The Council Communiqué

Florida Council of Chapters
Military Officers Association of America

June 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)

Ahoy Shipmates!

Tis a grand time to be in clan MOAA. We are done with the busy business of spring (all those submissions), and we've had a real wing-ding of a party with the Ancient City crew. That well-ordered team served up a world-class band, swarthy pirates, and bourbon to amuse the membership, and lubricate our joints to dance the nights away!! I hope you all had a chance to take in the sights and enjoy the restaurants of the oldest city, and of course trade some of your treasure for great gifts for your loved ones back home! I think all our mates who attended will agree the Renaissance-World Golf Village is one of the best places to come together. In that most-excellent venue we celebrated our achievements, honored our current and departed members, and planned our next year of commitment and service to our comrades, our communities, and active duty military members, veterans, their families and surviving spouses who have earned our nation's respect and support for years of faithful service and sacrifice. The party was indeed enhanced by MOAA's President and CEO Lt. Gen. Brian (BK) Kelly and wife Garrety, retired Navy Captain Frank (Tank) Michael, and Karen Ruedisueli from the MOAA staff; we thank them for making the trip to join us, and for their significant contributions to our event.

Looking forward, the remainder of 2023 and the first half of 2024 will be dedicated to improving Chapters health across Florida. Twenty well-performing Florida Chapter will benefit from our ongoing Retention and Recruiting program, ten Chapters will be assisted by neighboring "Anchor" Chapters to help solidify structure and operations, and our Board approved a plan to invest in nine Chapters with time and treasure to build-up Chapters where we can, to consolidate where needed, or to close where necessary. Vice President Steve Bond will be in charge of these programs and will provide more detail in his article below.

Continued on next page

Turnovers: Bob Bienvenue has done a great job as our Council's Legislative Chair for many years, and he is ready to hand over the reins to a new leader (job opportunity!). Also, our web master John Snyder has served in that capacity for many years, and we are starting up a working group to modernize our Council website under the leadership of a new webmaster (job opportunity!). Please contact me or Steve for details.

Main Events: Remember that our January Leadership Training Seminar in Orlando has been moved to later in the month to give members some time to regain normalcy after the holidays. 2024 Orlando dates are **25 to 27 January 2024**.

This who attended the 2023 Convention in St Augustine already know that our 2024 convention will be in Daytona Beach at the Shores Resort and Spa, right on the beach in south Daytona starting with set up on **Sunday 12 May** and concluding on **Wednesday 15 May 2024**. West Volusia Chapter is hosting next year's event, and the hotel has offered two days of extended convention rates (Thursday & Friday), so attendees can see some of the great attractions in the area being organized by the West Volusia team.

Mark these two important 2024 dates on your calendars and register early. We hit capacity at last year's Orlando event, and the Daytona convention team is planning to make their event one for the record books! Did I mention the Shores Resort in Daytona has a Tiki Bar on the deck overlooking the beach!!

I hope you all have a safe and relaxing summer here in Florida with family and friends. Visit your local tiki bar and get in some practice for Daytona!!

Best Regards, Pat K.

What's this? See page 13.

MOAA Take Action

Vice President's Message

COL Steve Bond, USA (Ret)

It was great to see so many of you at our Convention in St. Augustine last month! I hope those that attended not only had fun but had the opportunity to meet new friends and learn more about our great organization. It was a wonderful event and what an excellent job of hosting the Convention by the Ancient City Chapter!

The Convention and our January Leadership Training Seminar are two key events that Chapter Leaders need to participate in to stay current in MOAA and State Council policies and efforts. This year we had 25 of our 39 chapters represented at the Convention. We have posted the briefing charts, the Convention and Memorial Programs, and photos of the event on the Council Website (www.MOAAFL.org). We encourage you to share the briefing with your chapters, especially your Membership, Legislative Advocacy, Surviving Spouse Liaison, other leaders. I am sure those members who lost a loved one in 2022 would appreciate receiving the Memorial Program. In the Convention Program you can see our business partners/advertising sponsors that made the Convention possible--If you use any of their services or products, be sure and thank them for their support. The briefs, programs, and convention photos are posted here: https://moaafl.org/convention.aspx.

As was discussed at the convention, our Membership Campaign continues. Unfortunately, chapter membership is down across MOAA and in our State and that affects chapter health. We all need to work to reverse that trend — *Every member is on the Membership Committee!* Over the winter, MOAA conducted a "Join a Chapter" campaign with various advertisements in *Military Officer*, on their website and social media — There is also a video posted on YouTube that you can view: https://www.youtube.com/watch?v=cvpal93ZwpY.

Further, Lt. Gen. Kelly (USAF-Ret), CEO and President of MOAA, and Council President Pat Kluever, sent out a joint email on April 5th to Florida non-chapter MOAA Members asking them to join one of our chapters. To build on that momentum, the next step in our Membership Campaign is for chapters to invite their area non-chapter MOAA members to a chapter event — a luncheon, dinner, Officers Call, etc., later this year, and to join your chapter. Instructions for requesting the MOAA email 'blast' to those non-

NOTABLE DATES FOR JUNE & JULY

June is PTSD Awareness Month

June 6th D-Day Invasion Anniversary

June 12th Women Veterans Day

June 14th Flag Day

June 14th Army Birthday

June 18th Father's Day

June 19th Juneteenth Day

June 23rd U.S. Coast Guard Auxiliary Birthday

June 27th PTSD Awareness Day

July 4th Independence Day

July 25th National Hire A Veteran Day

July 27th Korean War Veterans Armistice Day

July 28th National Buffalo Soldiers Day

July 29th Anniversary of the Army Chaplain Corps

MOAA Take Action

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chapter MOAA members went out to Area Vice Presidents and Chapter Presidents last month. Improving Chapter Health is an on-going effort across the Council with most of our chapters doing very well. At the Convention, the Council Board of Directors approved a plan to rejuvenate nine of our ailing chapters. Area Vice Presidents are now working to form core groups in those chapters who are willing to work on the 'rebuilding,' while the Council will leverage resources to assist. Later this year, we will decide whether to continue, consolidate, or close those chapters.

