Casino Night, cannot be overstated. They have gone above and beyond the sponsorship category. MOAA is grateful to Fleet Landing for their continued support of the military.

Thank you **ALL** for making a fun night a charitable night by contributing a check for \$5,000 to the MOAA Foundation. You have indeed fulfilled the meaning of "We have a leadership responsibility to take care of our own"



ACKNOWLEDGEMENT

Processed On: 6/22/2022

Florida Council of Chapters of the MOAA, Inc.
2860 Brianwood Ln
Sebring, FL 33875-4760

Dear Florida Council of Chapters of the MOAA, Inc.,

Thank you for your thoughtful donation of \$5,000.00 in support of The MOAA Foundation. Your donation enables the foundation, a 501(c)(3) charitable subsidiary of MOAA, to help fund military family career development and community outreach programs benefiting everyone in the uniformed services and veteran community, regardless of rank.

MOAA Foundation-funded programs - including our Community Outreach Grant program, webinars facilitated by MOAA's transition department experts, military spouse symposia, and both the COVID-19 Relief Fund and enduring emergency relief - touch the lives of over 100,000 military families each year.

We hope we can count on you for continued support to ensure the programs and services mentioned above are accessible for the foreseeable future. When making your next contribution to our charities, please visit our online donation platform: www.moaa.org/donate. If you are not currently making recurring donations and would like us to automatically process your gift monthly or annually, please contact our Member Service Center at (800) 234-6622 or mssc@moaa.org.

Once again, thank you for supporting The MOAA Foundation!

Respectfully,

Amanda Centers
Amanda Centers
Vice President of Development, MOAA
(800)234-6622
MSC@moaa.org

We confirm, for income tax purposes, you received no goods or services for your contribution. We also confirm the MOAA Foundation is a nonprofit charity organization and is tax-exempt under the IRS Code Section 501(c)(3) (EIN 46-4219250). This letter is your receipt for your records.

(Order: 9008138069)

CHAPTER PRESIDENTS

Please remember to update your Chapter rosters on the FCOC Website. This helps to ensure that there is a proper accounting of your members as well as see to it that everyone gets reminders of the distribution of this Communiqué. Go to the web site, MEMBER ACCESS, CHAPTER ADMIN and complete the process of updating your rosters.



Serving those who **serve us all**

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MOAA Take Action

Florida Council of Chapters “Chapter News”

Cape Canaveral Chapter

Marilyn M. Sanford, MOAACC Media Relations

MOAACC Guest Speaker LTC Tim Thomas

The June MOAACC luncheon speaker was LTC Tim Thomas, who described his work with the Defense POW/MIA Accounting Agency.

LTC Thomas served in the Army for 23 years, holding many key leadership positions at the Division, Corps, and DOD level. He served two combat tours in Iraq and is one of the few Americans allowed access into North Korea. In 1998, his Search and Recovery Team was allowed into North Korea where they recovered and repatriated the remains of nine Army soldiers who were killed during the Korean War. His decorations include the Bronze Star, Defense Meritorious Service Medal, and Army Commendation Medal.

He is currently involved with the Defense POW/MIA Agency. This Agency’s mission is to provide the fullest possible accounting for missing personnel from past conflicts to their families and the nation. They search for missing personnel from World War II, the Korean War, the Vietnam War, the Cold War, the Gulf Wars, and other recent conflicts. Their research and operational missions include coordination with hundreds of countries and municipalities around the world. At present, more than 81,600 Americans remain missing and 75% of the losses are located in the Indo-Pacific. Of these 41% are presumed lost at sea (i.e. ship losses, known aircraft water losses, etc.).

He is also very involved in the community. He’s a member of the Melbourne City Council, a member of the Melbourne-Orlando International Airport Authority Board, and is on Senator Marco Rubio’s US Military Academy at West Point selection committee. He also has been the Senior Army Instructor for the Viera High School Army JROTC program for 12 years.



