The Council Communiqué

Florida Council of Chapters
Military Officers Association of America

December 2023

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President's Message

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

Shiver Me Timbers Mateys, I cannot believe another year is nearly gone by! But here `tis December already!

Taking stock in our efforts, we have all done honorable and impactful work during 2023. Indeed it was a yeoman's task, but it was fruitful!

We kicked off the year at Orlando by welcoming the new MOAA Chairman General Gary North to our annual Leadership Training Seminar. Our Council leaders engaged the General in spirited discussion about how to improve National-Council-Chapter teamwork. After frank discussions we made good progress, and established a healthy and respectful relationship. We max'd out attendance at the event and covered a wide range of necessary topics for updates and guidance to help our Florida Chapters succeed in 2023. General North was an active participant in all aspects of the event, and enjoyed his first engagement in the field with team-MOAA in Florida.

Florida was very successful in the busy Spring awards cycle with 25 Chapters receiving Harris communication awards, and 25 Chapters receiving Levels of Excellence awards - again first in the nation for numbers of Chapters receiving these National-level recognitions for outstanding Council and Chapter proficiency and superior performance. BE PROUD - you are viewed as THE "Gold Standard" by National and State-level MOAA organizations - you have my heart-felt appreciation and personal respect for your hard work in these areas! Be sure to mentor those neighboring Chapters who might struggle with award submissions.

Your Chapter support to your local communities was also outstanding in the number of Community Outreach grants received from the MOAA Foundation; and again Florida was the pacing state for numbers of grants received at an impressive number of 13. Northwest Chapter and Tampa Chapter uniquely excelled by being given two grants each for separate initiatives - WELL DONE to Fran and Charles and their teams in Fort Walton Beach and Tampa!

In April, five team leads headed to D.C. for the first in-person Advocacy-In-

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to support MOAA's top-three initiatives for that year. MOAA filled out our five teams with Florida MOAA Board members and MOAA staff members for the ONE DAY of engagements on THE HILL. We made sure to deliver a Florida Council coin to all 30 congressmen and key staff members to remind them of our interest, concerns and support for their efforts to help active duty military service members, veterans, families and surviving spouses. During the 2023 AiA event only one team lead had actual experience in the in-person event; we will be working to rebuild the bench of experienced Florida leaders to participate in the 2024 and future events.

May 2023 saw the culmination of two years of planning in a completely OVER-THE-TOP convention in St Augustine's World Golf Village at the Renaissance Hotel. Hosted by Ancient City Chapter, the convention contained every imaginable type of event, carried out with true southern charm and grace by Ron and Nancy Birchall and their team. MOAA's new President and CEO Brian (BK) Kelly and wife "Florida Girl" Garrety were clearly "in their element" as they were "up front" in all of the events, and having a great time. Our Board spend some very "personal time" with BK and we have formed a relationship for "frank and honest dialogue" with our new MOAA President.

The Florida Council's Budget and Finance Committee (B&FC) met virtually the last day of August to prepare a recommended budget for 2024, which incorporated the results of the St Augustine convention into the budget. The recommended 2024 FCoC budget continues support to improve Chapter health, to migrate the FCoC website to modern platforms and tools, and recommends investing some portion of available funding to create a new revenue stream for the Council to support expanded Chapter support.

NOTABLE DATES FOR DECEMBER & JANUARY

Civil Air Patrol (USAF Auxiliary) Birthday Dec. 1

National Pearl Harbor Remembrance Day Dec. 7

U.S. National Guard Birthday Dec. 13

National Wreaths Across America Dec. 18

Hanukkah Begins Dec. 7 – Dec. 15, 2023

Christmas Day Dec. 25

Kwanzaa Dec. 26 – Jan. 1, 2024

New Year's Eve Dec. 31

Martin Luther King Jr. Day – Jan. 15

Our virtual Fall Board meeting in October approved the 2024 budget, approved addition of a DLSO Chair to our Council's legislative team, and approved investment of up to 50% of funds, to be guided by the B&FC. I also appointed Paul Loschiavo as a member of the B&FC to take advantage of his decades of experience as a certified financial manager.

2023 "In Our Wake": We have an ever-improving understanding of our Florida Chapter's health with our annual assessment program, our bylaws have been adjusted to match our budgeting process, our Chapters are leading the nation in awards and grants, your Council is financially stable, and we are migrating our website to a modern platform and tools. As expected the area for continued work is membership. However, positive moves are expected in 2024 for better access to non-Chapter-member contact information by 1 April 2024, and national moves are underway to support state-focused virtual Chapters (more to follow at 2024 LTS).

"Setting Course" for 2024 and Beyond: Registration numbers are building for the annual Leadership Training Seminar (LTS) at the Rosen Centre in Orlando on 26-27 January 2024, and the contract for the 2025 event at the Rosen is signed for 17-18 January 2025. 2023 Chapter

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assessments are underway to support our 2024 LTS, a true worship which will focus on four pillars of assessment: MEMBERSHIP - LEADERSHIP - OPERATIONS - AWARDS.

At the 2024 LTS FCoC Legislative Liaison LtCol Bob Bienvenue USAF (Ret) will be relieved by CWO2 Pierre Louis, USMC (Ret) from Halifax Chapter, and Southeast Area Vice President (AVP) Paul Loschiavo will be relieved by COL Joe Napoli, USA (Ret) from Broward County Chapter. Appointments and installations will be conducted as necessary.

The West Volusia Chapter team is finalizing arrangements for the 13-15 May 2024 convention in Daytona Beach at the Shores Resort and Spa. Registration for this event is planned to open 1 February 2024.

After three consecutive years of the annual Florida convention on the east coast of Florida (22-Palm Beach, 23 St Augustine, and 24 Daytona) we are asking Chapters to propose location for the 2025 convention on the West Coast of Florida. Inputs from Mid-Central, West-Central and Southeast Area Chapters are due as soon as possible (at the 2024 LTS is preferred).

We are in discussion with Northwest Chapter to host the convention in the panhandle, perhaps in partnership with Pensacola Chapter, beyond 2025.

“On Course - On Glide Slope”: I will turn over the FCoC President’s position to Steve Bond at the May 2024 convention in Daytona. Our candidate to replace Steve as Vice President is John Murphy. John was a former Cape Canaveral Chapter President and will be serving in 2024 as the First Vice President of Ancient City Chapter. Additionally, Joe Napoli will be elected to his first term as Southeast AVP, Gary Nolan is eligible to extend for another tour as Southwest AVP, and Lorraine Holland will “term out” as East Central AVP. As a reminder, if a new AVP is to be elected, the Chapter President of the AVP is the head of the nominating committee to identify the candidate or candidates to be elected as the relief. Candidates names are due to the FCoC Secretary 60 days prior to the convention.

“Mind Your Helm” Coxswain! Hopefully you are still alert on-watch after that deluge of information, but much more will follow at the upcoming Orlando event! Beware the rocks and shoals, and we hope to “come alongside” at the Rosen in January 2024.

Best Regards,
Pat K.

Vice President's Message

COL Steve Bond, USA (Ret)

Happy Holidays--I wish all of you a joyous Christmas Season and the very best in the New Year! In his article, Pat Kluever mentions our many successes over the past year and I want to add to that by thanking our Chapter and Council volunteers who made it all possible. The work over the past year was truly remarkable and exemplifies what it means to "Never Stop Serving"— We are making a difference in our communities, in the State, and across the Nation--Thank you!

We are a little over a month away from our January 26th and 27th Leadership Training Seminar in Orlando. The leadership seminar is one of the most important things the Council does—Train Chapter Leaders. This seminar will be different from past seminars as it will not be multiple PowerPoint presentations but will be oriented on small workgroups to discuss the ways and means to grow your chapters and make them stronger. We have also invited our business partners to participate, and you can see some of those who will attend on page 5. -- Be sure to visit with them. Seminar registration closes on January 1st and spaces are filling up fast—be sure your chapter is represented!

For the Leadership Training Seminar, we ask chapter representatives to come prepared to share tips and techniques your chapter uses for Membership retention and recruiting, Leadership—from legislative advocacy initiatives to succession planning; examples of your Chapter Operations to support community engagement and philanthropy efforts, and methods to communicate with your members; and Awards Programs to recognize your chapter and volunteers' efforts at the MOAA and chapter levels. We encourage seminar participants to share with your workgroups items such as recruiting material, newsletters, and successful write-ups for MOAA Foundation Grants, MOAA Levels of Excellence and Harris Communications Awards, and what you do for other community outreach projects. Also bring topics to discuss such as what your chapter does well and where it needs help. This is not an inclusive list and what we want is for your representatives to share good ideas with other chapters and establish a network to call on as needed. The "Due Out" from the workgroups on Saturday the 26th will be two to three "Big Ideas" to improve chapter health, one question from the workgroup that will be of interest to the larger group, and where you need help from MOAA and the Council. We have opened a portal for participants to download information to prepare and use for discussions at: CLICK HERE

Information will be loaded in the portal into January as it becomes available, so check back often!

I am looking forward to seeing many of you in January. Let me know if you have any questions.

