



The Council Communiqué

Florida Council of Chapters
Military Officers Association of America



April 2024

Issue 181



President's Message

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



REJOICE MY MATE'S - SPRING IS LIFE RENEWED!
Fresh wind in the sails, fresh rain water thru the scuppers to fill the barrels, and high seas with waves to freshen the head - the crew is in good spirits!

BUSY MOAA SPRING AS USUAL

All the annual MOAA awards have been submitted, and assessed. I expect the MOAA Board will grant final approval to all awards at their Board meeting during the annual Advocacy in Action (AiA) event in D.C. (15-19 April 2024). We may get notification of Chapters and/or individuals being considered for awards before the Board meeting; however this is a new process that is still being refined, please stand-by.

2024 ADVOCACY IN ACTION

During AiA 2024 our teams will travel to D.C. to meet our 2 Florida Senators and 28 representatives in Congress to stress the importance of 3 topics, and request support by all Florida Congressmen.

- The first topic is passing the Major Richard Star Act to support combat injured veterans. Related bills: H.R. 1282 & S. 344
- The second topic is restoring 100% Basic Allowance for Housing (BAH) for military service members. Related bills: H.R. 2537 & S. 1823
- The third topic this year is critical to our retired cadre "Protect TRICARE For Life (TFL) for Medicare-Eligible Military Families". Although a bill is not currently filed for this priority, it puts Congress on notice that this is a top priority for MOAA now and in the future. Adding TFL fees has been mentioned by The Congressional Budget Office as a way to help reduce the U.S. deficit. Stop it now!

All of our members are encouraged to register in the MOAA Action Center and to regularly send messages of support to your Senators and Representatives. Senator Rick Scott: "If I'm not hearing from someone on a topic every day, how can it be that important." Make your support know on a regular basis on all three topics - it only takes a couple clicks!

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

Our 2024 Florida Convention Team met with the staff of The Shores Resort and Spa in Daytona Beach last week to get final questions resolved and preparations confirmed for our 13-15 May 2024 convention

KEY CONSIDERATIONS

- MOAA’s Chairman of the Board General Gary North will attend
- VP Councils & Chapters Support CAPT Jim Carman will attend
- 2023 Harris COMM & LOE awards presented at President’s Reception
- New Council President, VP and 3 Area VPs to be elected / installed

All Chapters Need To Be Represented for Valid Voting & Receive Awards

- Updates (MOAA, Legislative, Surviving Spouse) & Area Team Meetings
- Members with handicap placards will get complimentary valet parking

CUTOFF DATES

- **19 APR 2024:** Later requests are space available & can cost more
- **03 MAY 2024:** Later cancellations cannot be refunded

MY ADVICE IS TO REGISTER NOW TO SAVE \$

MOAA VIRTUAL NETWORK - FLORIDA

A concept that is being prepared for implementation in 2024 is a MOAA Virtual Network (MoViN) Florida.

Only about 10% of the 38,000 current MOAA members in Florida are Chapter members. Reasons for not joining a Chapter are wide-ranging. Regardless of the reason for not joining a Chapter, these thousands of MOAA members in Florida are likely unaware of the location, good work and community impact by Florida Chapters, and may be unaware of MOAA legislative initiatives that effect them or earned benefits that are due them.

MoViN-Florida: With the support of MOAA National, your Florida Council will use contact information provided by a new MOAA opt-in initiative to contact and regularly update those Florida non-Chapter-members. The goal of this proactive engagement will be to include them as active team members in our legislative advocacy efforts, to access earned benefits, to be aware of Chapter locations, and to potentially join in Chapter community outreach and philanthropic programs. Your new Council President will provide more information on this initiative as it develops later this year.

NOTABLE DATES FOR APRIL & MAY

APRIL

- Month of the Military Child
- Military Saves Month
- Gold Star Spouses Day – 5th
- National Former POW Recognition Day – 9th
- Air Force Reserve Birthday – 14th
- Purple Up! Day – 15th
- Army Reserve Birthday 23rd
- National Military Brats Day – 30th

MAY

- Month of the Military Caregiver
- National Military Appreciation Month
- Silver Star Service Banner Day – 1st
- Loyalty Day – 1st
- National Day of Prayer – 2nd
- National Nurses Week – 6 – 12
- VE Day – 8th
- Military Spouse Appreciation Day – 10th
- Armed Forces Week – 11 - 18
- Children of Fallen Patriots Day - 13th
- Armed Forces Day – 18th
- Maritime Day – 22nd
- Memorial Day – 27th

CHANGE OF FCoC LEADERSHIP

This will be my last article as your Council President. Steve Bond has done an outstanding job developing our Florida Chapter Health program that now serves as model for national and other state’s Chapters. Steve is the prospective nominee for next Council President. John Murphy has served as our Council event coordinator, and I have enjoyed working with John on the 2024 Orlando Leadership Training Seminar and the upcoming Daytona convention. John is the prospective nominee for next Council Vice President. We need all Florida Chapters to be represented at the Daytona convention to offer nominees for both Council Leadership positions, whether those nominees are Steve and John or some other Florida leader. After the nomination process is concluded, we will need all Chapters to vote and elect the next Council President and Vice President.

The election of three Area Vice Presidents (AVPs) will be conducted by a vote of representatives from the Chapters in those areas. The nomination process has been led by the President of the Chapter of the current AVP prior to the Daytona convention.

It has been my pleasure to lead the Florida Council and I appreciate all of your hard work, leadership, collegial teamwork, and constant support during many changes in our Florida Council’s processes and procedures. You each have my sincere Thanks and Respect for your drive to “continue to serve”.

***Drop The Anchor and Launch the Gig!
All Ashore That’s Going Ashore!***

Best Regards, Pat K.



Vice President’s Message

COL Steve Bond, USA (Ret)

April is here--That also means we are gearing up for MOAA’s annual legislative push, “Advocacy in Action,” and are in final preparations for our annual Florida-wide Convention in Daytona Beach next month!

First on **Advocacy in Action (AiA)**. MOAA’s primary mission is legislative advocacy. As MOAA members we provide the “grassroots” support for that mission. We advocate, not just for ourselves, but on behalf of those we served with—other veterans and their family members. I have heard some of our members say things like-- “It won’t impact me if there is a Tricare for Life co-pay,” or “I am not affected by the underpayment of the Basic Allowance for Housing,” implying, often correctly, these are someone else’s problems. However, as servant leaders our mission is to take care of those who ARE impacted by these issues. MOAA President Lt Gen Brian “BK” Kelly has reminded us, MOAA is an organization of Officers, but we are not about Officers. When MOAA identifies issues impacting veterans or their family members, we



Continued on next page

ALL need to raise our voices and let our elected leaders know, we care, and we vote! Pat Kluever in his article, and Pierre Louis in his Legislative article have more on AiA, but make sure you have done your part by registering in MOAA’s Legislative Action Center (www.MOAA.quorum.us) and **TAKE ACTION NOW** by sending your email messages or calling our legislators. We all have a role in AiA. “Be an Advocate” for veterans and make your voice heard—it is our mission!

Our **47th Annual Florida Council Convention** is coming up next month and it is sure to be a spectacular event! Hosted by the West Volusia Chapter, it is at The Shores Resort and Spa in Daytona Beach from May 13th-15th. This is what “Camaraderie with a purpose” is all about! Reminder—*Chapter Ads for the Convention Program need to be in by April 15th, and after April 19th, registration is on a space available basis and the hotel prices could go up—go to our new council website (www.FLMOAA.org) for more information and to register. Chapter leaders, please encourage participation by your members and support the Convention with an ad in the convention program. At the convention, we have an outstanding lineup of Business Partners and exhibitors too. Please help us show our appreciation by visiting their tables, talking to the representatives, and viewing their advertisements. There is more information on the convention in this newsletter.*

Let me know if you have any questions at vpfcoc@gmail.com. Looking forward to seeing many of you in Daytona Beach!