MOAACC 1st Vice President LTC Brian Whalen, USA (RET) presents a MOAACC appreciation plaque to LTC Tim Thomas, USA (RET).

Tim earned a BS in Government from Auburn University, and an MS in Administration from Central Michigan University while attending the US Army Command and General Staff College at Fort Leavenworth, Kansas.

MOAACC Scholarship Awards Luncheon

On July 19, 2022, the Military Officers Association of America’s Cape Canaveral Chapter (MOAACC) held its 39th Annual Scholarship Awards Luncheon. Ten outstanding college students were selected out of 22 applicants and awarded \$5,000 scholarships.

The MOAACC Scholarship Awards Program began in 1984 with one \$1,000 scholarship awarded. Due to the generosity of MOAACC members, the program gradually expanded, and in 2021 ten scholarships were awarded with a value of \$5,000 each. To date MOAACC members have awarded a total of 283 scholarships with a total dollar value of \$800,000.

The ten students who received the scholarships and their schools are:

1. Alexis Linder, Florida Institute of Technology
2. James Kasten, Texas A&M University
3. Kenneth Shimo, St. Johns River State College
4. Gregory McLaughlin, University of Central Florida
5. Rebecca Schverak, University of South Florida
6. Kate Witherspoon, University of Alabama
7. Isaac Owen, University of Wisconsin
8. Shea Hartley, American University
9. Sawyer Rogers, Syracuse University
10. Emily Green, West Virginia University



L-R Alexis Linder, James Kasten, Kenneth Shimo, Gregory McLaughlin, Rebecca Schverak, Kate Witherspoon, Isaac Owen, Shea Hartley

Kingdom of the Sun Chapter

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

The Kingdom of the Sun (KOS) Chapter of MOAA held their June monthly meeting on Thursday, June 2, 2022, at The Braised Onion in Ocala, FL. We had over thirty Chapter members and guests at this luncheon. The speaker was Dr. Norm H. Anderson, CEO of the Robert Boissoneault Oncology Institute in Ocala, FL. Dr. Anderson served in the US Army and the U.S. Marine Corps as a F-4 Pilot prior to his medical career. He received his medical degree from the University of Florida College of Medicine and has been in practice for more than 20 years. He provided a flyer and a side show of his practice in Marion, Citrus, and Lake-Sumter, Florida. Dr. Anderson explained his unique treatment approach for cancer patients.

The KOS Chapter months of June and July 2022 were dedicated to the “Stuff the Bus” program. The “Stuff the Bus” team led by COL Ham, USA (Ret), delivered over 1,100 backpacks to homeless and needy children in Marion County. Stops were made to forty-four elementary and middle schools in Marion County. COL Ham reports that the total value of school supplies delivered was over \$44,000.



Principal Matt Koff (on the left) of Osceola Middle School receiving 25 backpacks from COL Ham. COL Ham is standing next to his daughter, Stephanie Collins, who is the Assistant Principal of the Osceola Middle School.



Summer School students from Liberty Middle School with loaded back packs and COL Ham the “Stuff the Bus” coordinator.



Laura Goodman, Fran Calhoun, and Charlie Calhoun waving from his packing station for loading back packs for needy Marion County students.

Tampa Chapter

Sara Marks, CAPT NC USN (Ret)

Sign up for the next Thriving After Military Service Transition Seminar in Tampa By Paul McAneny, Col (Ret) USAF, Transition Committee Chairman, MOAA Tampa Chapter

When you are released from active duty military service you receive any number of info briefings on the importance of a good resume, how to interview, how to dress, and on and on. At this point you probably have that pretty firm in your mind if not on paper. To be sure, you need to get a job with pay and benefits adequate to meet your family needs; and, of course, you want that next job to lead to a fulfilling career with advancement and all that goes with it.

But...is there more to life after military service than getting a job and starting a non-military career? What about you and your family? Have you really thought out what your health insurance options are and how much they cost? Have you considered life insurance options, building a nest egg over and above your military retirement, your finances, & your taxes? Do you have a will, health power of attorney, and have you set up a trust? You have a lot going for you and now is the time to capitalize on it by seriously considering these questions.