Steve

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12 MONTH CALENDAR

2023

- DEC 1: Community Outreach Sponsorship (USAA Grant) opens
- DEC 1: Community Outreach Grant (MOAA Foundation) opens
- DEC 1: Annual Awards (Comm, LOE, LL, SSM) submission opens

2024 ***NOTE CHANGES TO MOAA ANNUAL AWARD SUBMISSION DUE DATE***

- JAN 26-27: FCoC Leadership Training Seminar - Rosen Centre, Orlando
- FEB 16: Harris Communication Award Input Due
- FEB 16: Levels Of Excellence Award Inputs Due
- FEB 16: Legislative Liaison Strobridge Nomination Closes
- FEB 16: Surviving Spouse Excellence Award Nomination Closes
- FEB 28: MOAA Community Outreach Grant submissions Due
- MAR: Scholarship applications window closes
- 13-14 MAR: Virtual Leader Training Workshop (New Leaders)
- 22-26 APR (TBD): 2024 AiA Teams to Washington D.C.
- MAY 13-15: 2024 Annual FCoC / West Volusia Chapter Convention - Daytona Beach -Shores Resort & Spa
- 31 MAY: AMBA (Mercer) Ad Program Application Closes
- 14-15 AUG: Virtual Leader Training Workshop (Experienced Leaders)
- OCT (TBD): Fall visual FCoC Board Meeting

2025

- 17-18 JAN: FCoC Leadership Training Seminar - Rosen Centre, Orlando

Chaplain's Message

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

"Comfort ye, comfort ye my people, saith your God. Speak ye comfortably to Jerusalem."

The opening lines of Handel's Messiah, a holiday season favorite, were recorded by the prophet Isaiah around 538 B.C. during the Jewish exile in Babylon. Jews from in and around Jerusalem were enduring what would be approximately 70 years of exile from their homeland. We can only imagine the hopelessness and resignation that likely described the exiles' mood. Would God restore the nation? Would they ever see home again?

I suspect that Isaiah's declaration of comfort broke into their hopelessness and resignation like a much needed balm and relief for their sorrow and disbelief. Handel's musical accompaniment captures the soothing and strengthening sense of Isaiah's words. Listen for yourself at https://handelandhaydn.org/messiah-online/.

The beauty of God's Word lies in its timelessness: words of comfort for Jewish exiles in 538 B.C. still speak to the Jewish nation in the wake of the horrific attacks by Hamas on October 7th of this year. We have seen firsthand the devastation and grief wrought by that invasion and into that devastation and grief the Lord speaks words of comfort and strength: "Comfort ye, comfort ye my people, saith your God. Speak ye comfortably to Jerusalem."

Beyond the Jewish exile, beyond the recent attacks in Israel, can those words of comfort and strength speak to the difficult and heartbreaking circumstances that many of us know right now? Most definitely!

I say most definitely because the Spirit of Lord works through Holy Scripture to comfort the afflicted. Or as the prophet Ezekiel says, "seek that which was lost, and bring [back] that which was driven away, and…bind up that which was broken, and…strengthen that which was sick."
I know that this holiday season is "the most wonderful time of the year" when we are all "holly jolly" and festive. Keep in mind that many of us may experience a "Blue Christmas" because of difficult circumstances in our lives: death of a loved one, financial challenges, loss of a job, or catastrophic illness.

If it's a Blue Christmas for you, listen to Isaiah's words and Handel's music of comfort and strength afresh and hear YOUR NAME: "speak ye comfortably to YOUR NAME." On the other hand, if you know someone experiencing a Blue Christmas, be their comfort and strength, so that may come to know the "comfort AND joy" of this remarkable season.

Surviving Spouse Corner

Patricia Green, Surviving Spouse Liaison

FACING YOUR HOLIDAY BLUES

The holiday season is a time of joy. The time of year for friend and family get-togethers celebrating Chanukah, Christmas and New Year's…the big social events of the year. It's a perfect storm of events and emotions swirling about you.

For those suffering the loss of a spouse, it's also a time of dread. Some have a fear of going to a party alone, of becoming emotional, or the fear of being alone and lonely on days that hold so many happy memories. Others worry that the weight of carrying their grief is visible and might spoil the festive mood of others. A few are trying to decide how much jolliness is appropriate. Or wondering what lessons about grief and coping are being taught to their children and grandchildren? Will the absence of décor and traditions signal the sadness that surrounds them?

All these considerations can weigh one down, and the numbness of depression sets in.

Fortunately, there are some coping skills that can work.

FIND YOUR COMFORT ZONE: Initially, you may feel you want to cocoon and be *unsocial.* For most crying is necessary. A lot of crying is best done privately. You also need time to focus on your health and happiness. If you feel the need to sit out these holidays, do it. Eventually though, you must..

EMBRACE CHANGE: After a necessary (your personal time frame) grieving period, accept the reality that no holiday will be the same again, and adjust.

Instead of the big holiday dinner at your house, take the family out. If it's affordable, change the locale. Rent a cabin in the woods or a house at the beach instead. Assign dishes for each guest to bring. Announce that your only responsibility is the turkey and dressing. Maybe, let Publix do the cooking. Relax. Do things simply.

If you and your spouse hosted an annual holiday cocktail party, and you feel up to entertaining, try something different. Alcohol is a depressant and tears are harder to hold back, if you've been drinking. Instead, have a cookie sharing party, or a neighborhood open house. Decorate, but keep it simple. Guests will enjoy the party whether your tree is 5 feet or 15 feet. If a simple wreath trimmed with a red ribbon on the front door is all you have the energy for, it's enough!

Ask the leadership of your church, temple, or mosque for suggestions for changes in rites or religious ceremonies. Possibly another family member can assume the role that your spouse held in presiding over a traditional event or holiday celebration.

If you are truly alone, find your solace and footing in helping others. This process will be difficult at first, but good times will follow. Many of us have been in your shoes and stepped forward toward a new reality. That's why we are called "surviving spouses".

2024 FCoC Convention Update

MAJ Pete Durnell, USAF, Ret
2024 Convention Planner

A very happy holidays to you and your family. I hope you will have a rewarding Christmas Season and are looking forward to the New Year. Speaking of the New Year, I again remind you to make sure you have saved the date of the 2024 FCoC Convention to be held the 12th through the 15th of May at the Shores Resort and Spa in Daytona Beach. If all goes to plan, registration for the convention will start the 1st of February and I encourage you to make your reservation as soon as you can as registration will close rather quickly. By mid-April the Shores is requiring us to provide them with attendance numbers and a breakout of who will want to do what so that our catering plan works. Numbers are important when dealing with a hotel vender especially when they are providing meals as they usually order their supplies in advance. The room count is equally important as the hotel will want us to meet our room night goal or release them back to the hotel so they can sell them. An empty room is not a situation any hotel wants. Please, please, please get your registration in as soon as you can once it is open to do so.

I mentioned before that the Shores has agreed to allow our attendees to stay one or two extra nights post the convention at the same room rate as has been negotiated for the convention. Once registration is open, please look for this on the registration form and consider staying that extra night or two, either Wednesday or Thursday or ideally both.

So why do this? Besides the obvious attraction of the Shores Resort and Spa sitting directly on the beach with a large deck, a pool, a hot tub, and a Tiki Bar there is direct access onto the beach itself where, in famous Daytona Beach style, you can rent a bike or scooter to go up and down the wonderful sands of Daytona.

Daytona Beach earned fame because of the beach which was hard packed enough to allow racing on the sands. Over the years as cars became faster and faster, on the beach racing had to stop and racing moved inland. Today that racing, as I hardly need tell racing fans, takes place at **Daytona International Speedway**. You can visit a tribute to racing at the **Motorsports Hall of Fame** right next to the speedway. You may want to have the whole racetrack experience by having a tour of the actual speedway. This is offered only on specific days and times but not on the

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Monday of our convention because of a concert at the speedway on that weekend. Check out DaytonaInternationalSpeedway.com for more information.

If you do arrive early for the convention then Sunday has **Welcome to Rockville, Florida's Biggest Rock Music Festival** at the Speedway. Or how about a visit to the ballpark where Jackie Robinson played – **Jackie Robinson Stadium**. There is a game on Sunday evening (12th at 5:00) where you can watch the Daytona Tortugas Minor League Baseball team play. Seniors can get in for $20 with a $3 parking charge. See milb.com.

If shopping is your thing, then the **Daytona Beach Flea Market** is on Friday, Saturday, and Sunday with over 1,000 booths (DaytonaFleaMarket.com) or there's **Tanger Outlets**, **Bucee's,** and **One Daytona**. For a special meal, how about a wonderful view over all of Daytona at **Top of Daytona** restaurant right next to the Shores (TopofDaytona29.com or call 386-322-7232). Remember that Sunday, May 12th, is Mother's Day and Top of Daytona, as well as other restaurants, will offer specials and will likely be very crowded.

If you are interested in learning about **Embry Riddle Aeronautical University**, you can take a 30-minute golf cart (for 5 people) or a 45-60 minute walking tour. We have reserved time on Monday and Wednesday morning especially for us. Please let us know on the registration form of your interest so we can coordinate with Embry Riddle.

So, what else can you do to keep you at the Shores after the convention? Here's a quick list of things to do:

Ponce Inlets Lighthouse and Museum.
The Marine Science Center collocated with the Lighthouse.
Golf at the LPGA Golf Courses.
Hankster's Hot Rods Classic Car Showroom.
Angell & Phelps Chocolate Factory
Luau Fire and Hula Dinner Show
Lady Dolphin of Daytona Dinner and River Cruise
The Cici & Hyatt Brown Art Museum (all Florida art)
The Museum of Arts & Sciences (MOAS)
Tank America (in Orlando) to drive a tank

These and many other attractions are ready for you to visit. To get a better idea of what's available, check the Daytona Convention and Visitors Bureau web site at daytonabeach.com.

To view a special welcome video by the President of the host chapter, Raul Gonzalez,

CLICK HERE

Once you get there select "FCoC 2024 Convention Official.mp4", go to the video on the right side and click on the video picture.

Take the opportunity to see and experience what Daytona has to offer and extend your stay and extra day or two. You'll be glad you did.

A Farewell Message – Bob Bienvenue

I am wrapping up my **fina**l *Communique* input as the Council Legislative Committee Chair with this issue.