Steve



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!

WWW.MOAA.ORG/TAKEACTION

SCAN THE QR CODE



OR GO TO THE LINK TO SIGN UP!

The City of Port St. Lucie invites you to the
Iraq and Afghanistan War Memorial of Florida

Monument Dedication Ceremony



THE IRAQ AND AFGHANISTAN WAR MEMORIAL OF FLORIDA
 THE MONUMENT TO THE BRAVERY OF FLORIDIANS WHO SERVED IN THE IRAQ AND AFGHANISTAN WARS AND THOSE WHO MADE THE ULTIMATE SACRIFICE. THE MONUMENT IS A TESTAMENT TO THE COURAGE AND SACRIFICE OF OUR HEROES AND A REMINDER OF THE COST OF FREEDOM. THE MONUMENT IS A TESTAMENT TO THE COURAGE AND SACRIFICE OF OUR HEROES AND A REMINDER OF THE COST OF FREEDOM.



In honor of Floridians who served in our nation's wars in Iraq and Afghanistan, and those who made the ultimate sacrifice.

They will be forever in our hearts, they are gone but not forgotten. We will remember, honor and serve.

Saturday, April 20, 2024 • 12 p.m.

Veterans Memorial Park
2100 SE Veterans Memorial Parkway
Port St. Lucie, FL




RSVP to Councilman Pickett or Christina at 772-871-5159 or email eflores@cityofpsl.com



April 20-21
Orlando Sanford Int'l Airport



[CLICK HERE](#)

**MOAA Take
Action**

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2024

- 15-19 APR: 2024 AiA Teams to Washington D.C.
- 25 APR: Roundtable - Marketing
- 13-15 MAY: 2024 Annual FCoC / West Volusia Chapter Convention - Daytona Beach -Shores Resort & Spa
- 30 MAY: Roundtable - Individual Awards Program
- 31 MAY: AMBA (Mercer) Ad Program Application Closes
- 27 JUN: Roundtable - Generational Recruiting
- 25 JUL: Roundtable - Chapter Health Update
- 14-15 AUG: Virtual Experienced Leader Training Workshop
- 29 AUG: Roundtable - Council / Chapter Visit Program
- 26 SEP: (Topic TBD)
- 19 OCT (TBD): Fall virtual FCoC Board Meeting
- 24 OCT: Roundtable - Community Outreach
- 21 NOV: Roundtable - MOAA Annual Awards
- 19 DEC: 2024 Review / 2025 Preview

2025

- 17-18 JAN: FCoC Leadership Training Seminar - Rosen Centre, Orland
- 21 FEB (TBD): Harris Communication Award Input Due
- 21 FEB (TBD): Levels Of Excellence Award Inputs Due
- 21 FEB (TBD): Legislative Liaison Strobridge Nomination Closes
- 21 FEB (TBD): Surviving Spouse Excellence Award Nomination Closes
- 21 FEB (TBD): MOAA Community Outreach Grant submissions Due
- 01 MAR: Scholarship Window Closes





Chaplain's Message

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

"The waiting is the hardest part." Tom Petty

I am writing these reflections on Holy Saturday, the day between Good Friday and Easter Sunday. A "threshold day," an "almost but not quite yet day," a "hurry up and wait day."

Jesus had spoken of his death, burial and "rising on the third day," but it seems the disciples did not quite get it. And who could blame them; they knew of rising again or resurrection for all on the "last day," but the rising or resurrection of one man before then? Not part of their worldview.

For them, the day after Jesus' death and burial may have been a day of mourning, perhaps confusion, perhaps anticipation. Some may have been wondering about and waiting for this "rising on the third day" of which Jesus spoke.

Watching. Wondering. Waiting.

For those of us in the Christian tradition, we know the end of the story: "he is risen, he is not here" and we can forget the watching, wondering, and waiting that may have described the disciples that day.

But we all know about waiting and (as Dr. Seuss describes it) "The Waiting Place...

...for people just waiting.

Waiting for a train to go

or a bus to come, or a plane to go

or the phone to ring, or the snow to snow

or waiting around for a Yes or No

or waiting for their hair to grow.

Everyone is just waiting."

For Dr. Seuss, the waiting place can be a "most useless place," but for the people of faith, the waiting place (Holy Saturday, the Advent and Lent seasons of preparation, waiting times in life) can be a most USEFUL place.

While we can certainly learn patience in the waiting places of life (and I want it right now!), we can also learn to just stop and be still for a moment. Stop, breathe, look around, and wait. Because so much of our lives is go, go, go and hurry up and RIGHT NOW we truly need the waiting place to catch our breath and ask, "What can I learn or watch will you teach me while I wait?"

May your waiting on Holy Saturday and in life's other waiting places bring you joy, peace, and a renewed sense of purpose in your life.

2024 FCoC Convention Update

MAJ Pete Durnell, USAF (Ret)
2024 Convention Planner

By the time you read this, registrations for the May FCoC Convention will be mostly complete. We will be close to our cut-off date for reserving the rooms that the Shores had set aside for us under our convention contract and rooms at the negotiated room rate will thereafter be available only on an “as available” basis. Rooms that are not available at our negotiated room rate can still be reserved but at the hotel’s regular room rate. This is not the time to wait before deciding about coming to the convention. Our hotel is a very popular beach front hotel and can easily fill rooms at their full rate and will be anxious to do so once we have passed our cut-off date.

As I have mentioned before in previous Communiques, there will be many activities at the convention – see the agenda on the FCoC web page (flmoaa.org) – and in Daytona Beach itself. As a holiday destination, Daytona Beach offers the visitor plenty to do, to see, to experience. Come early or stay late and enjoy the area. As this is a gathering of Florida Chapters, chapter members are well familiar with the appeal of various Florida attractions and destinations. So why come to Daytona? First and foremost, of course, will be to participate in the various meetings and activities that are unique to a Florida Council of Chapters event. Meet and greet at the President’s Reception on Monday evening. Be amazed and tickled at the Magic and Comedy Show following the reception. Have brunch on Tuesday morning and hear two of Florida’s prominent voices speak. Participate in MOAA updates and add your voice to the discussion of how we can do things better. Your spouse or partner can take the time to relax and have an afternoon tea or join you as you sample the excellent products of a local craft distillery. Then there’s the highlight of the convention, the Military Ball. Pre-dinner there will be a cash bar reception at the top of the hotel in the Atlantic Ballroom overlooking wonderful views of the shore and the Atlantic Ocean. Back down in the main ballroom, dinner is served followed by the keynote address by MOAA’s Chairman of the Board, General North, and installation of officers of the FCoC. End the evening with a bit of a whirl around the dance floor.

Then there’s Daytona itself. Home of NASCAR, Bike Week, Spring Break, and many other events throughout the year. You’ll find a guide in your welcome tote bag which I hope you’ll use to explore and experience the delights of Daytona.

So, have you registered? If not, why not? Please go to flmoaa.org and do so.





Surviving Spouse Corner

Patricia Green, Surviving Spouse Liaison

It's Spring and that means that it is soon **Advocacy in Action** – MOAA's big push on Capitol Hill for Congressional support and sponsorship of Military benefit bills. Your Florida Council is sending representatives, and they will do an admirable job advocating for your veteran benefits. As you read this Communiqué there will no doubt be lots of information about it, and the three bills that are the focus of **AIA**.