Alright then, you've got a handle on this, having military training and experience you know the value of service. You served your country with honor and integrity, and you did so proudly! How about taking some of that commitment and spreading it around? Voluntary service is out there just begging for you to join in, and a myriad of opportunities abound in our fast growing Tampa Bay Region. Find out about organizations such as the Veterans Treatment Court (VTC) and The Long Walk Home to learn how you can support your fellow veterans who may not be as fortunate as you. Join a local Krewe - many of these organizations do more than just march and throw beads in the big Tampa parades (but, no doubt, that's a heck of a lot of fun too!) and are very much into community service. Want to start a local business? Then get active in one of our award winning Chambers of Commerce. How about supporting the various veteran organizations in the Tampa area? Consider helping the VA's homeless veterans' initiatives. If you were an officer, join the Military Officers Association of America (MOAA) and its local 5-star award winning chapter. If you were an NCO, how about the Non-Commissioned Officers Association (NCOA). There's also Special Operations Warrior Foundation, Association of the US Army, and many more. Many Veterans have found their niche in exciting and unusual part-time gigs such as fitness instructors and working in stadium staff for our local Professional Sports Clubs. Finally, there are volunteer organizations - too many to mention here - like Habitat for Humanity, various church-sponsored food banks, and so on.

It's your brand new life as a civilian – so make the most of it!! Our focus is on you, your family, and our community. We held our first event earlier this year and it was welcomed by a resounding response. Here is a selection of enthusiastic comments from the after-action surveys:

- "Extremely valuable! I'm in the middle of my transition now and this was the only venue I've seen that covers these topics."
- "Excellent! Focused on a very different part of my transition—how to stay connected to the military community."

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Continued on next page

- "I very much like the emphasis on continued service in retirement."
- "Love the energy and purpose."
- "Amazing program that I will be a big advocate for and will spread the word."
- "Will definitely recommend other service members attend this event in the future."

The MOAA-Tampa Chapter has a third offering its new and unique "Thriving after Military Service" Transition Seminar on Tuesday, 23 August from 9:00 am to 4:00 pm. Sign-ups close out on Sunday (21 August) at 11:59 pm. Contact MOAA-Tampa Transition Committee Chairman, Col (ret) Paul McAneny, to get signed up to this exclusive and in-person only event: [813-720-4763](tel:813-720-4763)

These seminars are held quarterly (next in November 2022 at a date TBD). Best yet, there's no cost to you and a light lunch is provided. If you are planning to retire in the Tampa Bay area e-mail: TampaMOAA.Secretary@gmail.com for questions on dates of future seminars. We'd love to have you join us!

2ND ANNUAL WINTER GALA
TAMPA CHAPTER OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

Invites you to "Save the Date" for our 2nd Annual Winter Gala.
 Our principal fundraising event, the Winter Gala provides vital support to our numerous outreach programs in the Greater Tampa Area:

TAMPA MOAA Transition Seminars ❄️ JROTC Programs ❄️ Veterans Affairs
 ❄️ National Guard & Reserve Outreach
 Operation Helping Hand ❄️ Support Scholarships

Cocktail Hour with Hors d'oeuvres • Plated Dinner • Live Music • Silent Auction • Raffle
 Chapter Awards Presentations • Art Show & Sale • Military Fellowship • Toys-for-Tots

This evening of elegance
 will raise funds critical to allow the Chapter to expand the tremendous services we provide to the Tampa Bay Veteran Community

Private Country Club - Tampa, FL
 Ticket cost \$140
 Formal attire

Save the Date – December 16, 2022
 Registration coming soon
 Questions: tampamoa.event@gmail.com

Answer #1: August 16, 1940, marks the date of the first official Army parachute jump at Ft. Benning, Georgia. The successful jump validated the innovative concept of inserting U.S. ground combat forces behind a battle line by parachute. These sky soldiers represent some of the most prestigious and expertly trained forces in the United States Army.