It all started at a chance meeting with the then Florida Council President, Jim Connor in 2012 (during Super Storm Sandy) at the somewhat weather curtailed MOAA Annual Meeting in DC. Serendipitously, we were seated at the same table for the Banquet and Awards ceremony. Although we were still living in New York at that time, we were in the planning stages for a move the next year to The Villages, FL. Jim and his wife Dottie were so excited to find new members that were headed their way. They made sure we became aware of the Lake & Sumter Counties Chapter and when we got back to Buffalo, we joined right away. Ten months later we arrived in Florida, our new permanent home. Wayne and Marty Brown were expecting us since we showed up on their membership roster the previous year. Within a few months they had "encouraged" me to take over the Chapter's LL position. And soon after came the Council Legislative Committee Chair position.

Now after serving under 6 council presidents, I am retiring from this my fourth career – and looking forward to the pension I have earned – *time-off* - to enjoy more of the Disney Land for Seniors that The Villages offers.

I have lost track of the count of *Communique* columns, Leadership Training Forums, Council Conventions (I have now made repeat visits to the same sites), Annual "Advocacy in Action" campaigns, and many Special/Urgent Call-To-Action emails to the entire Council.

Over that time I have collaborated directly with 3 MOAA Government Relations Directors/VPs and many of the staff at MOAA's HQs, going back to Steve Strobridge's time in that job.

Overall, I have served continuously in elected and appointed positions in MOAA Chapters and Councils for over 25 years … a record I am extremely proud of.

But it is the results of my efforts that I am most proud of – the successful advocacy for our military and their families through legislative gains. MOAA's motto ***Never Stop Serving*** means to me ***Never Give Up*** on those we serve …. providing a ***Quality of Life*** standard for the military community that matches their ***Quality of Commitment*** in service to our country.

Barb and I will still be involved and attending Council events, but letting others with more energy and new approaches take the lead. In that regard, **Pierre Louis** has shown a keen understanding of the Capitol Hill goings on, and enthusiasm and energy as he takes over the position. Please support him in this most important mission ahead.

I am most grateful for this opportunity I have been given, and am most fond of all the people whom Barb and I have met during this time.

Our best regards,

Bob & Barbara Bienvenue

Legislative Affairs

CWO2 Pierre Louis, USMC, Ret., Legislative Chair

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

https://moaa.quorum.us/

Take Action Now!

The following articles were prepared on November 24th with the latest info available on this topic at the moment, but are still relevant:

Please watch MOAA's website MOAA - News Listing on a daily basis to see if the issue has been updated, and for any further ACTION MOAA may request relative to this.

Let's pass funding to pay for the rest of this Fiscal Year!

Many of us have witnessed in the news the shake up and decision of who would take the gavel and become the new speaker of the house. Well, after a few nominations and back-and-forth motions and withdrawals, Rep Mike Johnson, R-LA has the gavel.

Shortly after becoming the House Speaker, Speaker Mike Johnson, (R-LA) introduced a stop-gap measure to continue funding of the government throughout the holiday season. Speaker Johnson (R-LA) proposed a two-part continuing resolution (CR) to extend federal government funding. The CR would fund some federal agencies until January 19 and others until February 2.

The first part of the bill would include funding for: Military Construction, Veterans Affairs, Transportation, Housing, and The Energy Department. The second part of the bill would include funding for the rest of the government. The CR would avoid the usual end-of-year threats of a government shutdown.

Urge Your Lawmakers to Follow Up the CR With a Proper Budget

MOAA Take Action

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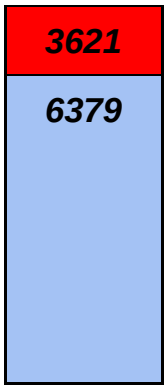
As our Advocacy In Action (AIA) team members, we urge you to take a moment and log on to the **MOAA's Active Legislative Campaigns Center**. We need your voice to continue to be a part of the 360,000+ advocacy team members. Be a part of the A-Team!

We have a goal of 10,000 actions taken to support this campaign effort. Presently, we have 6379 and we need 3621 to reach the next goal.



One of the greatest initiatives that is currently being undertaken by MOAA is Quality of Life. Earlier in the year a panel headed by Representative Don Bacon, R-Neb, a retired Air Force Brigadier General were tasked with coming up with recommendations for next year's NDAA. MOAA in partnership with representatives from the National Military Family Association, Blue Star Families, and the Military Family Advisory Network are working with lawmakers on the panel to make recommendations in 5 key areas: 1. Compensation, 2. Health Care, 3. Housing, 4. Military Spouse Employment, 5. Child Care. The information will be implemented into next year's NDAA. With an all-volunteer force, the panel is noticing that in order to sustain our recruitment levels, there are some area that greatly need to be improved. If you would like to take a look at the 31 pages of recommendations, please follow the link Quality of Life Recommendations.

TAKE ACTION: Urge Your Legislators to Pay Full Housing Costs for Service members]

MOAA-Supported Legislation	Last Timeline Action	Cosponsors
H.R. 1282: Major Richard Star Act	Reported (Amended) by the Committee on Armed Services. H. Rept. 118-149, Part I.	326
H.R. 1139: GUARD VA Benefits Act	Subcommittee Hearings Held.	161
H.R. 1277: Military Spouse Hiring Act	Introduced in House	140
H.R. 5641: Pay Our Troops Act	Sponsor introductory remarks on measure. (CR H4719)	113
H.R. 4335: VA Loan Informed Disclosure Act of 2023	Introduced in House	85
H.R. 1045: Health Care Fairness for Military Families Act of 2023	Introduced in House	80
H.R. 542: Elizabeth Dole Home Care Act of 2023	Ordered to be Reported in the Nature of a Substitute by Voice Vote.	76
H.R. 1413: Expanding America's National Cemetery Act of 2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	72
S. 344: Major Richard Star Act	Introduced in Senate	70
H.R. 1083: Caring for Survivors Act of 2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	61

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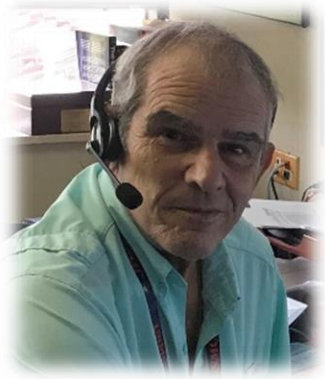

Personal Affairs

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

Wills and Trusts. Do you need them?

As a brand new fleet pilot, I was checking into my first squadron. The Gunny said "Sir, you need to see the XO." I knocked on the XO's hatch and reported in.

With little fanfare, he said "Welcome aboard, Lieutenant. You're grounded."

Totally blown over, I responded " Sir?"

He said "You can start flying once you deliver to me a copy of your will." He then directed me to Base Legal, where, at the ripe old age of 25, I signed my first will.

Forty five years later, I've signed three or four more wills. More importantly, I spent thirty five years professionally talking to people about the need for a will or a trust.

So, what is a Will? Technically called a "**Last Will and Testament**," it's the document in which you lay out your desires as to the disposition of your assets when the time comes to settle your affairs. It covers everything you own that is not covered by something else.

After you are gone, somebody (called the "Personal Representative" in Florida) opens an "estate" and begins the process of collecting all of your probate assets.

If you have an IRA, it's not a probate asset as it has a beneficiary. If you have a joint account at a bank, or jointly owned real estate, they do not go through probate. The only things that go into your estate are things that do not automatically transfer to someone else some other way.

So what is probate? It's the process that your assets go through as they are collected, inventoried, and distributed in accordance with your wishes.

Why do people try to avoid it? The probate process takes time and can be expensive. For a large estate, with lots of different assets in different places, it can be quite expensive. Basically, when you use a will to distribute your assets, you are relying on the state (though the probate courts) to supervise the distribution of your assets. When the state gets involved, there are numerous reports due and your heirs will most likely hire an attorney to do the work.

A million dollar estate can cost between thirty and fifty thousand dollars to probate. It sounds like a lot, but if you own a house in Florida and have a reasonable bank account, you can easily break a mil. Throw in a car or two, and a boat, and it gets complicated. If you have multiple kids and a

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spouse and an ex-spouse, it's even more complicated.

There are a number of things you can do to reduce or eliminate probate.

The first tactic is "joint ownership." When you own something jointly with someone and you pass on, it automatically goes to the other person. This works great when you have a spouse.

It's not so great if you don't have a spouse, or maybe you have a new spouse and kids from a previous marriage.

It also creates issues when that spouse passes on. Maybe your estate avoids probate, but then your spouse's doesn't.

Often, people will make an asset joint with a child or two. This is usually a bad idea as it gives up the "step up in cost basis" that your assets get when you pass on. It also means that your child is a part owner of whatever asset you're talking about. (I had a client explain to me that they had added their daughter to the ownership of their home to "avoid probate." That was ok until she got divorced and their home counted as one of the daughter's assets…)

Most financial institutions allow what is called "transfer on death" or "payable on death." This is an excellent way to avoid probate, though there are some considerations.

When the time comes to settle your affairs, your beneficiaries will need to go to each financial institution and do that institution's paperwork. If you deal with one or two places and have one or two beneficiaries, this is not bad. Once, I had a client sign a Transfer on Death form and listed nine children. This was okay until she passed on. One of the nine had predeceased her, another died after the mother but before the transfer was done; then one of the siblings refused to sign anything as he thought "something funny was going on."

The case avoided probate but ended up in court anyway. And this was the only account she had. Can you imagine what it would have been like had she had accounts at USAA, Navy Federal Credit Union, and two local banks?

A common way to reduce the cost and speed up the process when one passes on is by using a "trust." Trust law is fairly complicated, so you'll most likely need a lawyer to explain it, but here it is in a nutshell.

A trust is to a person as a corporation is to a business. (Some lawyers cringe at that analogy.) When you sign a "**Revocable Living Trust**" and you title your assets in the name of the trust, you no longer own the assets… the trust does. At the same time, you designate yourself as the "trustee" of the trust. As the trustee, you totally control the assets.