Your Surviving Spouse Advisory Council is participating in Washington, DC. You can do your part too. Go to the moaa.org website and follow the directives that point you to Advocacy. You will need your MOAA number which is on the mailing label of the MOAA Magazine. (Mine just came this week.) You also must enter your Zip Code. Letters are prewritten addressed to your Representative and Senators asking for support of these issues. There is also as much room as you need to add your personal reasons for support to the letter. Then with a click, your letter is sent. Your action is needed and appreciated. If you encounter difficulty, there is a screen help box manned on weekdays during normal business hours. Please participate! Remember, you can send more than one letter for each of the bills that you feel strongly about.

A big thank you to Council and Chapter Officers who nominated Surviving Spouse Liaisons for recognition awards. A large number were under consideration. All were worthy. It's a shame all couldn't be chosen. Announcements will be coming soon.

Also, a special thank you to Surviving Spouses and Liaisons who have joined the Surviving Spouse Virtual Chapter. We had 7 new members from Florida in the past few months. For those of you who would like to join, but have other commitments for the 3rd Tuesday of the month, the Book Club has been moved to the 3rd Monday of the month at 4 pm. Our next discussion is the novel "The Women" by Kristen Hannah, about Women nurses and their experiences during the Viet Nam War. Because of **AIA**, the Book Club meeting will meet April 8 at 4 pm. The Surviving Spouse Virtual Chapter meeting will be April 9 at 5 pm. In May the meetings will resume on the 3rd Monday and Tuesday of the month.

Thanks for all you do for the members, your Chapter and your Council. Keep up the good work and try to do a bit more for legislation during AIA.

April Quiz:

When Apollo 12 departed Kennedy Space Center on November 14, 1969, the spacecraft was carrying a very small item, albeit unknowingly to the astronauts aboard. The idea was never sanctioned by NASA and had to be smuggled into space. Do you know what it was?



Legislative Affairs

CWO2 Pierre Louis, USMC (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>

Commentary on the upcoming Advocacy In Action Event (AiA)

Last week, the latest edition of the Military Officers (MO) magazine arrived in the mail. I enjoyed reading the great article written by Ms. Hope Hodge Seck on page 40 which highlights the importance of April for our organization. This article focuses on the upcoming Advocacy in Action (AiA) event in Washington, DC. Each year, leaders of the Council and Chapters volunteer to make the trip and provide support for the predetermined goals outlined by our national MOAA headquarters. I am excited to work firsthand with team members in this effort. In the past few weeks, I have been able to participate in multiple Zoom meetings involving Council leadership, national advisory teams, and colleagues who attended the event previously. These interactions have provided valuable insights and best practices. We have a robust timetable to interact with a total of 30 legislators, consisting of 28 House of Representatives and 2 Senators. If a legislator is already a cosponsor on the bill, we will still meet with them and/or their staff to express gratitude for their support. On a Zoom call, Col. Dan Merry's comment, "Never forget that collective effort is more important than individual effort," resonated with me. It really summed up why we are attending this event, and that is to work on the hill for each and every one of YOU with our advocacy efforts. Within our packets, we received an abbreviated background on the goals and I have pasted them, so you, the reader, can see them firsthand.

Support the Major Richard Star Act

This Act will support 52,000 combat-injured veterans who are ineligible for concurrent receipt. Concurrent receipt might sound complicated, but it isn't:

- DoD is responsible for retired pay, earned through vested years of service.
- The VA is responsible for disability compensation for lifelong injury, earned through personal sacrifice.
- These are two different payments for two different purposes. Service members who were injured in combat and forced to retire early face an offset where their retirement pay is reduced for every dollar of disability compensation received from the VA. Congress acknowledged this as an injustice in the FY 2004 National Defense Authorization Act and partially fixed it, but more needs to be done. To cut retirement pay because of combat-related disability remains an injustice. Combat-injured veterans earned retirement pay through their service. Reducing service-earned retirement to yield savings is shortsighted and fosters negative narratives about how our government treats combat-

injured service members. With over two-thirds of Congress backing this crucial legislation, it is evident that there is widespread bipartisan support to aid our heroes who have made immense sacrifices for our nation.

****TAKE ACTION HERE to continue to keep up the great bipartisan support of S.344/H.R.1282 the Major Richard Star Act****

Basic Allowance for Housing (BAH) Reform

In 2015, DoD began reducing BAH to “balance the growth in compensation costs.” The BAH reduction was essentially a cost-savings measure on the backs of service members and their families, many of whom endured multiple deployments during the previous decade consumed by the war on terror. They still face frequent moves and a continuously fluctuating housing market. DoD remains focused on improving financial security and stability across the force. But even though DoD has authority to restore BAH without permission from Congress, service members are still subject to a 5% cost share. Our nation expects 100% from service members, and Congress should ensure they get 100% of their housing allowance. Support BAH restoration and pass the BAH Restoration Act.

****We are seeking our lawmakers to cosponsor the BAH Restoration Act, S. 1823, either as standalone legislation or as a part of the FY 2025 NDAA. ****

Protect TRICARE For Life (TFL)

TRICARE For Life (TFL) provides Medicare wraparound coverage for military retirees. Congress created TFL 20 years ago to address a broken commitment for lifetime health care after DoD closed more than half of military treatment facilities, leaving many seniors with no military health care benefit. TFL became a key component of the compensation and benefits package that sustained the all-volunteer force throughout two decades of war. MOAA takes a balanced approach to TRICARE fee increases — we understand health care costs are rising and don't oppose indexing existing TRICARE fees by annual military retired pay COLA. Our mission is to preserve and protect earned benefits, so MOAA opposes TFL fees because that would change the terms of the health care benefit after it has been earned, violating our nation's obligation to those who served and putting at risk their endorsement of military service to future generations. Congress has been instrumental in blocking various past proposals for TFL fees that would slash the benefit for seniors. There are currently no active proposals for TFL fees, but we know the military health system budget faces continued pressure. The small percentage of citizens who handle 100% of our national defense have earned the benefit through service and sacrifice. We are counting on Congress to protect TFL.

****Your stories can be presented in the Legislative Action Center. They will assist when the cost differential is factored in the 2025 National Defense Authorization Act (NDAA) ****

*This month I wanted to introduce the **2024 Legislative Action Plan (LAP)**. I have created this goal planning board to assist our efforts and provide you with streamlining priorities and improving our user interactions on LAC. This list is not all-inclusive; however, it is the top 5 items on the LAP. When the list is finalized it will be listed on the Council website alongside our Florida Action Heat mapping.*

<i>ITEM</i>	<i>Status</i>
1. Creation of improved prioritized list of campaigns to Florida chapters	In work
2. Creation of Legislative Action Center Training video	Script created, will add more after AiA event
3. Create system to utilize SMS to improve Florida Action Center users from 12% to 30%+	Working on cost evaluation
4. Work with national to receive monthly updates on Call to Action letters sent from Florida members	Hold to see new national interface. Possible new report interfaces
5. Streamline bill alerts, cosponsor and timelines in one app.	In data collection phase

“Never Stop Taking Action”



Florida Veterans Council Update

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

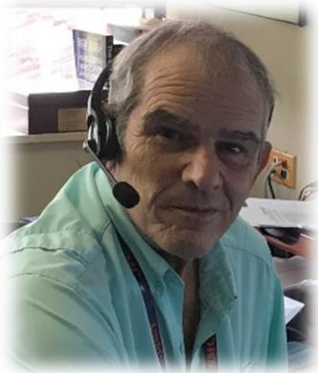
Hope Florida a Pathway for Patriots

How many times have you heard someone say they know a Veteran in need, and you didn’t know where to turn to help them out? Hope Florida was started late last year, and has already helped 350 Floridian veterans. In short, there's a one stop email & phone number our veterans can use to reach a Hope Florida “Navigator” to steer them to the right non-profit agencies for help. The Navigator will be assigned to work with the veteran and family members until their issues are resolved. The team of Hope Navigators is working hard at connecting Veterans and their families with information and resources to improve their quality of life.