Historic Mayport Chapter

CDR Pat Kluever, USN (Ret)

TUESDAY 28 June 2022 - About 50 MOAA Members received a Naval Station Mayport update from CAPT Jason Canfield, USN and said farewell as he will be relieved by CAPT Brian Binder, USN in early July. CAPT Canfield's next assignment is at the Southeast Region Headquarters, at NAS Jacksonville. We welcomed CAPT Binder who said a few words about his family and background as a Navy helicopter pilot and squadron C.O. at NAS Jacksonville.



THURSDAY 07 July 2022 Beach Diner owner Stan Jordan invited interested Fleet Landing residents and HMC Chapter members to a ceremony honoring Navy Chief Bob Johnson. At 102 years of age yesterday Bob is the only surviving member of Admiral Byrd's 1939 Antarctic Expedition that was supported by the U.S. Government with the endorsement of U.S. President F.D.R. The celebration was well-attended by active duty and retired military and the diner was packed. A proclamation from City of Atlantic Beach Mayor Ellen Glasser was read and Happy



(Top-Left-TL) Retired Chief Bob Johnson & JU NROTC Staff; (TR) On lookers and NAVSTA Mayport MACS Javier Santiago, USN (Camo); (RB) Chief Johnson & CDR Kluever, USN (Ret); (LB) RADM Rick Cueroni, USCG (Ret), "The Chief" & Penguin

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Continued on next page

Birthday was sung for Chief Johnson. The staff of the Jacksonville University NROTC Unit attended along with three recently commissioned ensigns from that unit. MACS Javier Santiago attended, representing Naval Station Mayport. RADM Rick Cueroni and I attended from MOAA's Historic Mayport Chapter. Chapter friend Doreen Freeborn and her friend were there as well. RADM Cueroni, Senior Chief Santiago and I all had a chance to congratulate Chief Johnson on his birthday and thank him for his service. Rick Cueroni presented Chief Johnson with a Chapter coin and offered to return in 10 years when he turned 100 and buy Chief Johnson lunch!

Saturday 16 July 2022 - For the first time and at a resident's request we raised the United States Public Health Service (USPHS) Flag at the Fleet Landing Flag Plaza at 0800. The eight services of the United States includes six armed services (Army, Navy, Marine Corps, Air Force, Coast Guard, and Space Force) and two non-military uniformed services (the Public Health Service Commissioned Corps and the National Oceanic and Atmospheric Administration Commissioned Corps - NOAA). Thanks to John Lones and Randy McDonald for helping handle the flags, and to Joe Ruthenberg and Nancy Russell for attending the event!



Halifax Area Chapter

Billie Krueger, LT, NC, USN

MOAA's Halifax Area Chapter, Daytona Beach, sets goals and objectives for 2022-23.

A major initiative is to focus on Surviving Spouses and those spouses of Chapter members.

A Surviving Spouse Team of four (4) was formed to include one Surviving Spouse member, one spouse member, a Chaplain and the Chapter Vice President. A "Spousal Affairs Officer" was identified as a primary point of contact to direct those in need to a specific Team member. The Team members engage and assist survivors with the "death of their spouse or family member who served or had served in the Armed Forces." We wanted our Surviving Spouses to know how important they are to MOAA, our Chapter and that we regard their loss with deep consideration.

At our monthly meetings, we request Surviving Spouses to sit at a designated table. We want them to feel a part of the Chapter; welcomed; assist each other with loss and relevant issues and tasks; meet new friends and realize support and understanding from the Team. We requested feedback. The responses were striking! Sitting together made them feel more a part of the Chapter and generated new friendships in common understanding. They demonstrated excitement in looking forward to the next Chapter meeting!