The really neat feature is you specify when the "successor trustee" takes over. You can say "upon my passing" or even "should I become incapacitated."

If you are married, both spouses can be trustees, then kids are the successor trustee. What's great about this arrangement is that it's much simpler than the probate process. You title your bank accounts, your brokerage accounts, your home, and anything else you own that has a title, in your

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Continued on next page

trust. The transition is much simpler than without a trust.

I always encourage people to include a provision that allows you, as grantor and initial trustee, to allow the successor trustee become a "co-trustee." This comes in very handy when one gets to the point that they need some help, but don't yet want to give up control.

Does this any effect on taxes?

It has no effect on income taxes. Most likely, the tax ID of your trust will be your Social Security Number. Aside from maybe two tax reporting statements for the year in which you create your trust, there's no effect on the income taxes you will owe.

What about estate taxes?

Currently, federal estate taxes start on estates worth about 6.5 million dollars or 13 million dollars for a couple. If…. you are single and worth more than 6.5 million dollars or married worth more than thirteen, find a good estate planning attorney.

And though Florida has no state estate or inheritance taxes, seventeen states and DC do, and the starting thresholds can be much lower. If you own real estate in another state, be sure to check it out.

Either way, a trust is not a shield to estate taxes.

How much should one have before considering a trust? There's no specific number, but here are some considerations: A trust document will cost in the vicinity of $2,000 from an estate planning attorney. If your situation is quite simple, joint accounts, transfer on death forms, and powers of attorney would work fine. The more complicated your situation, the more appropriate a trust becomes.

There are a bunch of different versions of a trust that one could consider. Consult with an attorney if you have some unusual needs. Here are two fairly common special trusts:

Let's say that you are married to a second spouse and have children from a first marriage. You can sign what is known as a **QTIP Trust**. (Qualified Terminable Interest Property Trust.) When you create a QTIP Trust, you put your assets into the QTIP Trust. Should you predecease your second spouse, the trust continues "for the benefit of" your second spouse. As long as that spouse is alive, that spouse gets an income that you determine beforehand.

Most attorneys will suggest "the income." The problem with that is, when interest rates are low, the income can be pretty meager. I always encourage "four percent of the principal or income, whichever is greater." I suggest using the total value of an investment account on the first of the year as the starting point for determining the distribution of four percent.

You can include a provision to allow the surviving spouse to "invade principal" under whatever circumstances you decide. Most often, this would be something such as "health, maintenance, or support." Basically, should your spouse need additional funds for medical care, the trust would allow it.

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There is one very big decision that you must make if you decide that a QTIP Trust is a good idea. That is… who will be the trustee after you are gone?

Think about it. The "income beneficiary" and the "remainder men" have exactly opposite desires. The spouse most likely wants more dollars. The kids want the spouse to get less.

I had a wealthy client who appointed his sons to be the successor trustee for his somewhat younger second wife. How's that a recipe for disaster? A neutral successor trustee is a much better idea.

There's a second special trust that one might consider.

Let's say that you have a handicapped grandchild. There's a tendency among those whose family includes a special needs child to favor the child in one's estate plans.

The problem is… this might be exactly opposite what you should be doing.

There are currently multiple programs at all levels of government to assist handicapped people. Almost all have a cap on personal assets. By leaving assets to a handicapped grandchild, you may be disqualifying that child from future assistance from the government.

A much better idea is to create a "**Special Needs Trust**." In an SNT, you (or anyone) contributes assets and those assets do not count in calculating net worth when applying for government assistance. Effectively, there could be a huge pot of money available to care for a handicapped person, yet that handicapped person is still eligible for all government programs designed help needy handicapped people.

Unfortunately, there is the dilemma about who should be the successor trustee? If you and your spouse are in your seventies and your grandchild is five, you and your spouse won't work. The handicapped grandchild's parents won't even work. A sibling could work, though a bank is almost a necessity. (You could say a sibling and if that sibling cannot serve, then a specific bank serves.)

There are also ABLE Accounts (Achieving Better Life Experience) that can do about the same, though they have some limitations, and the handicapped child controls it, which might not be appropriate. If you have a handicapped grandchild, you should really talk to an estate planning attorney familiar with Special Needs Trusts. You definitely do not want to inadvertently disqualify them from future government assistance.

If you have a question about a Revocable Living Trust, a QTIP Trust, or a Special Needs Trust, send me an email at paul.loschiavo.cfp@gmail.com. I'll point you in the right direction.

Also in a future column, I'll discuss **trust companies.**

Florida Department of Veterans Affairs Update

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

First Lady Announces Hope Florida Initiative Expansion to Serve Florida Veterans

TALLAHASSEE – First Lady Casey DeSantis announced on Nov. 22 an expansion of Hope Florida to the Florida Department of Veterans' Affairs (FDVA). Hope Florida – A Pathway for Patriots will support veterans by connecting them to services, earned benefits and community resources through Hope Navigators. Unique to this expansion, Hope Navigators will coordinate with FDVA's Veterans' Claims Examiners to assist veterans in navigating their benefits. FDVA serves the nation's third-largest veteran population and operates as the premier point of entry for Florida's 1.5 million veterans.

"As a veteran and Governor of the most military and veteran-friendly state in the nation, I am proud of the work we do to support our veterans and their families," said Governor Ron DeSantis. "As a state and nation, we owe a great debt to those who have served and sacrificed for our freedom, and this expansion is a testament to our commitment to providing a pathway forward for Floridians who wore the uniform."

"In Florida, we are proud to support the courageous American heroes who have given so much in service to our country," said First Lady Casey DeSantis. "When Florida veterans come home, we want to ensure that they can access services, community resources and support navigating their benefits in a streamlined and accessible way. I am proud that through

December Quiz:
You may have heard of the community of **Christmas**, with about 1,100 people, on Florida State Road 50 about 24 miles east of Orlando and 16 miles west of Titusville. It is notably famous because of its Post Office and the postmarking of cards and letters during the Christmas season.

But do you know where the town of Christmas got its name?

Read through the Communique for the Answer

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Hope Floridia – Pathway for Patriots, Hope Navigators can provide one-on-one assistance and show our state's deep appreciation."

"We are honored to join First Lady Casey DeSantis' Hope Florida initiative," said Florida Department of Veterans' Affairs Executive Director James S. "Hammer" Hartsell. "Because of this administration's passionate focus on veterans' advocacy, Florida continues to be the most veteran sought-after and veteran-friendly state in the nation. Our department looks forward to the many ways Hope Florida will be able to connect Florida veterans and their families with services and support through government and the local community."

Veterans and their families who need services can connect with Hope Florida by visiting HopeFlorida.com or calling the Hope Line (850-300-HOPE).

The initiative utilizes Hope Navigators to guide Floridians on an individualized path to prosperity and economic self-sufficiency by focusing on community collaboration between the private sector, faith-based community, nonprofits and government entities to break down traditional community silos to maximize support and uncover opportunities. These Hope Navigators are essential in helping individuals identify their unique and immediate barriers to prosperity, develop long-term goals, map out a strategic plan and work to ensure all sectors of the community have a 'seat at the table' to be a key part of the solution. In addition, Hope Navigators help identify and organize opportunities for Floridians who wish to help their neighbors by connecting community members, including Florida seniors, with volunteer and mentorship opportunities.

For more information on Hope Florida – A Pathway for Patriots, visit www.HopeFlorida.com.

Florida Inducts 20 Veterans into Hall of Fame

TALLAHASSEE – Twenty Florida Veterans were inducted into the Florida Veterans' Hall of Fame before a capacity crowd at the FSU Alumni Center on Nov. 14. Florida Department of Veterans' Affairs Executive Director James S. "Hammer" Hartsell presided over the ceremony for the members of the Class of 2023. The class was the eleventh class to enter the Florida Veterans' Hall of Fame.

Gov. Ron DeSantis and the Cabinet voted unanimously to induct the 20 Veterans into the Florida Veterans' Hall of Fame during the September 19 Cabinet Meeting.

The Florida Veterans' Hall of Fame recognizes and honors those military veterans who, through their works and lives during or after military service, have made a significant contribution to the State of Florida through civic, business, public service or other pursuits. It is not a traditional military hall of fame, as it focuses on post-military contributions to the State of Florida.

Class of 2023 inductees include:

David Abramowitz, Colonel, U.S. Army (Ret)
Dennis O. Baker, Commander, U.S. Navy, (Ret)
John E. Bircher III, Colonel, U.S. Army (Ret)
David Blair Craig, Lieutenant Colonel, U.S. Army (Ret)
Dr. Benjamin Findley, Colonel, U.S. Air Force (Ret)
Michael Fleming, Brigadier General, U.S. Army (Ret)
R. Craig Ham, Colonel, U.S. Army (Ret)
Dr. Gerald Hollingsworth, Colonel, U.S. Air Force (Ret)
Joseph Kittinger, Colonel, U.S. Air Force (Ret) *deceased*
Henry Lowery, Chief Warrant Officer 5, U.S. Marine Corps (Ret)
Bruce Melnick, Commander, U.S. Coast Guard (Ret)
Frederic Raymond, Major General, U.S. Army (Ret)
Walter E. Raysick Sr., Master Chief, U.S. Navy (Ret)
Leon J. Roy IV, Command Sergeant Major, U.S. Army (Ret) *deceased*
Edward C. Sheffield, U.S. Army Veteran
Joseph G. Sicinski, U.S. Air Force Veteran
Alene Tarter, Master Sergeant, U.S. Air Force (Ret)
Dewayne Thrift, U.S. Air Force Veteran
Donn Weaver, U.S. Army Veteran
Tony Williams Jr., Major, U.S. Army (Ret)

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MOAA
Military Officers Association of America

Former, Active, Retired Military Officers, Warrant Officers & Surviving Spouses

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- Advocacy from the National to the State and Local levels
- Philanthropy and Community Service
- Camaraderie with a Purpose!