Veterans and their families who need services can connect with Hope Florida by visiting www.HopeFlorida.com or emailing HopeNavigators@fdva.fl.gov or calling the 24hr Hope Line (850-300-HOPE).

For non-profit veteran service organizations that want to offer their services and who stand ready to help are encouraged to apply online at www.HopeFlorida.com so Hope Navigators throughout the state can create and maintain a robust network of nonprofits organizations. To give a few examples, Hope Florida is looking at service organizations that offer employment, legal assistance, clothing, transportation, housing, VA benefits, and education. Hope Florida is the bridge between

those who want to help and those who need help. By joining the Hope Florida Network, your non-profit service organization ensures that Floridians in your community know the specific services and help your agency provides.



Personal Affairs

COL Paul Loschiavo, USMCR (Ret)
 Certified Financial Planner (tm) & Puppy Raiser

Investment Indexes

Turn on the news on virtually any channel and, at some point, someone will say that “the Dow is up 150, the S&P is up ten, and NASDAQ is up five.” What does that really mean?

The “Dow,” or more properly, the “**Dow Jones Industrial Average**” was started by a guy named Charles Dow in 1896. It is one of the first stock indexes and is clearly the most well known. Originally just twelve stocks, it now includes thirty. The key thing about the Dow is that it’s a *subjective* index. The stocks in the index are *chosen by a committee* as a proxy for the US economy... not, the stock market. It also changes. Since 1896, it’s been changed 58 times. General Electric was the longest running component when it was dropped in 2018. It now includes companies such as Amazon, Apple, Disney, Home Depot, McDonalds, and Microsoft.

Because it’s a *subjective* index, it’s not really followed by professionals. On the other hand, it’s the most recognized and it goes back a l-o-n-g time. During my thirty-five years as a Merrill Lynch financial advisor, I told many people that “when I started in 1988, the Dow was at 3,000. In the year 2,000, it broke 10,000, and it’s now 38,500 (give or take a little).”

It’s also a *price weighted* index. This makes it easier to calculate (that’s why Charlie Dow chose it) but it also affects the performance of the index because a one dollar change in Microsoft (currently about \$415 a share) has a different effect than a one dollar change in 3M which is about \$90 a share. The key thing about the Dow is that, though not a *great* index, it’s the most followed.

The **S&P 500** is a much better index. As opposed to the Dow, it is *objective*. For a company to be included in the S&P, it must simply be one of the five hundred *largest* companies in America. Though the numbers are big, it’s actually pretty simple to calculate. Take a publicly traded company. Multiply its number of outstanding shares by the price per share. That gives you the company’s *market capitalization*. Find the five hundred companies with the largest market capitalization and you’ve got the S&P 500. You could calculate the S&P 500 with a four function calculator (remember them?), though it would take a *lot* of button- pushing.

Currently, Apple, Amazon, Alphabet (Google), Microsoft, and Nvidia are all worth over a trillion dollars each. They are the largest companies in the S&P 500. At the other end of the scale, the 500th company is a company called Tapestry, which is worth a little over four billion dollars.

(Number 500 changes often.)

The S&P contains about 80% of the value of the publicly traded stock in America and is considered the benchmark by which most investments are measured. It's also a *capitalization weighted* index - the nine largest companies make up over 30% of the index. The other 491 make up the remaining 70%. That is the biggest criticism of the S&P. It's heavily weighted toward the *super large cap* companies. At the same time, when industry professionals are talking about "the market," they normally mean the S&P 500.

NASDAQ is a stock exchange that has been around since the early seventies, and is now bigger by volume of trading than the New York Stock Exchange and just second to it in market capitalization. The **NASDAQ Composite Index**, usually just called "the NASDAQ," is an index of most stocks traded in the NASDAQ.

It used to be that as a company grew in size, it would move up to the point where it was listed on the New York Stock Exchange. (That's when you knew you really made it!). This kind of ended in the eighties and nineties when big tech companies declined to list on the NYSE. Now, despite their size, Apple (AAPL), Alphabet (GOOGL), and Amazon (AMZN), among others, are on NASDAQ.

Another interesting tidbit: If a company's symbol has three or less letters, it's listed on the NYSE. If it's got four or more, it's NASDAQ. It also used to be that the shorter symbols went to the biggest companies. Think "T" for AT&T and "C" for Chrysler and then Citicorps. At this point, few people care.

Can you invest in the indexes? The DOW, with just thirty stocks, is well within reach of an individual, especially with no, or very low, commission trading. A very popular, and surprisingly effective strategy with respect to the DOW is called the "Dogs of the Dow." To follow "The Dogs," just rank the thirty Dow stocks by their dividend yield and buy the ten highest yielding stocks. Once a year, rank them again and trade what you need to get it so that you own the ten highest yielding again.

When I was at Merrill, we had a "unit investment trust" that followed the Dogs of the Dow. It beat the Dow most of the time, and is a very effective investment strategy.

What about the S&P 500? Though doable, buying five hundred stocks would require a ton of effort, and is realistically not practical. A much easier approach is simply buying the Exchange Traded Fund. An ETF trades as a stock and is extremely inexpensive to own. **SPY**, a State Street SPDR, has an internal cost of just 9 basis points per year. One basis point, often called a "bip," is one one-hundredth of one percent. For every hundred dollars one owns of SPY, it costs just nine cents per year.

The nice thing about SPY is it very closely mimics the actual S&P Index. It's most likely the best way to effectively own the five hundred biggest companies in America without buying five hundred different companies. A lot of people must agree. There's something like five hundred billion dollars worth of SPY trading right now.

Interestingly enough, very few professional money managers beat SPY and even fewer do it consistently.

Then there's NASDAQ. The NASDAQ, or more properly called "**the NASDAQ Composite**" is an index of every stock listed on NASDAQ. The NASDAQ exchange is the home of most information technology stocks, so the NASDAQ is quite tech oriented.

Many people who want to invest in these tech companies will buy the ETF whose symbol is QQQ and usually called "the Qs." It's made up of the hundred largest, non-financial stocks on NASDAQ.

As you would expect, QQQ is pretty volatile. It also has a very high correlation with the NASDAQ Composite.

As I write this, the Dow is about 38,500, the S&P is about 5,100, and the NASDAQ is about 16,000. The problem is the scale.

Often, you'll hear that the Dow was "up a hundred."

When I started as a financial advisor in 1988, a hundred points on the Dow was a little over 3%, or a very large move. In 2000, a hundred point move was one percent. Now, it's 0.25%. My point? Don't focus on the number change. Focus on the percentage. With a Dow in the vicinity of 38,500, a one percent change is 385. And throughout history, a one percent change in a day is pretty routine.

Which leads me to my last point: The Law of Large Numbers.