Currently we recognize and honor our Chapter Surviving Spouses at each monthly meeting. However, we wished to designate a month and program specifically to focus on Surviving Spouses. The upcoming fall October 27th meeting was selected. Surviving Spouses will be presented with a corsage, a special benefits packet and provided a complementary lunch. Welcoming and closing comments will be presented by our Chaplain. The program will include introducing (by Spouse Team members) each Surviving Spouse and a three line biography about their former spouse.

A speaker panel has been invited to present. To assist in planning ahead, a guest attorney will present “10 Critical Points” for all spouses to have in place. A guest CEO of an organizing and productivity firm, will share points to move forward.

The Surviving Spouse Team continues to look forward to further identify and encourage and engage Surviving Spouses to become more involved and active.

Indian River Chapter

Lt Col Carroll Oates, 1st vice president Indian River Chapter MOAA

Last year the Indian River MOAA Chapter successfully established a WW1 monument which was placed at the Veterans Memorial Sanctuary Island in Vero Beach on Veterans Day 2021. Now they have taken the lead again to create a WWII tribute on the Island as well. This is a much bigger project and is expected to take two years to complete. But the IRC-MOAA is off and running with tribute plans and fundraising.

The photo shows LTC Carroll Oates USA (Ret), President of the Chapter on far right and MOAA member and assigned Tribute Team Chairman Col. Tony Young USA (Ret) on left with team members and donors. Vero Beach has a long and close connection in support to World War II as the Naval Air Station and US Navy UDT (Seal) Training Bases were nearby.



Lee Coast Chapter

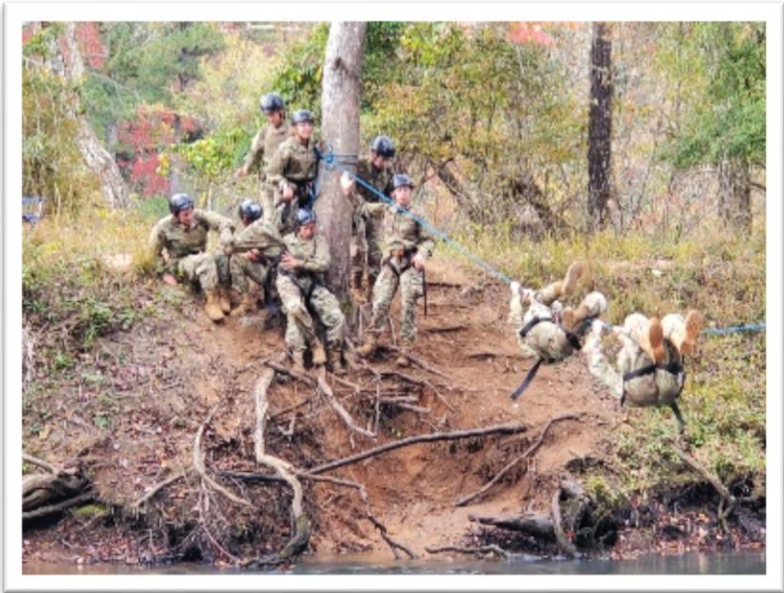
Marilyn Leehan, Treasurer & Webmaster

Lee Coast MOAA Chapter is proud to announce that, thanks to community and chapter support, we had a successful golf outing in April and our Foundation was able to make two significant check presentations.

In addition to presenting JROTC awards to a fleeting up senior cadet at each of our 16 Lee County High Schools (thank you FCoC for the medals & ribbons) we presented certificates for \$1,000 scholarships to five outstanding graduating seniors that are enrolled for ROTC in pursuit of a military career.



Chapter member LTC Don Barnett USA, instructor, with one of the graduate recipients



Our Foundation also continues to provide the trophies for the Lee County JROTC's annual "Raider Challenge"; bringing our support for these programs to almost \$40,000 over the last five years.

An average of 30 Stakeholders (including Roger Thriftshouser representative for Lee Coast MOAA) attend the monthly Mission United meetings to coordinate care for Veterans under the leadership of Gary Bryant, also a Lee Coast Chapter member. Meetings are finally back to "face to face" and the interest continues to be strong and productive!!! Both Gary and Roger are impressed with the interface and exchange of valuable information Mission United provides the Stakeholders.