Current or former members of the Florida Air or Army National Guard take note. We are planning to have a Council information and recruiting table at the Florida National Guard (NGAFL) Annual State Conference, July 20-23, at the Renaissance Orlando SeaWorld. If you know of someone attending, let them know and encourage them to stop by and learn about becoming a Florida MOAA Chapter Member!

With summer here, your council leadership is also getting ready for the next year's Leadership Training Seminar in Orlando, January 26th – 27th, and our 47th Annual Convention, hosted by the West Volusia Chapter, at the Shores Resort & Spa in Daytona Beach, May 12th - 15th 2023. Mark your calendars and plan to be there!

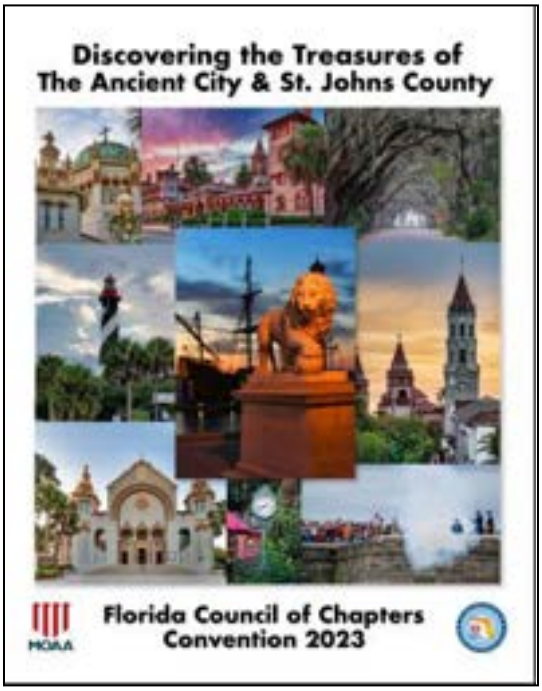
Let's keep up the momentum to build stronger chapters and grow our numbers. Let me know if you have any questions.

Steve

MOAA Florida Council of Chapters 46th Annual Convention

The 46th Annual MOAA Florida Council of Chapters Convention was held 19-21 May 2023 at the World Golf Village Renaissance St. Augustine Resort. The Ancient City Chapter hosted a spectacular event with Lt. Gen. Brian T Kelly, USAF (Ret) MOAA President and CEO, other MOAA Staff members, Florida Council Leaders, Chapter leaders and members from across the State. There were business meetings, election of officers, educational sessions, a Memorial Service for those we lost in 2022, and awards presentations for those receiving MOAA Harris Communications Awards. There were also pirates in attendance, a golf tournament, bourbon tastings, tours of the Ancient City, and a Military Ball. This is what "Camaraderie with a Purpose" is all about!

The Convention briefs, Convention and Memorial programs, and photos are available on the Council website at https://moaafl.org/convention.aspx.



Convention Program

MOAA Take Action

Lt. Gen. Brian Kelly and wife Garrety (L) socialize with Florida attendees at the President's Reception.

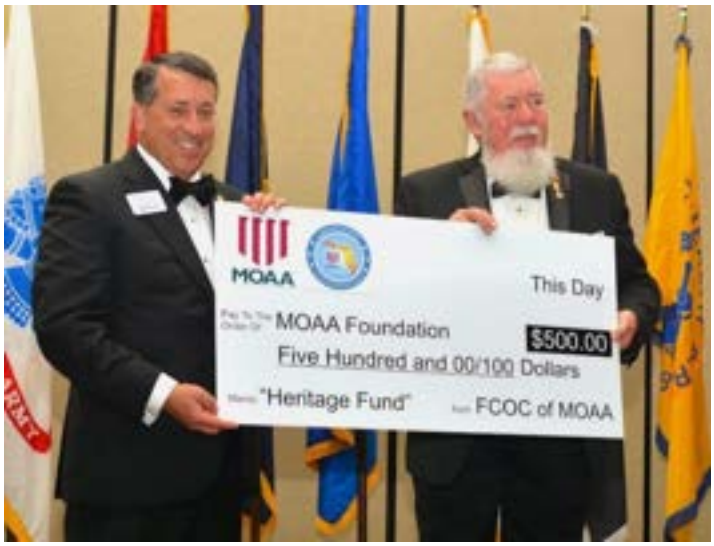
CDR Randall Fiebrandt, USCG (Ret) receives the MOAA Harris Communications Award for The Council Communiqué newsletter from Lt. Gen. Kelley (L) and CDR Pat Kluever (R).

St. Augustine Mayor Nancy Sikes-Kline (Left Center) with members of the Krewe of the 13 Pirates at the President's Reception.