In my thirty five years as a financial advisor, I had a lot of wealthy clients. The vast majority were just normal people who spent less than they earned and invested the surplus. I had one guy whose family started and ran a lumberyard. At one point they sold it and ended up with about four million dollars in their account. He still wore denim all the time and drove a six year old Ford F-150. One day, I had a meeting with him. The previous day, the market happened to go down about 1%. The value of his accounts decreased about \$65,000. When we sat down, he said "Do you realize that for the first third of my career, I didn't even earn 65K in a year?" It was not so bad as he was earning \$80-100,000 a year at that point and he had long since gotten over seeing the value of his accounts change one percent in a day.

If you have any questions, send them to me at paul.loschiavo.cfp@gmail.com. And in two months, I'll discuss my favorite

Paul Loschiavo is a retired Marine Corps colonel and a retired senior vice president of Merrill Lynch - Bank of America. He was a Certified Financial Planner Professional (tm) and, managed two offices of Merrill Lynch. He was responsible for training a hundred financial advisors, and lead a six-person team that managed over a half billion dollars in clients' assets. You may contact him at paul.loschiavo.cfp@gmail.com



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Florida Department of Veterans Affairs Update

Lt Col R. Steven Murray, USAF (Ret.)
Communications Director, Florida Department of Veterans Affairs



RON DESANTIS
GOVERNOR

VIETNAM WAR VETERANS DAY IN FLORIDA

WHEREAS, throughout the history of the United States, patriotic men and women have donned the cloth of our nation and sworn an oath to defend our nation, establishing an honorable tradition of dedicated service; and

WHEREAS, more than 3 million men and women served in the Vietnam War with more than 58,000 making the ultimate sacrifice; more than 304,000 wounded and over 1,570 still unaccounted for, including 54 from the State of Florida; and

WHEREAS, 2024 is the 51st anniversary of Operation Homecoming, which repatriated 591 American Prisoners of War from North Vietnam following the Paris Peace Accords; and

WHEREAS, Florida is recognized as one of the most military- and veteran-friendly states in the nation, with 1.4 million veterans calling the Sunshine State home; and

WHEREAS, Florida is home to more than 462,000 Vietnam-era veterans, the third largest population of Vietnam veterans in the nation; and

WHEREAS, the patriotism of those in uniform who continue to serve is an inspiration for generations to come; and

WHEREAS, we will always honor the legacy of our Vietnam veterans who served, were wounded, or lost their lives in battle; and

WHEREAS, we can never repay our debt of gratitude for the courage they demonstrated; and


WHEREAS, this seventh annual Vietnam War Veterans Day is an opportunity to honor all Vietnam veterans and their families and recognize the enormous contributions they continue to make to our state.

NOW, THEREFORE, I, Ron DeSantis, Governor of the State of Florida, do hereby extend greetings and best wishes to all observing March 29, 2024, as *Vietnam War Veterans Day in Florida*.





IN WITNESS WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Florida to be affixed at Tallahassee, the Capital, this 29th day of March, in the year two thousand twenty-four.


Governor




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Florida Council of Chapters "Chapter News"

Ancient City Chapter

Jim Cargilo, Trail Ride Chair

JROTC MILITARY HERITAGE TRAIL RIDE

Since 2019, MOAA-ACC has conducted St. Augustine Military Heritage Trail Rides for JROTC Cadets...and the tradition goes on.

On Friday, 09 Feb 2024, The Baldwin High School JROTC Unit started their journey at Fort Mose where Ranger Billy took them through the historic Fort Mose history trail complete with details about what happened there.

They got on the bus and headed to Castillo de San Marcus and on the way Ms. Nancy Birchall, native St. Augustinian, took us through the history of her town and famous sites.

The stop at the Castillo was short but informative as we moved on to the St. Francis Barracks, Florida National Guard Headquarters where Ms. Alison Simpson guided us through some military history of St. Augustine and the Barracks – complete with pictures in the Barracks Museum.

We moved outside where Ms. Simpson guided us through the St. Augustine National Cemetery and we learned about the Seminole Pyramids, the history of the cemetery, and some famous people buried there.

Back to Fort Mose where the Cadets got to experience a Military Field Meal (MRE – Meal Ready to Eat). And the fun really begins. Imagine High School kids eating Military Field Rations. A sight to behold.

They also got to interact with Officers from MOAA-ACC that represent several different branches of the services.

At the end of all this the Cadets are given a commemorative badge signifying they have completed the Ride.



Chapter members CW4 Jerry Hanchett talks with the Trail Riders. Standing by are LTC Ron and Nancy Birchall and Chapter President LTC Sarah McLevy.

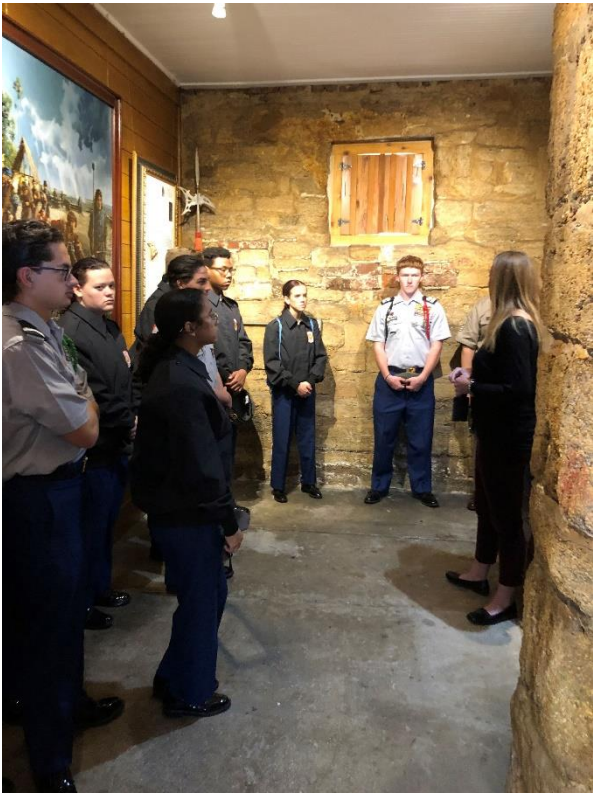
We are sure they are telling stories on the way home.

Thank you to all our Fellow MOAA-ACC members and spouses that make these a sure success.



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Continued on next page



Alison Simpson informs the Trail Riders



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Trail Leader 1LT Jim Cargilo stands in formation



Ranger Rick addresses the Trail Riders

Halifax Area Chapter

CWO2 Pierre Louis, USMC (Ret)

On two separate occasions, respectively, Don Burnette, the mayor of Port Orange, and Sheriff Mike Chitwood attended luncheons of the Halifax Area Chapter. This was a chance to have lively conversations with public officials. Sheriff Chitwood, who is renowned for his dedication to community service and law enforcement, offered advice on public safety and well-being. Reputable Port Orange leader Mayor Burnette added to the discussion on citizen involvement and local government. The occasions highlighted the value of cooperation between public officials and the community while fostering a sense of camaraderie and providing participants with an opportunity to interact with these respected local leaders.



Member Don Needham, Sheriff Chitwood and Chapter President Drew Hoffman



Mayor Burnette and Chapter President Drew Hoffman

Citrus County Chapter

By COL Mark Bodenheim USAR (Ret), Membership & Communications Director



LTJG Jeffrey Krug USN (Fmr), the Military Officers Association of America (MOAA) Citrus County Chapter president speaking to chapter members and guests at the annual chapter open house luncheon at Peck's Old Port Cove on Feb 15, 2024.

Chapter members learning about the legislative and community outreach missions of both national MOAA and the MOAA Citrus County Chapter during the annual open house luncheon at Peck's Old Port Cove restaurant.