MOAA chapters unite active duty, former, and retired officers and warrant officers from every branch of service, including the National Guard and Reserve, as well as their spouses. Membership in a chapter provides an opportunity to connect with fellow officers, networking, grassroots legislative advocacy, community service, philanthropy, and much more.

Connect with other, like minded officers committed to keeping our military strong and ensuring promises made to veterans are kept.

There are 39 MOAA Chapters in Florida. Find your nearest Florida MOAA Chapter now by visiting our website (www.MOAAFL.org) or scanning the QR Code:

www.MOAAFL.org/Membership.aspx

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Answer to the Quiz

A community called Christmas

The tale of how this small Florida enclave received the name Christmas traces back to its origins as an isolated outpost erected during the Second Seminole War.

The "Florida War," as it's often referred to, was fought from 1835 to 1842. The battle ignited when the U.S. government attempted to remove the Seminole people from their central Florida homeland to a reservation in Mississippi.

The Fort Christmas Historical Society tells us that on Christmas Day in 1837, more than 2,000 troops, led by Brig. Gen. Abraham Eustis descended on the area and built a fort made of Cabbage Palm log — and aptly named it Fort Christmas.

Settlers soon made their way to the area, creating a small community, named in honor of the troop's arrival and the fort's construction that began on Christmas Day.

While the fort was abandoned when the war ended in 1842 and the original fort no longer stands, the community that built up around it remains — and a replica fort was erected in the Fort Christmas County Park, along with seven restored historical homes, a schoolhouse, a sugar cane mill and two cow camps.

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Florida Council of Chapters "Chapter News"

Cape Canaveral Chapter

Marilyn M. Sanford, MOAACC Media Relations

Janet E. Petro, Director, John F. Kennedy Space Center Guest Speaker

The October MOAACC luncheon guest speaker was Janet Petro (right), the Director of the John F. Kennedy Space Center.

Petro began her professional career as a commissioned officer in the US Army after graduating in 1981 from the US Military Academy at West Point, New York with a BS degree in engineering. She was in the second class of West Point graduates to include women. Petro also holds an MS degree in business administration from Boston University's Metropolitan College. She is a 1977 graduate of Satellite High School.

Prior to joining NASA, Petro served in various management positions for Science Applications International Corp. (SAIC) and McDonnell Douglas Aerospace Corp. At SAIC, Petro held a number of management positions within the corporation's operations. She interfaced with NASA, the U.S. Air Force, the U.S. Navy, and commercial entities on numerous aerospace and military programs. At McDonnell Douglas Aerospace, Petro advanced from mechanical engineer and payload manager to multiple management positions including program manager for executing a classified, multimillion-dollar U.S. Department of Defense Program, to senior manager for Communications and Data Systems Division.

Janet Petro and Satellite HS JROTC: L-R Warren Keith, Gideon Pike, Janet Petro, Gavin Gel-fond, Ava Numan

Petro is the recipient of numerous service and performance awards. She received the 2022 Dr. Kurt H. Debus Award by the National Space Club Florida Committee for her contributions to America's aerospace efforts within the state of Florida. She helped lead the senior management team that was awarded the 2019 Samuel J. Heyman Service to America Sammies Management Excellence Medal. She also is the recipient of a President's Distinguished Executive award, and has received the astronaut-selected Silver Snoopy award for outstanding performance for contributing to flight

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safety and mission success. In 2018, Petro was selected by Florida Governor Rick Scott for induction in the Florida Women's Hall of Fame.

MOAACC Good Deeds Foundation Provides Record Support to Active Duty Military Families in Challenging Times

In these challenging economic times we are all facing, junior enlisted service members and families are being squeezed. Salaries and Housing Allowances are not keeping up, so active duty foundations often have to step in to assist. Thankfully, there are three such organizations on Patrick Space Force Base: First Sergeant Council, Space Coast Top 3, and The Chiefs Group. In this era of Joint Commands, all these organizations support not only the USAF and USSF, but the Marines, Navy, Army and Coast Guard as well.

(R-L) MOAACC members Mike Gautreaux, Donn Weaver, and President Brian Whalen present a check for $13,000 to leaders of the First Sergeant Council, Space Coast Top 3, and The Chiefs Group

In October, as the holiday season approached, MOAACC's Good Deeds Foundation (GDF) was able to provide a record amount, which more than doubled in two years, of $13,500 for FY 2024. In addition, the GDF provided the USO in Brevard County $3,000 for special active duty events; and another $3,000 paid directly to active duty events, such as Junior Enlisted Appreciation Day and Family Day at USCG Station Port Canaveral. Their total support of $19,500 demonstrates the MOAACC GDF's commitment to all our active duty forces.

MOAACC's history of supporting the needs of junior enlisted on PSFB, dates back more than 25 years before the Space Force, before MOAA, and before our Good Deeds Foundation existed. In the 1980's our Chapter of TROAA began to provide the First Sergeant Council funds every December for their "Operation WarmHeart" project. From the low $100's, it grew from $6,000 in FY2023 to this year's record.

Just like MOAA National, the MOAACC GDF has pillars focused on supporting active duty families, ROTC/JROTC and other cadet youth programs, and veterans in crisis. "Never Stop Serving" is more than a motto at the Cape Canaveral Chapter.

Retired Army CPT Donn Weaver Inducted into Florida Veterans' Hall of Fame

Governor Ron DeSantis and the Florida Cabinet voted unanimously to induct veterans into the Florida Veterans' Hall of Fame, Class of 2023. Included was MOAACC member Retired Army CPT

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Donn Weaver. Governor DeSantis formally recognized CPT Weaver during a ceremony on November 14 in Tallahassee, Florida.

Donn is a former president of MOAACC and currently serves as the President of its Good Deeds Foundation (GDF). The goal of the GDF is to help support active duty military and family, ROTC/JROTC and other units, and veterans needing special assistance in Brevard County

Donn is currently the Chairman of the Brevard Veterans Council and VP of the Veterans Memorial Center in Merritt Island, Florida. He wrote and received a 2 million dollar grant to upgrade the Veterans Center. As a result a new wing and museum were created. He is now working with the Merritt Island Redevelopment Agency (MIRA) to create an amphitheater and other usable facilities in the park adjacent to the Veteran Center Building.

Donn is a member of the Brevard Veterans Resource Network; Florida Congressman Jim Posey's Advisory Committee; Brevard County American Legion Post 344; and VFW Post 10139. He is also an Honorary Member of the Military Order of Purple Heart due to the death of his son, 1st Lt Todd W. Weaver, in Afghanistan in 2010. Donn actively supports its members in order to "live up to his son's legacy".

Northwest Florida Chapter

Fred Westfall, NWFMOA Secretary and Defender Editor

NWFMOA has clothing booth at Veterans' Stand Down; FWB Veterans' Day Service; NWFMOA presents Commissary Gift Cards for Junior Enlisted Families; and Wreaths Across America

November was a busy month for our Chapter's Community Outreach programs. Okaloosa County held its annual **Veterans' Stand Down** on Wednesday, November 8th, at the FWB Fairgrounds. Our NWFMOA Chapter was one of 40 local organizations who provide services for Veterans with a booth at this event. In our booth, we had over 1,000 items of new clothing which we purchased via the $2,800 in grant funds we received last May from the **MOAA Foundation's Community Outreach Grant program**. Our inventory of clothing items distributed to male and female Veterans consisted of 57 pairs of men's and ladies' jeans, 10 pairs of sport pants, 32 men's T-shirts, 43 ladies' shirts, 75 pairs of men's boxer shorts, 4 jackets, 71 hoodies for men and women, 40 pairs of shower shoes, 96 sets of stocking caps & gloves, and 612 pairs of crew socks (men and women). The clothing items were primarily oriented towards the up-coming colder months. The clothing items were distributed to over fifty local Veterans.

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Our NWFMOA booth was manned by members **Dave Parisot**, **Dick Solt**, **Fran Hendricks**, and **Karl Eschmann**. We sincerely thank the MOAA Foundation for providing the funds to purchase the clothing items.

The NWFMOA booth at the Veterans' Stand Down on Nov. 8th at the FWB Fairgrounds distributed over 1,000 items of clothing to men and women Veterans

The city of Fort Walton Beach held their annual Veterans' Day service at the American Legion on November 11th.. Chapter member, **Lt. Col. Frank Roberts**, USAF, Ret., opened the service with his reading of "In Flanders Field" by John McRae, a Lt. Col. Surgeon in the Canadian Army after World War I (see photo). The poem honors fallen soldiers from WWI, including 368 fallen American service members, and reads as follows: "In Flanders fields the poppies blow; Between the crosses, row on row; That mark our place, and in the sky the larks bravely singing, fly; Scarce heard amid the guns below. We are the Dead. Short days ago we lived, felt dawn, saw sunset glow, Loved and were loved, and now we lie in Flanders fields. Take up our quarrel with the foe: To you from failing hands we throw the torch; be yours to hold it high. If ye break faith with us who die, We shall not sleep, though poppies grow in Flanders fields."

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JROTC cadets from the Fort Walton Beach High School formed the Honor Guard that presented the Colors during the service (see photo). Earlier on Saturday morning, the JROTC cadets placed over 1800 flags on the grave sites of Veterans interred at the Beal Cemetery. The guest speaker at the event was Brig. Gen. Jeffrey T. Geraghty, Commander of the 96th Test Wing at Eglin AFB.

FWB JROTC Honor Guard members Cadets Jade Bralley, Mikhail Leroy, Javon Pritchett, and Angelina Romano prepare to present the Colors at the FWB Veterans' Day Service.