Pre-Dinner/Military Ball Reception

Head Table at the Military Ball

Newly elected Area Vice Presidents (from left) COL Charles Dalcourt (USA-Ret), CAPT Tony LaVecchia (USN-Ret), and LTC Dan Hill (USA-Ret) were sworn in by Lt. Gen. Kelly (R). Council President Pat Kluever looks on.



Pat Kluever presents a $500 check for The MOAA Foundation to Lt. Gen. Kelly. The Council has donated $1,000 dollars thus far in 2023 to The MOAA Foundation's charitable efforts!

MOAA Take Action

12 MONTH CALENDAR

2023

- 18 August – Retiree Appreciation Day (Hosted by Fort Stewart) – Hunter Army Airfield, GA CLICK HERE for more information.
- NLT 15 September - Kick off Florida Chapter re-generation program
- 28-31 September - Georgia State MOAA Convention - Dahlonega, GA
- 21 October - Virtual Fall Board Meeting - approve 2024 budget

2024

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

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MOAA Take Action

Chaplain's Message

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

"The Lord said to me: 'Go, set a watchman.'" Isaiah 21:6

Many of us who attended the Florida Council of Chapters Convention in May (National Suicide Prevention Awareness Month) learned about The Fire Watch's state-wide efforts to end veteran suicide. And I want you to join me along the watchtower as a Watch Stander in your community to end veteran suicide. You too can become a Watch Stander to identify the warning signs of veterans in crisis and to direct those Veterans to the help they need.

We are all familiar with the high rates of suicide of among veterans and becoming a Watch Stander through The Fire Watch, includes you in Florida's fight to end veteran suicide. The training, endorsed by the Florida Department of Veterans' Affairs and the Governor's Challenge to Prevent Suicide Among Service Members, Veterans, and their Families is free, online, takes about an hour to complete, and effectively equips you to be vigilant to the concerns of veterans and to direct them to the support they need.

The Fire Watch model, patterned after CPR, is the first of its kind in the country. It's not therapy. It's not counseling. It is, however, an uncomplicated way to steer a veteran off the path to suicide and toward the MANY helping resources we have available in Florida.

And yes, you can be a Watch Stander. Fire Watch asks that you view 2 or 3 short training videos, explore a guide of resources available to veterans and sign a pledge. Then they ask that you get out there – on social media, in networking groups, in person, in your community – to stand watch and to save lives.

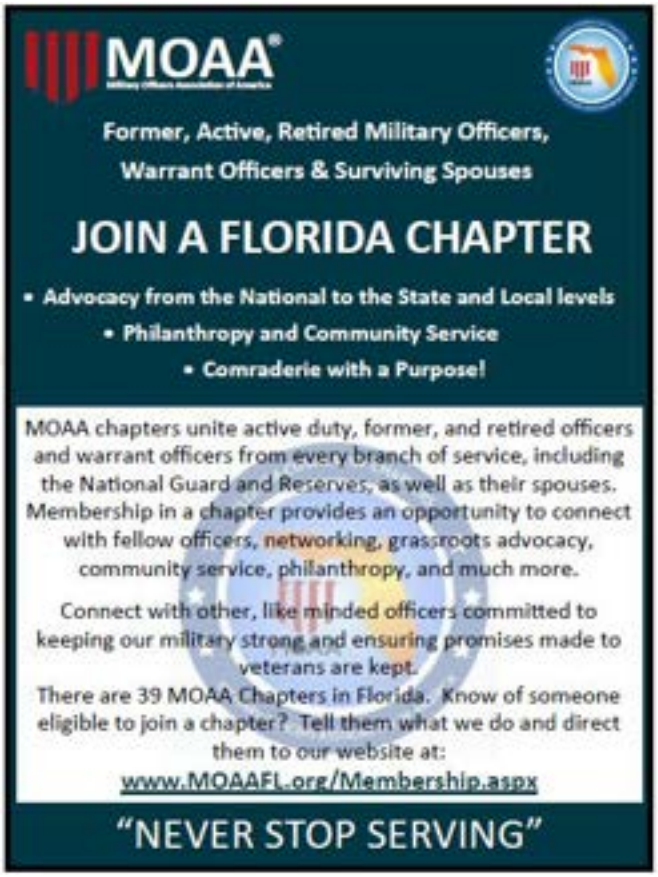
And checking out this link will get you started: The Fire Watch | Veteran Suicide Prevention

I became a Watch Stander over a year ago and I hope you will join me in this grass roots effort to reduce veteran suicides in our community. You can be the one to save one veteran. Stand with me along the watchtower by becoming a Watch Stander.

Contact me at chclark1995@gmail.com for more information about arranging a Fire Watch program and training for your chapter!

Quiz of the Month:

Since many of you have just visited Florida's Ancient City, can you name a significant infrastructure project in St. Augustine that was accomplished by early graduates of the U.S. Military Academy? *Answer on page 20.*



Concerned Veterans for America

My name is Jimmie T. Smith with Concerned Veterans for America, known as the voice of veterans for freedom and prosperity. It was truly an honor for us to be able to participate in the 2023 Florida Council of Chapters Convention.

As we tabled, there were a lot of great, wide-ranging conversations. I thought I would share with the state members of MOAA a more detailed look into who CVA is.

We are veterans from every branch of uniformed services and every conflict from World War II to the Global War on Terror. We are the family members of those who have proudly worn the uniform. We are freedom-loving citizens who value America's heroes and are concerned about the fate of our country. We come from all walks of life and live in every community across America. "

MOAA Take Action

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Our mission is to preserve the freedom and prosperity we and our families found and sacrificed to defend.