Cape Coral Chapter

Capt Larry Atkinson, USAF (Fmr), Newsletter Editor



New 2024 officers for the Cape Coral MOAA Chapter sworn in: (L to R) CAPT Tim Cook. USN (Ret), treasurer; COL Bill Deile, USA (Ret), member-at-large; LtCOL Gary Peppers, USAF (Ret), secretary; COL Tom Wagner, USAR (Ret), vice president; and COL Gary Nolan (USAF, Ret), president.



Former Cape Coral MOAA President Michael Beard (second from right) and Marilyn Stout, present a \$500 check to Mariner High School Senior JROTC Instructor MAJ Brian Williams and JROTC Cadet LTC Eryka Vazquez, Marksmanship Commander, so the Mariner JROTC Rifle Team could attend a national championship match at Camp Perry, OH. The cadets won the Junior Air National Championship at Camp Perry. The B-Team also took fifth place overall at the Nationals. Two cadets also won first and third place overall.

In addition, sixteen four-man teams signed up for the MOAA Cape Coral Chapter Armed Forces Golf Tournament, held Saturday, March 9th, at the Cape Royal Golf Club in Cape Coral.

Winning the Golf Scramble (Best Ball) tournament was the four-man team from the Lee County Sheriff’s Department. They were awarded gift cards from the Cape Royal Golf Club to buy merchandise or play golf at the course. Cape Coral MOAA President Gary Nolan welcomed the teams to the tournament and thanked them for supporting organization. He also introduced the Mariner High School JROTC Color Guard and its advisor MAJ Byran Williams and told the attendees that the money raised at the tournament goes to scholarships for JROTC cadets and also supports their activities. It was a beautiful day for golfing and a barbecue dinner was served by the Cape Royal Golf Club restaurant. The tournament raised a total \$5,990.



Mariner High School JROTC Color Guard opens the tournament. Left to right are Cadets Waylon Smith, Mark Troke, Lukus Hineman and Jakobe Changesie.



Preparing the raffle gift baskets are Cindy Nolan, Janet Deile, Gloria Wagner and Christina Cook. Items donated by members were used to create a total of 25 raffle baskets, raising \$1,495.

Central Florida Chapter

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

At our February luncheon, we were honored to have Recreational Therapist MaryBeth Verbinski from the VA Lake Nona. MaryBeth has been a steadfast supporter of our “Healing Through Expression” program, and our chapter supports her monthly veteran’s art class at Lake Nona with donations of art supplies, drinks, and refreshments. There is far more than art therapy to the VA’s Recreational Therapy program to address suicide and PTSD. Some of the veterans’ artwork on display was for sale and all sales went to the veteran artist.



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Continued on next page



We also gave a big **THANK YOU** to Nell Colbert, the Treasurer of the Winter Park Memorial American Legion Auxiliary Unit 112, and the Unit President Marge Berrios for supporting COL Kin LaFate's (our Chapter VP) art supply grant request. At our luncheon, the Healing Through Expression program received a check from the Auxiliary for \$2,500 to help our veteran artists have the art supplies they need to express their artistic talents. We have no doubt that our artists will be very competitive in vying for the 2024 National VA Art Awards!

At our March luncheon, we were very fortunate to have, as our special guest speaker, Dr. Lourdes Benes, a board-certified Neurologist in Cognitive, Behavioral and Movement Disorders. (www.NeurologyOne.com) Dr. Benes enlightened us on age-related cognitive and mobility issues as we age. We all can use helpful tips to keep our minds and bodies sharp as we get older! And we learned how to spot forgetfulness versus dementia setting in. She told us that today's actionable steps should be to 1) Establish a daily exercise routine, 2) Create a memory friendly environment, and 3) Engage in stress-reducing activities. Dr. Benes had a Fellowship with the VA Medical Center Cognitive, Behavioral & Movement Disorders.



One of our veteran artists in our Healing Through Expression program, Eladio Chavez, recently created this painting. In January, in conjunction with the Orlando Shakespeare Theatre presentation of the Joan of Arc, our Chapter had a showing of art from our various artists. Eladio painted this representation of the character who played Joan of Arc. It is an uncanny resemblance. It has been framed and will soon be donated to the Shakespeare Theatre to be put on display.

Clearwater Chapter

BG Jeffrey Doll, USAR (Ret), President



Chapter President Jeff Doll and member June Schnepf at the February Meeting displaying the pinning of the five-star medallion on the Chapter Flag streamer. June was given the honor of conducting the pinning as she is the oldest member of the Clearwater chapter.



Chapter Vice-President Gary Williams and the newest chapter member Robin Ainsworth. Robin is the first USPHS Officer to become a member of the Clearwater chapter in its 79-year history.



Rep. Anna Paulina Luna presenting Challenge Coins to MOAA President Jeff Doll, MOWW Commander and MOAA Clearwater Chapter member J.J. Coyne, MOAA members Steve Hodges & Richard Gouin as well as past MOWW Commanders.



Past Chapter President Bob Behm presenting WWII Veteran Hector Hita with a Shadow Box to house the Flag that was presented to him while he was in Washington at the WWII Memorial.

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Cape Canaveral Chapter

Marilyn M. Sanford, MOAACC Media Relations

Kathie Vogt Turning 102

Cape Canaveral Chapter (MOAACC) Member and former Indian River Colony Club (IRCC) resident, Kathie Vogt is turning 102 in April!

MOAACC members reconnected with Kathie in November at a Veterans Day event sponsored by St. Francis Reflections in one of the local independent and assisted living facilities. The guest speaker was MOAACC's COL Steve Bond (USA, Ret). After the ceremony, the chief nurse said that they had a resident who was married to a General Officer but she had not come to the ceremony, and asked if we would like to meet her. She then took Steve and Chandler Langevin from St. Francis Reflections to meet Kathie. They learned that Kathie's husband was the storied Air Force General John Vogt, an "Ace" pilot in WWII, former Commander of U.S. Air Forces in both the Atlantic and Pacific Theaters, and instrumental working with Henry Kissinger to end the Vietnam War. Both he and Kathie were life members of MOAA and the Cape Canaveral Chapter, but Gen Vogt had passed away in 2010, and Kathie moved away from IRCC. After a nice chat with Kathie, Steve and Chandler said they would return, to which she said, "Next time, bring gin"!



Steve Bond gives Kathie a birthday gift from MOAACC

Since we missed her 100th birthday, MOAACC members returned on January 29 to give Kathie a One Hundred Year Congratulations Certificate from MOAA, a birthday card, and the requested



MOAACC's Ellie Joy (Center) with Pauline Kronebusch (L) and Kathie Vogt (R)

bottle of gin. With St. Francis Reflections providing the refreshments, members of MOAACC and St. Francis Reflections, her daughter, and friends, wished Kathie a belated 100th Birthday. We are all looking forward to her 102nd Birthday!

At this gathering, we also found another of our Chapter members. One of Kathie’s friends residing in the facility was Pauline Kronebusch, wife of USAF Col Bob Kronebusch, MOAACC President in 2005. Both Pauline and Kathie are avid INTERCOM readers, and we are proud to count them as our members.

Veterans Community Support to FIT Clinical PsyD Program and ROTC

On February 23rd a special didactic presentation was held for the Clinical Psychology PsyD program at FIT. The 90 minute seminar was conducted in the Health Sciences Research Center. Through several presentation segments, including some online from various military locations in the US and abroad, more than 100 FIT students, some of whom are also FIT ROTC Cadets, learned about various areas of military psychology. The session also incorporated the Space Coast Honor Flight (SCHF), and the Good Deeds Foundation (GDF) of the Cape Canaveral Chapter of the Military Officers Association of America (MOAACC). The latter two presentations were designed to further the relationship with students as potential future guardians, who would travel with veterans from several generations, to see their monuments and memorials in Washington DC on 2024-25 SCHF Flights. After the seminar, several more FIT students signed up to join the waiting list to become SCHF Guardians.