On November 14th and 16th, our Chapter presented Commissary gift cards for junior enlisted families at Hurlburt Field and Eglin Air Force Base (see photos below). This is the fourth consecutive year that NWFMOA has done this project to assist young military families. Started in 2020 with a grant of $3,575 from the MOAA Foundation and donations by Chapter members, our Chapter provided 143 Commissary gift cards of $25 each to enlisted families of ranks E-4 and below through the First Sergeants Associations at Eglin, Hurlburt, and the 7th Special Forces Group (A), and via the Commando Airman & Family Support Group at Hurlburt Field. In 2021 we continued this project with a grant of $3,750 from the MOAA Foundation plus $1,300 in donations by Chapter members for a total of $5,050. With these funds we purchased and distributed 202 Commissary gift cards at $25 each to junior enlisted families.

*Chapter President **Fran Hendricks** presented **MSgt and First Sergeant Penrod** and the **Hurlburt Field First Sergeants Association** with 75 Commissary gift cards of $25 each on November 14th. Assisting with the presentation are **Dave Parisot**, Chapter Community Outreach Officer and **Karl Eschmann**, Chapter 1st Vice President. Chapter Secretary **Fred Westfall** is the 'man behind the camera'. The gift cards totaled $1,875.*

With the positive feedback we received from the multiple First Sergeant Associations, we continued this program in 2022 and 2023. The MOAA Foundation Grant in 2022 was $4,000, plus we added $2,375 of local member and business donations for a total of $6,375. This allowed us to purchase and distribute 255 gift cards. Our MOAA Foundation grant for this program in 2023 was $1,500, but

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we added $6,000 in donations from Chapter members and local businesses for a total of $7,500. The 300 Commissary gift cards were distributed as follows: 75 cards each to the Hurlburt Field First Sergeants Association ($1,875); Eglin First Sergeants Association ($1,875); and, 7th Special Forces Group (A) First Sergeants Association ($1,875). We also gave 25 gift cards to the 919th SOW First Sergeants Council ($625) and 50 gift cards to the Commando Airman & Family Support Group at Hurlburt Field ($1,250). By partnering with these military organizations, we better assure that the neediest junior enlisted families (airmen and soldiers) in ranks E-4 and below receive the food purchase assistance provided.

In the four years we have done this project, we have benefited 900 junior enlisted families. Our sincerest 'THANK YOU' to all who have donated to this program. Current plans are to continue this program in 2024.

*On November 16th Chapter President **Fran Hendricks**, Community Outreach Officer **Dave Parisot**, and Board member **Bob Gramm** presented 75 Commissary gift cards of $25 each to MSgt and First Sergeant **Richard Gravely** and the **Eglin First Sergeants Association**. The gift cards totaled $1,875.*

*On November 14th, Chapter President **Fran Hendricks** presented **Brooke Scott** of the **Commando Airman & Family Support Group** at Hurlburt Field with 50 Commissary gift cards of $25 each for junior enlisted families in Thanksgiving baskets. The gift cards totaled $1,250. Assisting Fran were Chapter Community Outreach Officer **Dave Parisot** and 1st Vice President **Karl Eschmann**.*

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This year's **Wreaths Across America** will be held on Saturday, December 16th, at the Beal Cemetery in Fort Walton Beach. This is the second consecutive year that NWFMOA has participated in this program to place holiday wreaths on the graves of Veterans to recognize their service to our country. At the Beal Cemetery alone there are over 1,800 Veterans interred, but in 2022 only about 1,200 received a wreath. Last year we funded 20 wreaths; this year our Chapter increased our purchase to 66 holiday wreaths in partnership with the Choctawhatchee Chapter of the Daughters of the American Revolution. If you are available on the morning of Saturday, December 16th, please join us at the Beal Cemetery in Fort Walton Beach to help lay these holiday wreaths on our Veterans' graves. Check local media for the time of the event.

Photo of "Wreaths Across America" at the Beal Cemetery in December 2022.

Sun City Center Chapter

CDR Cliff Korn, USNR (Ret) MOAA_SCC Newsletter Editor

As the Calendar year comes to a close the Sun City Center Chapter has kept up its pace of Community Involvement and veteran-relevant meetings. We recently heard from Southeastern Guide Dogs, Inc. They are the only organization in North America to provide guide and service dogs, online and in-person training, lifetime alumni support, premium dog food, and preventative veterinary care—all at no cost. They transform the lives of people with vision loss, veterans, and children throughout the United States. The presentation was given by Amber and Morgan Watt. Morgan, a former K-9 handler in the Air Force's Security Forces explosive detection unit, still credits a dog with his life. His first service dog, Foley, helped bear the load of post-traumatic stress. Now Morgan's newest service dog, Donzi, helps Morgan cope, even fetching Morgan's medicine bag when a debilitating migraine looms. Morgan travels to speak about his military experiences, his PTSD challenges, and how service dogs move veterans from survival mode to truly thriving.

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Amber and Morgan Watt accepting a Sun City Center Chapter donation from Chapter President, Eunice Patxot.

Our Chapter participated in Sun City Center's "Hi Neighbor" event recently. An estimated 800 residents poured into Community Hall for "Hi, Neighbor!" on November 7, when representatives from 94 clubs and organizations welcomed them with smiles, colorful displays, and great reasons to join their clubs. Organized to introduce new residents to the myriad of Sun City Center opportunities, the Chapter has found it fertile ground for introducing new officer residents to MOAA.

Incoming Chapter President CDR Bill Kirkpatrick, USN (Ret), and Newsletter Editor CDR Cliff Korn, USN (Ret), standing watch at the MOAA booth

Our Chapter further played a large role in Sun City Center's Veterans Day tribute. The well-attended event was sponsored by the combined Military Veterans Organizations of Sun City Center.

Chapter members LTC Benny Blackshire, USA (Ret), MOAA Chapter Chaplain, Dr. Michele Halcomb, Honored Speaker, and LTC Paul Wheat, USA (Ret), Master of Ceremony.

Lake & Sumter Counties Chapter

LTC Donald L. Hansen, USA (Ret.)

MOAA Annual JROTC Dinner

On November 8, 2023, the Lake & Sumter Counties Chapter (FL 15) held their Annual "Honoring Our JROTC Cadets" Dinner. Every year, right after our annual Military Charities Golf Tournament in April, our chapter provides contributions to eight local military oriented charities, and scholarships to the top two senior cadets at each of the six high schools in our two county catchment area that have JROTC units. These scholarships are for $1,500 and $1,000. We also provide the MOAA Medal and Ribbon to the top underclass cadet at each school. The scholarships and Medal are presented by members of our chapter at the school's awards ceremonies in April or May. In November, our last meeting of the year, we hold our JROTC dinner. The cadet receiving that years MOAA Medal and his/her unit senior instructor were invited to be our guests at the dinner. The cadet was asked to give us a short summary of their time in the unit and their plans for the future. The JROTC instructor was then asked to give us an update on the unit's activities for the year.

After each instructor spoke, he was presented with a $200 check for his unit's use. The local newspaper, The Villages Daily Sun, sent a reporter to cover the event and a very nice article and photo was published in the paper on November 17th.

Mount Dora HS AFJROTC - Major Andrew Scott, USAF (Ret.), Cadet Alexander Khashchuk; Umatilla HS AJROTC - LTC Alberto Nevarez, USA (Ret.), Cadet Kierra Wilson; Leesburg HS AFJROTC - Major Glenn Tussing, USAF (Ret.), Cadet Alex D. Coello; Eustis HS AFJROTC - SMSgt Davis E. Watkins, USAF (Ret.), Cadet Anthony Cifelli; South Sumter HS NNDCC - Sp.4 Dylan Woodard, FL Nat. Guard, Cadet Ethan Parks; South Lake HS NJROTC - LtCol John H. Pylant, USMC (Ret.), Cadet Jasmine Nieves

The meeting also resulted in the election of chapter officers for the 2024 and 2025 term. They are: LTC Donald Hansen, USA (Ret.), President; Lt.Col. Bruce Hacker, USAF (Ret.), 1st Vice President; Pam Fillmon, 2nd Vice President; COL Thomas Smith, USA (Ret.), Secretary; and CWO2 Dennis Storey, USA (Ret.), Treasurer.

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Halifax Area Chapter

Pierre Louis, CW2, USMC, Retired

The Halifax Area Chapter was visited by Lt. Col. (Dr.) Arnold T. Stocker, a Certified Registered Nurse Anesthetist (CRNA), Green Beret, and Combat Diver. Lt. Col Stocker in Broward County, Florida, has served in the military for more than 40 years and operates South Florida Tactical Athletes, a preparatory school for those wishing to join the most coveted jobs the U.S. military has to offer. Dr. Stocker works with veterans in need who could benefit from hunting the Burmese Python by providing a mission, a purpose self-reliance, confidence, and achievement. Dr. Stocker is known as the Reptile Hunter and employs a lot of his training to assist with PTSD Therapy for Veterans.

Dr. Stocker presents information on the Swamp Apes Program at the Chapter's November luncheon.

Tallahassee Chapter

Cheryl Walters, President

Major Leigh Fairbank, US Army, Receives his Quilt of Valor

Roberta Granville, with Quilts of Valor, traveled to the home of Leigh and Barby Fairbank on Saturday, 18 November, to present and honor Major Fairbank with his Quilt of Valor. Army Major Leigh Fairbank served a decorated career in the US Army. He is the recipient of 2 Silver Stars, 3 Bronze Stars with a V for Valor, and 4 Purple Hearts.

On this austere occasion, Major Fairbank was flanked by two of his West Point fraternity brothers who noted the importance of the award and their unparalleled support and love for their friend. It doesn't get any better than being honored and sharing it with those whom he most reveres and who mutually applaud Leigh for his hard-fought battles in the face of the enemy.