We do that by engaging, educating, and helping veterans share their voice. This allows them to continue to serve as active citizens and provide the unique perspective of those who have defended this nation and want to see it thrive for generations.

Like MOAA, our efforts have seen us successfully work on legislation with both parties, ensuring America keeps its promises to our brothers and sisters in arms as well as focusing on our government functioning in accordance with policies that are best for our nation's future.

It was an honor to participate in the Florida Council of Chapters 2023 convention and we hope that this builds into opportunities to see our efforts as veterans help ensure that we all have a voice in our future.

Humbly and Respectfully,

Jimmie T Smith
Concerned Veterans for America
"Known as the voice of Veterans for Freedom and Prosperity"
Florida Coalition Director
352-322-3341
www.CV4A.org

Surviving Spouse Corner

Patricia Green, Surviving Spouse Liaison

We are almost to mid-year and I there are a few things I should remind you to do:

- ✓ If the SBP open season can benefit you, check for information on this website, https://www.dfas.mil/sbpopenseason23 . Instructions and contacts can be found there. The deadline is December 31, 2023.
- ✓ Go on mypay.mil and check the withdrawals and payments. Also check that withholding is sufficient.
- ✓ If you file estimated quarterly payments with the IRS, the due date is June 15. You can also use this form to catch up on withholding.
- ✓ Include in your summer reading list, your Chapter, Council, and National MOAA Newsletters. Go to the websites and see what's new there.

MOAA Take Action

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- ✓ If you are a snow bird, check out the local MOAA chapter near your summer vacation site. Meet new friends there.
- ✓ If you are the Surviving Spouse Liaison for your Chapter, send me your contact information. My email address is at the end of this publication.
- ✓ If you aren't already a member of the Surviving Spouse Virtual Chapter, you should join. Besides no dues and interesting programs, there is another incentive. We have begun a BOOK CLUB. The first meeting will be July 18 at 5 pm. The book for this discussion is DEATH IN HER HANDS, by Ottessa Moshfegh. Contact me for a Zoom invitation.

Have a wonderful summer. Enjoy all that extra sunlight, but don't forget the sunscreen!

And one more thing…
I attended the Advocacy in Action in Washington, DC. The MOAA staff was remarkably organized. Our visibility and message were outstanding. If you weren't there you can still participate by continuing the letter campaign and calling your Congressional Rep this summer when there are at their District Office. The MOAA website can help you do that.

Personal Affairs

COL Paul Loschiavo, USMCR (Ret)

Credit Card Fraud

In a six week period, I had *four* different credit card numbers. Say what?!?

Four times over a six week period, I received texts from my two credit card banks asking me to confirm transactions. All four times, I had a fraudulent charge on my account. All four times, they immediately blocked my card, reversed the fraudulent charge, and sent me a new card. Amazingly, one of the fraudulent charges was on a card that I had just received and activated, but had not yet even used!
So what can one do?

I'm unsure how my cards' numbers were compromised so I'll not dwell on it. Like most people, I do not flash them around. Unlike most folks, I avoid doing any auto pays to a credit card. When you have a vendor store your card number and routinely charge it, they obviously have to store it. You are totally dependent on *their* security. Who knows how good that is?

More importantly, when your credit card number is compromised, you need to go to each vendor and update that number. This… can be a real pain.

I actually take the opposite approach. I have *no* auto pays on any cards. I keep two independent Visa cards from two different banks. One of them gives a three percent rebate on gasoline and restaurant purchases. That gets all gas purchases and dinners out. The other gives points that

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convert into airline tickets quite favorably. Each backs up the other when one is compromised and is not available for a few days.

(I lied. I have one autopay - Amazon. You can't *not* have a credit card with them.)

So how do you pay all those bills that are not on auto pay to a credit card? *Web-bill-pay.* Different banks call it different things but they all work just about the same. You get a recurring bill. You load it into the bank's web-bill-pay system, and when you get a bill, you click on the vendor, put in the dollar amount, and click on "send." The bank sends the money to the vendor.

Here's the beauty of this. The payment includes your account number with the *vendor* but *not* your credit card number (or your checking account number, if you use ACH debits). If there's a fraud, it's on the bank's account. You are bullet proof.

Most national vendors are set up for electronic payments from the banks, so you can set it to pay your bills on the due date. Think all phone companies, cable companies, and electric companies. Many do e-billing so that you get an e-bill, you look at it, and if it's correct, do nothing. The bank pays it on the due date. You can also pay your landscaper and HOA, but they will receive a paper check in the mail.

I mentioned ACH debits. This is where you give a voided check to a vendor and they simply pull the money from your checking account when the bill is due. I was talking with a neighbor. She knows that I'm a big fan of web-bill-pay. She uses ACH debits for everything, and her *checking account*… was compromised! It took her two months to get her direct deposits working again and she had to battle with several vendors to avoid paying late fees when her ACH debits failed. Needless to say, she's converting to web-bill-pay.

Recently, there was an article in the Wall Street Journal. Florida is the *number one* target for credit card fraud. A large, elderly, not-very tech savvy population… is an easy target.

Short follow up: Debit cards. The only thing you should use a debit card for is as an ATM card. With a credit card, the most you can lose in a fraud is $50. The bank eats the rest. Not so with a debit card. If there's a fraud, you could be liable for *100% of the loss.*

Some people are leery of ATMs. I think they're pretty safe. I've never heard of an error in getting cash from one, and if you're smart about choosing one, they're very safe. I do all my banking at the "First Bank of Publix." There's an ATM in front of every Publix and there are always people walking by, at least during business hours. And I walk in there several times a week.