Organizing the event, through Dr. Richard Elmore’s office, was 2LT Delaney Bennett Granko, a graduate of FIT and its ROTC program, who is currently completing her Doctorate as part of her military service. The SCHF team, led by Navy veteran Lorena Dugan, spoke about their mission and why Guardians learn so much about veterans and their families when they travel on these flights. Donn Weaver, President of GDF, outlined the four year history of providing the financial support to SCHF, so that five PsyD Program members and five ROTC Cadets can fly each year, at no cost, as Guardians for individual veterans. He announced that the GDF was hoping to increase that number to 10 each in 2025.



The event showed the value in FIT’s outreach to the community of veterans, and their appreciation for the FIT training of future military leaders and clinical psychology specialists.

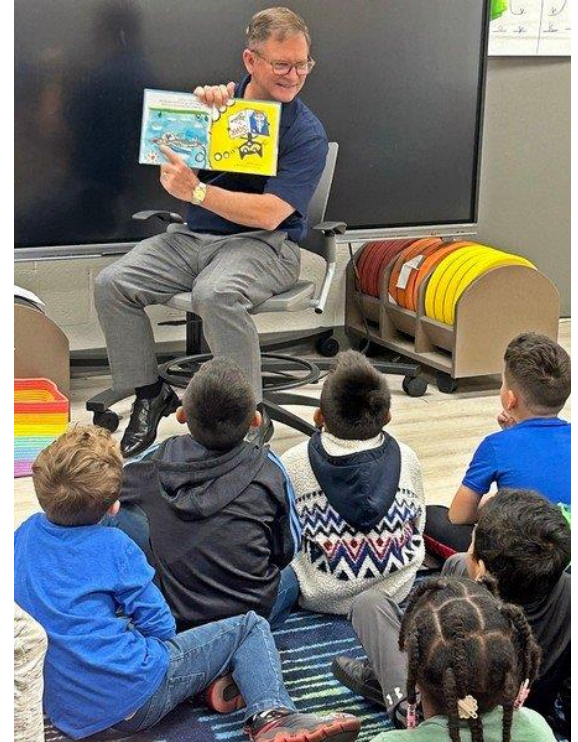
Northwest Florida Chapter

Fred Westfall, NWFMOA Secretary and Defender Editor

Read Across America (March 1, 2024) by Jeff Watson

President Joe Biden, Jr, declared March 2, 2024, as Read Across America Day, a day that fell on Saturday, so educators in Okaloosa County Schools celebrated on Friday, March 1st. As President Biden states in his proclamation, “we celebrate the power of literacy to expand our minds and our understanding of the world around us.” The President goes on to explain that “[r]esearch shows that children who start school at 3 and 4 years old are more likely to graduate from high school and further their education.” Reading is obviously a part of that education.

March 2nd is Dr. Seuss’ birthday and the encouragement to read is associated with the recognition of Dr. Seuss. If you have ever read a Dr. Seuss book, you might appreciate the simplicity of its presentation and also associate the book themes with imaginative pictures that captivate any young reader. I had the esteemed pleasure to participate in the Longwood Elementary School Read Across America event by reading to two combined classes of kindergarteners at the invitation of Longwood Principal Lisa Tucker. While there, I met her administrative staff and librarian, as well as two supportive teachers and their students.



Jeff Watson reads to students at Longwood Elementary students on Read Across America.

I was given an opportunity to select a book of my choice from several pre-approved books in the Longwood library. I saw several Dr. Seuss books as well as Llama Llama books. As a parent and grandparent, I am familiar with these books but I do not recall reading “Pete the Cat” books so I chose the book with Pete visiting the library. I thought it perfect for my visit and these little kindergarteners showed rapt attention. I engaged them with questions as we proceeded through the book and I was re-paid with enthusiasm, raised hands, and responsive answers, by well-behaved citizens.

As I returned to the library after reading the book, and was saying farewell, one of the teachers came in the library to give me a farewell “thank you” memento from the students. She asked them to draw something from the story that they remembered. It was truly a pleasure to see that they had paid attention as the artwork reflected how well they had listened to the story. If you are ever asked to participate in this annual school event, I encourage you to accept and read to the students. I hope that my participation will encourage them to be future “readers” too!

[For additional photos, Click HERE.](#)

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Continued on next page

Officers Call - Doc's Oyster Bar (February 29, 2024)

The NWFMOA celebrated Leap Day with an Officers Call at Doc's Oyster Bar. We signed up one new member and Doc's made a donation to our 65th Anniversary banner ad campaign.

[For additional photos of the Officers Call, click HERE.](#)



Presentation to Emil Pagliari (February 15, 2024)

Chapter President, Fran Hendricks presents Major Emil Pagliari, CAP, and owner of The Shack Restaurant on Hwy 98, Fort Walton Beach, with two coins from Florida Council of Chapters President, Pat Kluever. One coin is the Florida Council of Chapters MOAA coin and the other is the Mayport MOAA Chapter coin. These coins were presented as a token of appreciation to Emil for his restaurant hosting Frank "Tank" Michael, MOAA National visit in February 2023 and for hosting Pat Kluever and the FCoC Leadership team's visit in November 2023. Emil has also been a contributor to the NWFMOA Scholarship Fund. Emil is 90 years young and until recently, was flying his own private plane. He epitomizes "The Right Stuff".



AF JROTC Area Drill Competition (February 10, 2024)

On February 10, 2024, Dave Parisot attended drill competition hosted by the Fort Walton Beach AFJROTC at the Commando Hangar at Hurlburt Field. This was their first annual drill competition for six local Air Force JROTC units. AFJROTC units from Niceville, Choctawhatchee, Walton, Fort Walton Beach, Gulf Breeze, and Pensacola High Schools participated in the drill competition. The event started at 8:30AM and finished at approximately 3:00PM. Each team was judged on several drill components including armed and unarmed regulation, armed exhibition, color guard regulation and color guard specialty.

The FWB AFJROTC plans to continue hosting this event annually in the upcoming years. Dave sees potential for the NWFMOA Chapter and Scholarship Fund to be a sponsor to defray some of the expenses if future years.

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Continued on next page



Opening ceremony at JROTC Drill Competition in the Commando Hangar at Hurlburt Field on Feb. 10, 2024



Dave Parisot, President of the NWFMOA Scholarship Fund, Inc., (center) discussed our Scholarship Programs with JROTC cadets of Niceville High School at the Drill Competition at Hurlburt Field on Feb. 10, 2024

Our 2nd Annual Valentines for Veterans (January 14, 2024)

NWFMOA carried on its newfound tradition of Valentines for Veterans. This special community outreach program which the Chapter instituted in 2023, was the original idea of General Ron Folgeman, Air Force Chief of Staff. By resurrecting this program, the NWFMOA has become the facilitator for bringing Longwood Elementary School and the Air Force Enlisted Village (Bob Hope Village) together for this annual celebration on Valentine's Day.

Once again, this year the students from Longwood Elementary hand delivered their Valentines to the residents of Bob Hope Village. Under the watchful eye of their teachers and Principal Lisa Tucker, the students walked from their campus to the Bob Hope Village to personally present their handmade Valentines to the anxiously waiting residents. The students made over 300 Valentines...they wanted to make sure everyone received one. From the smiles, laughter, and especially the hugs, this was once again a resounding success.