Warriors such as Major Fairbank are few and far between. He is blessed to have served with unprecedented valor and is still around our world to share.

A very special shout out to the incredible Quilt of Valor ladies who honor and spend countless hours paying homage to those who have kept us a free nation.

BG William Webb, MAJ Leigh Fairbank, COL Bruce Grant

The Passing of a Legend - Major John Leroy Haynes, USMC (Ret)

At one time in our life, we meet someone who serves as that model we hope to become. This mighty force of life both on the battlefields of war and in service to others would be Major John Haynes. He was just that one exceptional person to many who had the honor to know him and to be his friend. He was beyond most folks' imagination of what one could truly be.

John epitomized the very notion of service above self. One staggering and unprecedented number is 78. That is the number of years which he served his nation and others. There would be 15 years of his 93-year life, when John began his extraordinary journey in life. Those were his formative years when John learned hard work and the very values provided to him on the family farm in Monticello by his parents. We would be remiss to not thank them for giving this great man to us. I'm sure that he is telling his mom and dad right now about his life and thanking them personally. We couldn't have been any more blessed to know this servant of God and the people. These are just a few of John's accomplishments, although incredible, are a matter of record.

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- Major John Haynes is a native of Florida who served on active duty from 1945 to 1975, retiring with the rank of Major after serving in all the enlisted ranks through First-Sergeant, and as a Warrant Officer with the official designation of Marine Gunner.
- His military occupational specialties were Explosive Ordnance Disposal Infantry and Combat Engineer.
- Major Haynes, USMC (ret), was awarded the Silver Star Medal, the Nation's third highest combat decoration, for conspicuous gallantry in action against an armed enemy in Viet Nam.
- His other decorations and awards include: The Purple Heart Medal, The Navy and Marine Corps Commendation Medal with Gold Star and Combat "V", Navy and Marine Corps Achievement Medal, Marine Corps Good Conduct Medal, 3 stars, 2 Presidential Unit Citations, 3 Awards of the Navy Unit Citation, Combat Action Ribbon, China Service Medal, Asiatic Pacific Campaign Medal, Korean Service Medal, Viet Nam Service Medal, World War II Victory Medal, Cross of Gallantry, and a number of other personal and unit awards.
- Major Haynes served from 12/1945 until 01/1948 on the mainland of China during the Chinese Civil War, as well as served in Korea and two tours in Viet Nam.
- He graduated from the University of Maryland with a Bachelor of Science Degree and from Central Michigan with a Master's Degree.
- In 1975, Major Haynes was named a Distinguished Citizen of Maryland by the Governor of Maryland.
- He served in the Lions Club International as a Deputy District Governor.
- For the Veterans of Foreign Wars (VFW) he served as a two-time All-State Post Commander, a District Commander, and also served two times as a National Aid-D-Camp.
- He was named as the State of Florida VFW Service Officer of the Year for 1999.
- Major Haynes served several years as a Disabled American Veterans (DAV) Department Service Officer. After serving as the State 3rd, 2nd, 1st, Senior Vice Commander, he was elected on June 10, 2006 as the State Commander, Department of Florida, for a one-year term. He also served as the National Officer of the Day for the DAV in 2007 and 2008.
- Major Haynes has also served as the Commandant of the Department of Maryland Marine Corps League. During 2013, Major Haynes was awarded the Marine Corps League Distinguished Service Gold Award, and the Distinguished Service Silver Service Award for his exceptionally meritorious and conspicuous service. In 2014, Major Haynes was awarded the Marine Corps League Distinguished Service Bronze Award.
- He has served as a certified Veterans' Service Officer for the DAV, Veterans of Foreign Wars (VFW) and the Military Order of the Purple Heart.
- Major Haynes was cited for being selected as the founding Chairman of the Joint Service Explosive Ordnance Disposal (EOD) Committee, responsible for the design, fundraising, and construction of the Armed Forces EOD Memorial, now located at Eglin Air Force Base, Florida. This memorial honors all EOD Personnel who died while engaged in an EOD mission on active duty.

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- Upon retirement from the Marine Corps, Major Haynes worked as the Associate General Manager for EG&G Florida at Kennedy Space Center, and as the NAVSEA Trident Submarine Coordinator of the Trident Test Facility, Cape Canaveral, Florida from which he retired in 1992. He has served as a volunteer veteran service officer since 1992 and has assisted thousands of veterans and their families in creating a better life as a result of his assistance in obtaining VA compensation and other service connected benefits.
- He also served as the Commander of the Military Order of the Purple Heart, Chapter 758 in Tallahassee, Florida from 2015 through June 2017. In 2014, Major Haynes was also awarded the National Military Order of the Purple Heart Distinguished Service Award for exceptional meritorious service to the National Military Order of the Purple Heart. Major Haynes was additionally awarded the MOPH distinguished Service Award for his exceptional meritorious service to the veterans in the great state of Florida. The above awards from the Marine Corps League and the Military Order of the Purple Heart are the highest awards awarded by both organizations.
- Major Haynes was inducted into the Florida Veterans Hall of Fame at the State Capitol in November 2013 as a member of the Inaugural class with five other Florida veterans who were also inducted on that date by Governor Rick Scott.
- He also serves as the Chairman Emeritus of the Florida Veterans Foundation (FVF), after serving from 2010 through 2013 as the Chairman, during which time the FVF grew to be highly recognized for its' major emergency financial contributions to veterans and their families. In his capacity as Chairman Emeritus for the Florida Veterans Foundation, Major Haynes continues to play a very active and vital role in the Foundation, his duties range from legislative issues to assisting veterans with obtaining their VA claims.
- He also served as the designer of the Florida Veterans Walk of honor and Florida Veterans Memorial.
- Most recently, Major Haynes was awarded the Governor's Medal of Merit by Governor Scott, which is the highest award authorized by the Governor of Florida.
- On June 6th, 2018, Major Haynes was appointed by Governor Scott to represent him in Washington DC for the signing of the "VA Mission Act Of 2018 (SB 2372), which was signed into law by President Trump.
- Major Haynes received the DAR Medal of Honor on March 9th 2022.

Clearwater Chapter

Robert J (Jim) Souders, Maj USAF Ret

The Clearwater Chapter participated in several Veterans Day Events in the area.

Chapter Chaplain Nate Crawford at Largo Veterans Day Celebration.

Bob Behm and Steve Hodges representing MOAA and MOWW at Largo Veterans Day Celebration

Gary Williams Former Lt. USN & Jeff Doll BG USA Ret at Patriot's BBQ on Veterans Day

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Clearwater Chapter Participated in Military Service Academy Selection

Representative Bilirakis held his annual Military Service Academy Selection interviews. “In total, 26 of the brightest and most conscientious students in our community were interviewed by a panel of former military officers. Here is a snapshot of a few of them as they were waiting for their interviews. These impressive students have a strong desire to serve our country and to attend the most prestigious institutions in the nation. A special thank you to our military academy committee for taking the time to evaluate these candidates. I know they have a difficult task ahead of them as this was a truly remarkable group of students. I look forward to learning which candidates they have selected to move forward in the process.”

Tampa Chapter

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

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Kingdom of the Sun Chapter

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

Our October 5, 2023, the Kingdom of Sun (KOS) luncheon was held at the Braised Onion located at 754 NE 24th Avenue, Ocala, FL. The program featured Jim Hilty, Ocala City Council President, who served his country as a Marine in Vietnam from 1969-1970. Jim and his family moved to Ocala in December 1990.

Ocala City Councilman Jim Hilty receiving a KOS coin from KOS President Joe Voge

The November KOS luncheon was held on Thursday, November 2, 2023, at the Braised Onion located in Ocala, FL. The November luncheon was the annual meeting of our Chapter. The program featured the election of KOS Officers and a Memorial Service for those KOS members departing our Chapter in the year 2023. A special KOS Member Emeritus award was presented to LTC Arlo D. Janssen at the start of the annual meeting for his long service to the KOS Chapter. The citation highlighted his work as the Publisher and Editor of the KOS Sunbeams and the many MOAA highest five-star awards for the KOS Sunbeams.

LTC Arlo Janssen, USA (Ret), receiving a KOS MOAA Emeritus Member Award from MAJ Joe Voge, USA (Ret), President of the Kingdom of Sun Chapter

The last event for the year 2023 will be our Snowflake Gala Ball to be held at the Ocala Elks Lodge on Wednesday night, December 20, 2023. The installation of newly elected officers will be held at the Braised Onion on Thursday afternoon, January 4, 2024.

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Central Florida Chapter

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

We hope you saw the article in October's "Military Officer" (on page 58 if you missed it) on our **Healing Through Expression** program. Lt Col Al Schroeder, USAF (Ret) states that "The veteran suicide rate is way too high. Our research found that the arts offer veterans ways to express their feelings and emotions through non-verbal actions." He was recently featured in a short video from our local Channel 13 showcasing our "Healing Through Expression" project! Art-therapy-healing-veterans-one-brush-stroke-at-a-time
It's definitely worth a viewing!

In support of the "Healing Through Expression" project, our Chapter has partnered with the Orlando Shakespeare Theater to display and showcase our local Central Florida veteran artists. Lt Col Schroeder and his wife Ruth reached out to the Orlando Shakes (www.orlandoshakes.org) to highlight and bring awareness of our veteran's artwork, with an added bonus of the artists selling their creations. The Artists and Art Show will be in the Patrons Room with sales taking place after the Matinee showing of Henry VI, Part 1: Joan of Arc, on Sunday, January 21, 2024, 2:00pm in the Margeson Theater, Orlando Shakes, 812 E Rollins St Orlando, FL 32803 407-447-1700. If you are a Shakespeare fan, it is worth the trip to Orlando. Since this will be the final showing of Henry VI, please support the Shakes Theater by ordering tickets soonest, as it may get sold out. You will be supporting our local civilian and veteran artists!