Two buddies were walking through the woods in Alaska. They noticed a grizzly bear following them. One of them stops, removes his backpack and starts changing out of his hiking boots into running shoes. The other says "are you nuts? You can't outrun a grizzly." He responds "I don't have to outrun the bear. I just have to outrun *you*."

You don't need to outsmart every fraudster. All you need to do is be a harder target than everyone else. A couple credit cards from banks with good fraud departments, and web-bill-pay are a pretty good pair of running shoes.

Now that the 2023 FCoC Convention is done we can start to look forward to the 2024 Convention. Please MARK YOUR CALENDARs with the dates of this convention …12 to 15 May 2024. Yes, when you do mark your calendars, you'll see that those dates are a Sunday through to Wednesday. For this convention we are going for a mid-week convention instead of the traditional weekend for several reasons. First, it is less busy during weekdays so we will have the opportunity to do our convention activities without trying to fit them in with competing non-FCoC activities. Second, in arranging for a convention hotel, particularly in a high tourist area, we found greater availability – and cheaper costs – going mid-week.

Speaking of our hotel venue, what is it and where is it? The 2024 convention will be held in Daytona Beach at The Shores Resort & Spa. The Shores in right on the beach with direct beach access, located off A1A in Daytona Beach Shores, which is just south of the main part of Daytona Beach. If you'd like to see more of our selected hotel, please go to www.shoresresort.com.

Daytona Beach, as many of you already know, is a particularly popular tourist destination for both locals and out-of-staters. There are a many great things to do and see as well as, of course, soak in the rays on the beach itself. To mention just a few, there's Daytona International Speedway, home of NASCAR, which has various experience options; the LPGA championship courses where you can indulge your golfing self; the Museum of Arts and Sciences and the Cici and Hyatt Brown Art Museum; Ponce Inlet Lighthouse and Museum; and historic downtown Daytona Beach.

As articles are placed in the Communique' in the coming months, I'll add other things to see and do while in Daytona Beach. So many …that you are encouraged to take advantage of staying at The Shores for two extra days, Wednesday and Thursday, at the same room cost as for the convention itself. More information will be provided as we get closer to the convention but whatever you do put these dates in your calendar and mark them as "must do"!

Peter S Durnell
Chair, Host Chapter Planning Committee
FCoC 2024 Convention
West Volusia MOAA Chapter

Legislative Affairs

Lt Col Bob Bienvenue, USAF, 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!

MOAA Advocacy-in-Action
April 26, 2023

To Capitol Hill … here we come … our leaders out in front!

Although it was a very busy day on Capitol Hill with committee hearings and other legislative work, our 5 Florida teams were able to visit the offices of all 28 Florida Representatives, and both our Senators, meeting with staff (and a few of the legislators themselves) and providing detailed MOAA Point Papers on the three AiA topics to reinforce our discussions.

Gen. Gary L. North, USAF (Ret) Chairman of the Board & Lt Gen. Brian T. Kelly, USAF(Ret) President and CEO

These three AiA Issues will be in the forefront of MOAA's agenda through the remainder of this legislative session

- Restore BHA to 100%
- Reverse Tricare Pharmacy Network Cuts
- Support the All-Volunteer Force – *Stop the 20 year Erosion of Quality-of-Life Benefits*

Yet, there have already been new "campaigns" for carry-over issues that were not attended to by Congress in last year's session:

Urge your Representative to co-sponsor H.R. 1045, The Health Care Fairness for Military Families Act, to ensure military kids transitioning to adulthood have the same health care protections as their peers in civilian families. This bill brings TRICARE in line with commercial plan requirements for young adult coverage that have existed for more than a decade by eliminating monthly premiums for TRICARE Young Adult coverage.

MOAA Take Action

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Write your Representative to ask him/her to support H.R. 1413 The Expanding America's National Cemetery Act and ensure it is either enacted as standalone legislation or included in the FY 2024 National Defense Authorization Act.

Arlington National Cemetery (ANC) eventually will run out of room, and proposed eligibility reductions will end the benefit some veterans and their families have planned on for years.

This Bill would authorize the transformation of a VA-run national cemetery into the next location that affords military honors as ANC reaches capacity.

Protecting this benefit for those currently eligible, and their families, is a matter of national conscience.

Contact your representative and senators to seek their support of S. 596/H.R. 1277, The Military Spouse Hiring.

According to DoD's 2021 Active Duty Spouse Survey, military spouses face a staggering unemployment rate – over five times the national figure. Military spouse unemployment not only impacts the financial well-being of military families, but it is also a retention issue. Nearly one-third of servicemembers cite concerns with spouse employment as part of their decision to leave service.

The Work Opportunity Tax Credit was established to incentivize the hiring of specific groups that face significant barriers to employment. This legislation will create a target group for military spouses who struggle to maintain employment due to frequent military-mandated moves.

A recent Congressional Budget Office report includes two proposals to cut the deficit that would increase costs for seniors using the TRICARE for Life (TFL) benefit. Congress needs to be aware of the multi-faceted consequences any effort to increase out-of-pocket costs for TRICARE for Life (TFL), would have.

With CBO's proposals, seniors could face up to $4,675 in additional health care costs per year. The TFL benefit was a key component of the compensation and benefits package that sustained the all-volunteer force throughout two decades of war – it must not be slashed just as the cohort that served their entire career during wartime is transitioning to retirement.