Our Lee Coast Chapter of MOAA Foundation presented a \$10,000 check to Mission United, bringing the total contributions to \$35,000 over the last five years. The funds are used for direct financial



assistance to fill gaps in services to Veterans in Lee, Hendry, and Glades counties, such as mortgage and rent, electric, transportation, medical, and food. Last year Mission United served over 1600 Veterans and provided over 5,400 resources. Of those, 372 were provided care coordination and 80 households were assisted with over \$113,000. in direct financial assistance. During the first quarter of 2022, Mission United has experienced an increase in complex needs and provided care coordination to 89 Veterans with 20 households receiving over \$27,000 in direct financial assistance.

Lee Coast Chapter President, Tim Moore presents the chapter check to Danielle Brown, Mission United Coordinator

South Central Florida Chapter

COL Mike Borders, USA., Ret.

South Central Florida Chapter Wins Moaa Grant, Contributes \$4,000 To County Veterans Council

For the sixth time in five years, the South Central Florida Chapter (FL-40) was awarded the MOAA Foundation grant in the amount of \$4,000. With this year’s grant, the chapter has provided a total of nearly \$34,000 to the Highlands County Veterans Council over the last five years. The chapter donated 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. As an active member of the Veterans Council, the local MOAA chapter plays an integral role in the operation of the assistance fund.

“Helping our fellow veterans in need is all about taking care of our own and leaving no veteran behind,” said Colonel Robert Brooks, USAF (Ret), local chapter president. “The first five iterations of the program proved invaluable, and we are pleased to continue our support and assistance.”

Florida MOAA chapters lead the way in the MOAA Foundation Grant Program. If your chapter is not applying for a grant, you are really missing out on what is essentially “free” money, according to

Mike Borders, Immediate Past President. It is a great way to add some “punch” to your chapter’s efforts in the local community. It helps put your chapter on the radar, and proves to the community that officers remain servant leaders for life. That is the *Never Stop Serving* mantra in spades.



Chapter members Mike Borders, Jim Burhans, Charlie Martin, chapter President Bob Brooks, Highlands County Veterans Council President Harry Marsh, and chapter Treasurer Dave Grey and Vice President Glenn West presenting the \$4,000 check.



And in case you are interested

Upcoming Air Shows in Florida

October 22-23, 2022	NAS Jacksonville Air Show - Birthplace of the Blue Angels	NAS Jacksonville
October 29-30, 2022	Central Florida Air and Space Show	Orlando Sanford International Airport
November 11-12, 2022	NAS Pensacola Open House, Blue Angels Homecoming Air Show	Sherman Field, NAS Pensacola
November 11-13, 2022	Stuart Air Show 2022	Witham Field, Stuart

Answer #2: August 19th is Orville Wright’s birthday. National Aviation Day was established in 1939 by Franklin Delano Roosevelt, who issued a presidential proclamation which designated the anniversary of Orville Wright's birthday to be National Aviation Day (Mr. Wright, born in 1871, was still alive when the proclamation was first issued, and he would live another nine years).



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The MOAA Florida Council of Chapters (FCOC) is comprised of 40 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 (Arial 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
rfebs1953@gmail.com

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a Chapter**



The Council Communiqué' ADVERTISING ORDER FORM



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Note: Annual is from Jan-Dec. Six issues are published electronically on the 10th 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.

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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.

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The advertisement features the MOAA Insurance Plans logo at the top, which consists of three vertical bars of varying heights followed by the text "MOAA® INSURANCE PLANS". Below the logo, the slogan "Standing with you at every stage." is written in a large, white, sans-serif font. At the bottom of the advertisement, the phone number "1-800-247-2192" and the website "www.moainsurance.com/plans" are listed in white text. A small number "97017" is visible in the bottom right corner of the advertisement area.



Florida Council of Chapters

Military Officers Association of America



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