Historic Mayport Chapter

CDR Pat Kluever, USN (Ret)

Friday, November 17: The midshipman start early and some had finals starting at 0800, so the awards ceremony kicked off at 0700 sharp. The midshipman all looked sharp and I found out this unit is the second largest Navy unit in the nation. The battalion appeared to be about 50-50 men and women making up our future Navy and Marine Corps leaders. MOAA was one of three veteran's organizations making presentation in person that day, and we were thanked by the Commanding officer Captain Hill. Our MOAA medal is awarded to the outstanding junior midshipman so he / she can wear the medal proudly during their senior year. DoD has also approved the MOAA medal for ROTC awardees to be worn on their uniform as they transition into active duty. Our honoree this year was MIDN 2/c Jonah Brewer. His certificate was

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crafted by member Bob Gossen. I presented Jonah with a Chapter coin, pinned the MOAA medal on his left pocket, presented the certificate and then, with our Chapter's congratulations, presented him with two $50 bills for his hard work and to help with his travel home for the holidays. MIDN Brewer was most appreciative and came up to thank me after the program.

Jacksonville Jaguars Military Appreciation Day Game - Sunday – November 19: The City of Jacksonville asked our MOAA Chapter to designate 5 resident-veterans for recognition at the JAGs game, each with a guest. Our MOAA Chapter worked with Fleet Landing to provide a bus and we requested and received a parking pass for our bus and a ticket for the driver to attend the game. We chose one veteran from each of the five services to be honored during the pre-game events and five guests to attend and assist. I was tied up with an event back at Fleet Landing so Randy McDonald agreed to handle the tickets / parking pass and work with our driver Rob to get people to and from the event. I failed to factor in game day traffic and myriad parties in the parking lots so our bus arrived 30 minutes late at the gate. Rob and Randy overcame the lack of support at the gate and got our attendees up to a brief snack where they met our City of Jacksonville sponsors Harrison Conyers and Fred Berley, and then down to the field for the pre-game recognition (right on time!). The veterans all commented about the precision and positive direction by the Jaguars photographers and publicity directors as they were shown on the "Jumbotron".

Veteran List for City of Jacksonville / Jaguars
US Army: Retired Army Lieutenant Colonel Bruce Osborne — Helicopter pilot with 101st Airborne Division in Vietnam - flying combat scout helicopters with the Air Cavalry Hunter-Killer Teams to locate enemy and direct combat forces. (Guest: Spouse Cyndee Osborne)
US Marine Corps: Captain John Butler - Decorated Combat Marine, wounded in Vietnam (purple heart) - a member of the FBI's national Hostage Rescue Team after military service (Guest: Spouse Ann Butler)
US Navy: Retired Navy Captain and Navy Chaplain Eileen Norrington - Representing her husband retired Navy Captain Giles Norrington - a decorated combat pilot and prisoner of war during Vietnam spending almost 5 years in the Hanoi Hilton. (Guest: Julia Armacost)
US Air Force: Retired Air Force Lieutenant Colonel Helen Hause - a nurse in Vietnam serving in combat areas to treat and evacuate wounded soldiers and airman. (Guest: USCG Commander Bob Armacost)
US Coast Guard: Retired Coast Guard Rear Admiral Rick Cueroni — 1953 Coast Guard Academy graduate - Captain of the largest U.S. icebreaker - Commander of Joint US Forces for drug interdiction efforts in the Caribbean in 1980's - Superintendent of the U.S. Coast Guard Academy. (Guest: Navy Commander Randy McDonald)

Fleet Landing veteran's guests were able to watch the on-field event from the tunnel field-entrance. The trip to their assigned seats was longer than expected, and those with mobility issues were rescued by Fred Berley with a pass for an area to sit inside and watch the game. The others embarked on a daunting climb to their seats. I am told the roar of the crowd was amazing, and since the JAGs were winning it must have been deafening. Once again Randy and Rob "made it happen" by deciding to depart during the third quarter to beat the post-game crush of people and cars. We appreciate the City of Jacksonville's invitation to honor Fleet Landing veterans, and we hope to repeat this event in the future. Many Thanks to Harrison Conyers and Fred Berley for their continued support to Fleet Landing veterans as City of Jacksonville's Military Affairs and Veterans Department!!

Fleet Landing Veteran-Resident Annual Pinning Ceremony - Sunday – November 19

While our Fleet Landing veterans were being honored at the JAGs game, USMC LtCol Joe Ruthenberg, USMC, JROTC Cadet Nyayla Taylor and her father Elisha Taylor joined me to recognize veteran-residents in Fleet Landings healthcare facilities.

The Fleet Landing healthcare veteran-resident pinning had been held annually for about two years before COVID (2018-2019), but this would be a complete re-start of this program after a 3-year hiatus. Healthcare activities staff members Brittany Keenom and Amber Vaughan met with me in early September 2023 to plan interviews of Fleet Landing healthcare resident to identify those veteran-residents who wanted to participate in the event to be held just after Veterans Day 2023. We produced an interview sheet and picked Sunday November the 19th as the date, so that families could participate. At each location we held an opening ceremony with a brief history of the event, an invocation, the National Anthem, and the Pledge of allegiance followed by individual recognitions of participating veterans. The honor detail presented the certificate, applied the pin, and provided a Thank You for their service with a hand salute. We had asked each veteran for information about their military career and experiences, and after the pinning of each veteran I read their accounts. Some who had forgotten to sign up, arrived and were honored with a pin presentation, with a certificate to follow. As we hold these events each year, I asked families to provide us with stories for each veterans to enrich the memories during future-year recognitions. Thank You to all those Fleet Landing Healthcare residents-veterans and families that chose to participate - Well Done!

On **28 November 2023** after a short reception in Coleman Center's administrative office area with visiting leaders and Fleet Landing (FL) senior staff, Mayor Deegan made the short trip over to Johnson Hall for a presentation and a town hall. With a large crowd of about 200 attending, MOAA Chapter President Pat Kluever opened the meeting at 1:05 pm with the Pledge of Allegiance followed by an introduction of key guests, and a brief introduction of City of Jacksonville (COJ) Mayor Donna Deegan.

Mayor Deegan began her prepared comments by letting us know her mother was now a resident of Fleet Landing. She continued noting that she wanted to honor two Fleet Landing residents, Dick (Beak) and Alice Stratton. Mayor Deegan summarized their meeting in San Francisco in 1957, marriage in 1959, family with 3 young sons, and military service including his shoot-down over Vietnam. Dick's capture was followed by over 6 years in the wartime prison known as the Hanoi Hilton. She mentioned that the Stratton family was quickly notified of Dick's shoot down, but they had no idea of his fate until months later when a photo of Dick was posted in LIFE magazine. From the photo it was clear Dick was malnourished and dropping ultimately to 110 pounds. The isolation and torture would remain a secret until some prisoners returned. Mayor Deegan applauded the efforts of wives and families of Prisoners Of War (POWs) and Missing In Action (MIA) to be informed regarding their loved-ones fate and status, for humane treatment while prisoners, and ultimately for their return. She noted the special leadership and steadfast resolve of Alice Stratton in this national movement. Dick returned with other POWs in 1973, and went on to serve a full career in the Navy, retiring as a Captain. Alice remained active in her support of military families and in 1985 became the Assistant Secretary of the Navy for Personal and Family Matters. In this role she oversaw the establishment of Family Service Centers for military service members and families across the country. Dick and Alice ended their careers of service working together in family service

Continued on next page

centers at Kings Bay Submarine Base and at Naval Station Mayport. In recognition of their life-long service to our nation and our Jacksonville community, Mayor Deegan presented a Key to the City of Jacksonville to Dick and Alice Stratton. Dick and Alice's son Patrick and wife Dawn were with them for the presentation.

Mayor Deegan transitioned to a town hall with a few comments about the City and her perspective from a number of town halls after being elected. Inviting questions she provided answers on topics including the new Jaguar's stadium, COJ permitting delays, improving area education, resolving problems with the current city jail and building a new facility, new development in the down town area, bolstering home rule, and addressing the Florida property insurance issue.

The Mayor thanked everyone for attending, and apologized for having to leave for another commitment. I presented the Mayor with a MOAA Chapter coin and thanked her again for visiting, the presentation to the Stratton's, and the town hall update.

(Top-left clockwise) ***(1)*** *Pre-event reception attendees Brian Weis (FL), Harrison Conyers (COJ), Jennifer Arsenault (FL) Jim Carman (MOAA DC), Eileen Theis (FL-RC), Pat Kluever (MOAA-FL), Mayor Deegan (COJ) Josh Ashby (FL), John Murphy (MOAA), Dick Beltson (MOAA-FL), Tony LaVecchia (MOAA)* ***(2)*** *Dawn Stratton, Patrick Stratton, Mayor Deegan, Alice Stratton, Pat Kluever, Dick (Beak) Stratton* ***(3)*** *Pat Kluever, Mayor Deegan, Harrison Conyers* ***(4)*** *Mayor Deegan, Mayor Curtis Ford (Atlantic Beach), Jackie Smith, City Council-women Candice Kelly (Atlantic Beach)* ***(5)*** *Josh Ashby, Pat Kluever, Mayor Deegan*

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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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Articles can be attached to an email. Microsoft Word works best (Arial 12). You can also type your information into the body of an email where it can be copied and pasted into the newsletter.

Pictures should have a .jpg or .png extension. If you are sending pictures from your chapter, please include the chapter name and the names of those in the picture. A few words on what the event is about will help interest the readers. Please ensure that you have the permission of persons in the photos for publishing.

If you have questions about your submission, contact

Randy Fiebrandt
rfiebs1953@gmail.com

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