Urge your representative and senators to oppose any proposal that increases costs for working age military retirees as well as for those military retirees who have Medicare Parts A and B. and rely on TFL for their health care.

Our nation must fulfill its obligations to those who served a full career in uniform.

Go to **MOAA's Legislative Action Center** MOAA | Legislative Action Center (quorum.us) to TAKE ACTION on those issues!

Go to this link Microsoft Word - Bienvenue-Status on Open Campaigns for HANDOUT (002) (moaafl.org) to check on the Florida Congressional delegation's co-sponsorship status on these matters

Advocacy-in-Action Will Extend into August

During August, Congress is scheduled for a month-long recess and our representatives are typically working out of their District Offices. The Summer Campaign will engage chapters in requesting and conducting visits to those offices to address those issues above and any other MOAA priorities that come out of the NDAAs from both houses of Congress.

MOAA Take Action

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In preparation for that important mission please review the Legislative Review Presentation posted on the FCoC website: Microsoft PowerPoint - Bienvenue-2023 Legislation Review (moaafl.org). Specifically on slides 12 & 13.

There will be plenty of additional information provided approaching this late summer phase of AiA.

Bob Bienvenue, Florida Council of Chapters Legislative Committee Chairman, stands with 160 fellow MOAA members as they prepare to move to the Capitol Hill offices of our legislators to ***Advocate*** for military families and the All-Volunteer-Force.

Bob met with Congressman Daniel Webster's (FL-11) Senior Legislative Assistant, Jessica Thompson, to discuss restoring BHA to 100% and expanding the Tricare Pharmacy network.

MOAA Take Action

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Representative Kathy Castor, FL-14, center, was also on Bob's visit schedule. His team partner, Renee Brunelle-Matthews, a member of the MOAA Surviving Spouse Advisory Committee (SSAC) and the Tampa Chapter, is a constituent of Congresswoman Castor and accompanied Bob on their six appointments that day.

Members of the Florida Team (from the left); Bob Bienvenue, Florida AiA Team Captain; Mike Borders, past Council President; Pat Kluever, Florida Council President; Steve Bond, Council Vice-President; Charles Dalcourt, Tampa Chapter President & FCoC West Central Area Vice-President. The team was supported by three MOAA Board Members, and two SSAC members, all current Florida residents.

Although it was a very busy day on Capitol Hill with committee hearings and other legislative work, our 5 teams were able to visit the offices of all 28 Florida Representatives, and both our Senators, meeting with staff (and a few of the legislators themselves) and providing detailed MOAA Point Papers on the three AiA topics to reinforce our discussions.

This Advocacy Campaign left all of us physically tired (Renee and I did over 14,000 steps – they call it Capitol HILL for a reason!!) and up and down stairs in two buildings. But emotionally and mentally we were energized by the positive engagements we had fulfilling MOAA's motto ***"Never Stop Serving"***.

Bob will be closely following and reporting on what happens to the bills addressing the issues that were advocated for this week, and on several others MOAA is hoping to see advance in this year's legislative cycle.

MOAA Take Action

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Florida Department of Veterans Affairs Update

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

Governor Ron DeSantis Signs Legislative Package to Support Florida's Military Members and Their Families

TALLAHASSEE, Fla. – May 26, 2023 Today, Governor Ron DeSantis signed eight bills to support Florida's military members and their families. Florida is the most military-friendly state in the nation and is home to nearly 1.5 million veterans, the third largest veteran population in the country. Bills signed by the Governor will support veteran education and training opportunities, expand veteran benefits, and strengthen long-term care for Florida's veterans and their families. "Florida is the most military and veteran friendly state in the nation and through this legislation, we are further supporting our military, veterans and their families with the resources they need while they are serving and after they have fulfilled their duty," said **Governor Ron DeSantis**.

Senate Bill (SB) 732 establishes the Collegiate Purple Star Campuses Program to support military members, veterans, and their families while they are attending a Florida college or university. This bill requires institutions who wish to be designated a Collegiate Purple Star Campus to:

- Designate a staff member as a military liaison.
- Maintain a webpage on the institution's website which includes resources for military students and families.
- Maintain a student-led transition program that assists military students in transitioning into the institution.
- Offer staff members professional development training opportunities that will help them better serve military students.
- Provide priority course registration for military students.

SB 274 creates the "Pathway for Military Combat Medics Act." The Act will give military combat veterans postsecondary course credit for their military combat medic training to be used toward a nursing education program. This will allow veterans to earn their nursing education degree more quickly and at a lower cost.

House Bill (HB) 139 makes it easier for military veterans and their spouses to transition to civilian life in Florida. This bill establishes the Office of Veteran Licensure Services within the Department of Health to provide information and assistance with health care licensure processes for all veterans and their spouses. Additionally, this bill requires Veterans Florida to assist veterans and their spouses with access, training, education, and employment in Florida's health care professions.

MOAA Take Action

Continued on next page

HB 485 creates the Division of Long-term Care within the Florida Department of Veterans Affairs (FDVA) to oversee the operations of veterans' adult day health care programs. Additionally, the bill expands eligibility requirements for veterans who wish to enter an adult day health care program and names the week of November 11th of each year as "Veterans Week."

HB 635 supports veterans who need dental care by creating the Veterans Dental Care Grant Program within the FDVA to provide dental care to Florida's veterans. The US Department of Veterans Affairs (VA) reports that only 15% of veterans are eligible to access dental services through the VA. This program will distribute grants to eligible nonprofits that provide dental care to veterans in Florida.