In addition to receiving Valentines from the students, the residents were serenaded by the Emerald Coast Chorus. As an indication of the importance of this event to the community and the school district, Dr Lamar White, Okaloosa County School Board, was also in attendance.

Special thanks to Tom Azar, Ray Alexander, Dick Solt, Dave Parisot, Fred Westfall, Rod Gerdes, Mel Claxton, Bob Allen, Kim Wintner, and Fran Hendricks for attending. We also unveiled our new NWFMOA Chapter Banner...great job Jim Shoff!



[View all the pictures of the Valentines for Veterans by clicking HERE.](#)

Kingdom of the Sun Chapter

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

Our March 7th, 2024, Kingdom of the Sun (KOS) Chapter luncheon was held at the Braised Onion in Ocala, FL. The program featured Ocala Fire Rescue Chief, Clint Welborn. His talk covered many of the aspects of the Ocala City Fire Department. His briefing was well received by the KOS members and the guests attending the March 2024 luncheon.

The annual KOS Awards and Recognition dinner meeting is scheduled for May 2nd, 2024. The location of this dinner meeting is still pending with a starting time of 6:00 PM. We expect to have a number of our best Marion County High School JROTC members attending this function.



KOS Vice President COL Nick Navetta, USA (Ret), introduces the guest speaker Ocala Fire Chief Clint Welborn at our March 2024 luncheon. Photo by Murray Walker, Photo Editor for KOS.



Fire Chief Welborn provides an in-depth and very informative talk on the Ocala City Fire Department at our March 2024 luncheon. KOS members asked numerous questions about the department's operation, structure and relation to the county's fire department. Photo by Murray Walker, Photo Editor for KOS.

Tampa Chapter

CAPT Sara Marks, NC USN (Ret), Director for Communications

MOAA TAMPA CHAPTER MEMBERS RECEIVE NATIONAL RECOGNITION AT THEIR 3RD ANNUAL GALA

(Photo Credits: Joe Photo of Tampa and Bob Sawallesh)

The Tampa Chapter held its 3rd Annual Fundraising Gala March 8th, 2024. It is our principle fundraising event that provides vital support to our numerous outreach programs in the Greater Tampa Area to include “Thriving After Military Service” Transition Seminars, Hillsborough County JROTC Programs, Veterans Affairs, National Guard & Reserve Outreach, Support Scholarships, and Gold Star Family Outreach. It was held at a beautiful private country club in South Tampa.

The evening included a cocktail hour, plated dinner with choice of filet mignon, seared salmon or chicken piccata, a POW/MIA presentation from the Freedom High School JROTC, live music from Grammy nominated vocalist and pianist Nathan Mitchell, a Silent Auction and Raffle items, an Art Show and sale, and most importantly, military fellowship. Chapter members were presented MOAA National Leadership awards by Jim Carman, the Vice President of Council/Chapters and Member Support.

It was an amazing evening of fundraising, fellowship, and fun. We hope that many of you will attend next year’s event. You won’t want to miss it. For more information about the Gala go to the MOAA Tampa website: www.moaatampa.org and click on the “newsletters” for the April edition of *The Retrospect*.



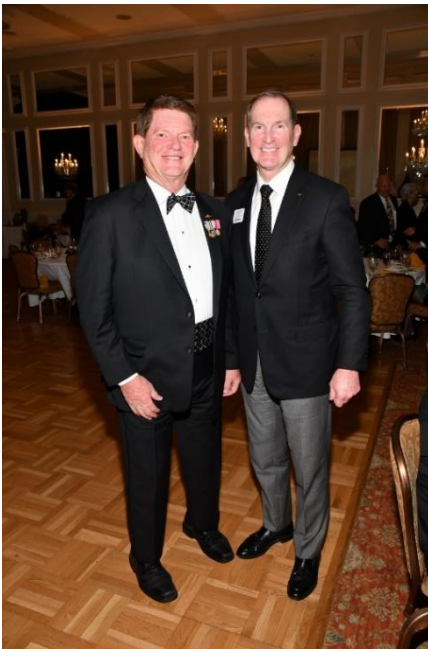
Carol Zieres, COL USA (Ret) received the President’s Award from MOAA National



COL Lewis VanDyke ,USA (Ret), Lt Col Barbara Brotherton, USAF (Ret), Col Paul McAneny, USAF (Ret) and CAPT Sara Marks, NC USN (Ret) received MOAA National Leadership Awards.



CAPT Jim Carman, USN (Ret) and MOAA National President Council/Chapter and Member Support presented the MOAA National President's Award and Leadership Awards at the 3rd Annual Gala.



RADM) Richard Buchanan, USN (Ret) and MOAA Foundation Board of Directors and CAPT Jim Carman, USN (Ret)



Victor VanPelt, LTC (Ret) John Kieffer, USA and President MOAA St. Petersburg Chapter, and Marianne Humphrey



COL Charles Dalcourt, USA (Ret), President MOAA Tampa Chapter and FCoC West Central Area VP



COL Koen Verdoodt, Belgium Senior National Representative to US CENTCOM, LTC (Ret) Ruth VanDyke, USA, BGEN Pietro Addis, Italy Senior National Representative to US CENTCOM

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*To all veterans
in attendance:
Thank you for
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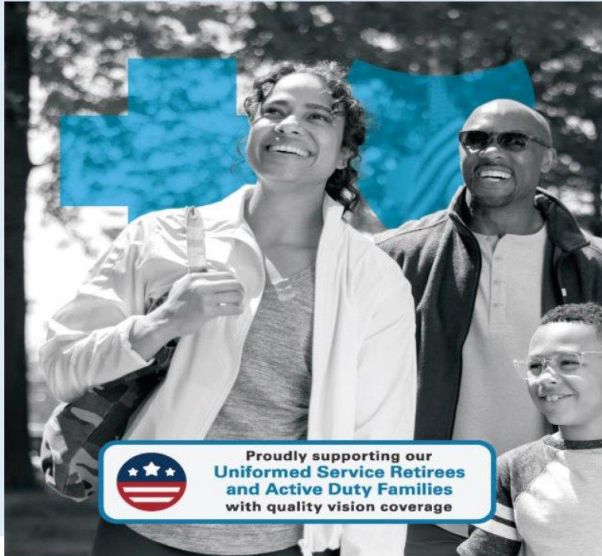


*Proceeds from the convention support veterans and military families in need through the non-profit
Military Officers Association of America Foundation.*

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Answer to the Quiz

The spacecraft was carrying a tiny artwork titled “Moon Museum.” “Moon Museum” was the brainchild of concept artist Forrest Myers, who collaborated with artists Andy Warhol, Claes Oldenburg, David Novros, Robert Rauschenberg, and John Chamberlain. Each artist sketched a unique image on the tile. Warhol signed his initials in the upper left, forming the shape of a phallic rocket; Rauschenberg drew a line next to it, and Novros created a black square in the upper right. From left to right on the bottom row, Myers added an interlocking drawing, Oldenburg sketched Mickey Mouse, and Chamberlain drew an image based on a circuitry diagram.

Myers tried to get NASA’s approval to stow “Moon Museum” aboard the Saturn V rocket, but was met with radio silence. He then contacted an anonymous NASA engineer known today as John F. to help smuggle the artwork into space. The employee responded two days before launch, stating, “YOUR [sic] ON A.O.K. ALL SYSTEMS GO.” It’s believed “Moon Museum” was covertly attached to the lunar module and deposited on the moon during landing, though it’s impossible to confirm without sending another mission back to check.

To view the art, go to <https://www.moma.org/collection/works/62272>



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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.

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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

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