SB 574 supports servicemembers that are living in Florida who receive military orders to live in government quarters and who must terminate an existing lease agreement. This bill defines the term "government quarters" to include privately owned military housing. This will enable servicemembers to early terminate a private rental agreement if they become eligible for privatized military housing.

HB 621 supports military families by establishing a uniform death benefit for active duty servicemembers of $75,000. Currently, servicemembers who are killed while on active duty and while performing their official duties are eligible for a death benefit of $75,000 while servicemembers who are killed while on active duty but not while performing their official duties are only eligible for a death benefit of $25,000.

HB 1285 establishes the Florida State Guard as a permanent component in Florida's state militia and creates the Division of the State Guard within the Department of Military Affairs. The Florida State Guard has been appropriated $108 million in the General Appropriations Act.

MOAA Take Action

MOAA Take Action

Florida Council of Chapters "Chapter News"

Citrus County Chapter

By COL Mark Bodenheim USA (Ret), Communications Director

JROTC Scholarship Awards Luncheon - May 11, 2023

The Evelyn H. Reading Military Officers Association of America (MOAA) Junior Reserve Officer Training Corps (JROTC) Scholarship is named for the surviving spouse of MOAA member LTC Robert Reading, USA (Ret). Mrs. Reading created a scholarship fund for JROTC students through her estate which was transferred to the Citrus County Education Foundation (CCEF) in 2020. The scholarship application and award processes are administered by the MOAA Citrus County Chapter. The 2023 recipient of this $5000 scholarship is former JROTC Cadet Ann M. Martin. Pictured here from left to right are: Dr. Scott Hebert, Citrus County School District Assistant Superintendent; COL Jim Engelage, USA (Ret), MOAA Citrus County Chapter and a CCEF board member; Mrs. Jessica Martin (mother); Former JROTC cadet Ann M. Martin; Mr. Jeff Martin (father) holding Ann Martin's nephew, Tristain Alkire; CCEF Executive Director Shaunda Burdette; and LTC Angel Ortiz, USA (Ret), MOAA Citrus County Chapter VP.

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The Maurice "Bud" Wise Military Officers Association of America (MOAA) Junior Reserve Officer Training Corps (JROTC) Scholarship is named in memory of CDR Maurice Wise, USN (Ret). He was a former Citrus County teacher and a 1981 charter member of the MOAA Citrus County Chapter. His surviving spouse, Allie Wise, created a JROTC scholarship with the first scholarship awarded in 2000. The scholarship application and award processes are administered by the MOAA Citrus County Chapter. In 2023, the CCEF will disburse the total funds of $1500 from the MOAA chapter and a CCEF donation of $1000. The 2023 recipient of this $2500 scholarship is Army JROTC Cadet Lieutenant Colonel (C/LTC) Julian M. Arceo. Pictured here from left to right are: Dr. Scott Hebert, Citrus County School District Assistant Superintendent; CCEF Executive Director Shaunda Burdette; Mrs. Amber Arceo (mother); Army JROTC C/LTC Julian M. Arceo; Mr. Hector Arceo (father); LTC Angel Ortiz, USA (Ret), MOAA Citrus County VP; and LTC David Brown, USA (Ret), Senior Instructor, Lecanto HS Army JROTC program.

Pictured are Dr. Scott Hebert (left), Citrus County School District Assistant Superintendent, receiving a certificate of appreciation from LTC Angel Ortiz, USA (Ret), MOAA Citrus County chapter VP, for being the speaker for the MOAA Citrus County JROTC scholarship awards luncheon. Dr Hebert spoke to the audience about the dedicated efforts of the Citrus County School District to support the JROTC programs and various Veterans events in Citrus County.

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Cape Canaveral Chapter

Marilyn M. Sanford, MOAACC Media Relations

ROTC, JROTC, Sea Cadets and Civil Air Patrol Cadets Recognized

The Military Officers Association's Cape Canaveral Chapter (MOAACC) held an award luncheon at the Indian River Colony Club (IRCC) on April 18, 2023. Nineteen cadets from Brevard County military-affiliated units were recognized for their good academic standing; their high moral character; and having demonstrated both a high degree of loyalty to their unit and country, as well as exceptional potential for military leadership.

The cadets were presented with a MOAACC achievement certificate and medal. In addition, the JROTC cadets each received a $300 grant from donations made to the MOAACC Good Deeds Foundation, to assist with college enrollment or pursuit of a military career. Sea Cadets and Civil Air Patrol Cadets received a Certificate of Military Merit and a MOAACC challenge coin. The 19 cadets in Brevard County came from Florida Tech, 15 JROTC high schools, one Sea Cadet Battalion, and two Civil Air Patrol Squadrons.

Florida Tech Commissions Eight New Army Second Lieutenants

The Florida Institute of Technology Army ROTC Panther Battalion held their spring ceremony to commission eight new Army Second Lieutenants on Friday, May 5th. The new Lieutenants took the commissioning oath of office and pinned on their new "gold bars"—the rank insignia of Second Lieutenants in the ceremony. Seven of the new officers also met the requirements to graduate from Florida Tech at the May Commencement, and one is graduating from Eastern Florida State College. At the Commissioning Ceremony, the new officers heard messages and congratulations from the Interim President of Florida Tech, Robert King, J.D. The Guest Speaker was Ms. Karen Saunders, the Army's Program Executive Officer for Simulation, Training, and Instrumentation (PEO STRI), located in Orlando.

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The new Lieutenants were also congratulated by LTC Jimmy Crook, Florida Tech Professor of Military Science. The Cape Canaveral Military Officers Association of America (MOAACC) was also on hand to present the new Lieutenants with "Gold Bar" commissioning sets and membership in MOAA. Colonel Steve Bond, US Army-Retired, Past President of the MOAA Cape Canaveral Chapter congratulated the new officers on their achievement and wished them the best of luck as they begin their journey as officers in the United States Army.

L –R: *COL Steve Bond, MOAACC, Ms. Karen Saunders, 2 LTs David Dacosta, Jake Marzano, Mehki Tabron, Jacob Filer, Brayan Cruz Mejia, Ethan White, Benjamin Chandra, Samuel Addington, Dr. Robert King, and LTC Jimmy Crook*

Sun City Center Chapter

CDR Cliff Korn, USNR (Ret), MOAA_SCC Newsletter Editor

The Sun City Center Chapter MOAA Surviving Spouse Committee held its first Military Benefits Forum at SCC Community Hall in April. The brainchild of Surviving Spouse Liaison Director Jeannie Stratis, this initial Forum was expected to serve about 12 – 20 community members. The Forum far exceeded expectations!

Jeannie Stratis and Harriet Jordan

Based on attendance, participation, surveys, and email feedback, the event was an enormous success. We had over 180 in attendance for the 2-hour event. We heard from subject matter experts from the VA and MacDill AFB's Warrior Care Program on benefits available to those who have served and to those who have cared for them. Those in attendance were able to ask questions and get some much-

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needed answers. Our participants included veterans, military spouses, surviving spouses, and caregivers from all services, branches, and ranks. Plans are in the works for our next forum toward the end of summer.

Panel Presentation

Northeast Florida Chapter

CWO5 Marc Manor, USN (Ret), President

MOAA Northeast Florida Chapter Keeps a Local ROTC Tradition Alive Through the Captain Larry Sharp Memorial Sword.

MOAA of NE Florida Chapter President, CWO5 (Ret) Marc Manor presented the Captain Larry Sharpe Sword to newly commissioned Ensign Sarah Hagle, USN, at the 2023 University of Jacksonville NROTC commissioning ceremony held on April 29th. Ensign Hagle will serve as a Navy nurse and her first duty assignment is Okinawa.

The award bears the name of the late Captain Larry Sharpe, who served as a distinguished naval aviator and continued serving after retirement as the President of the MOAA Chapter of NE Florida. It is sponsored by the Chapter and the Sharpe family.

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Future Leaders in Northeast Florida Recognized for Outstanding Service and Academic Achievement

MOAA Northeast Florida Chapter has been busy recognizing area JROTC students with medals for outstanding service and academic achievement for school year 2022-2023. CDR Bruce Carawan, USN Retired, heads up the Chapter's ROTC/JROTC recognition program. Bruce has been steadily adding to the number of schools and now has 15 schools participating. As a cornerstone program of the Chapter, members have a deep sense of honor and pride as they get to witness firsthand the true superstar students and future leaders. Never Stop Serving!

2023 MOAA JROTC AWARD RECIPIENTS

Cadet Hunter Tillman	Fleming Island HS Navy JROTC	CDR Doug Conkey, USN (Ret)
Cadet Catherine Guerrero	Middleburg HS Navy JROTC	CDR Bruce Carawon, USN (Ret)
Cadet Isaiah Tinson	Orange Park HS Navy JROTC	CDR Bruce Carawon, USN (Ret)
Cadet Christopher Barrett	Riverside HS Navy JROTC	CDR Bruce Carawon, USN (Ret)
Cadet Adrianna Gonzalez	Union County HS Army JROTC	CWO4 David McCuistion, USN (Ret)

Clearwater Chapter

Robert J (Jim) Souders, MAJ, USAF (Ret)

Clearwater Chapter Receives MOAA Excellence and Communications Award

The Clearwater Chapter was presented a Five Star Levels of Excellence Award for 2021 by COL Charles Dalcourt, USA (Ret) and representative of the Florida Council of Chapters at their May luncheon, 2023. Chapter President BG Jeff Doll, USA (Ret) accepted the award on behalf of the chapter. BG Jeff Doll, USA (Ret) also accepted the Four Star COL Marvin J Harris Communication Award for the Clearwater Chapter Website. COL Rob Risberg, USA (Ret) is the chapter Webmaster.

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Clearwater Chapter Awards Scholarships to Outstanding JROTC Cadets

Four outstanding JROTC Cadets from Dunedin High School were selected for award of a $1000 college scholarship after an extensive interview by the Clearwater Chapter Selection Committee. The cadets attended the May Chapter Luncheon, spoke of their goals and how JROTC prepared them for success in their future lives.

Cadets (L-R) Martin Conner, Sara St. Charles, Rachael Luna, Kerenlyz DeJesus with Chapter Scholarship Committee Chairman LTC Steve Hodges, USA (Ret)

Halifax Area Chapter

Pierre Louis, CW2, USMC (Ret)

The Halifax Area Chapter of the Military Officers Association of America (MOAA) held its third annual "Outstanding Support to Veterans" Award Luncheon at the Halifax River Yacht Club, on May 25, 2023. This year's awards were presented to VyStar Credit Union (a for-profit company) and Ormond Strong (nonprofit). The "Outstanding Support to Veterans" Award is presented annually to the local area company or organization making the most significant contribution to veterans and their families.

VyStar Credit Union is the second-largest credit union headquartered in Florida, serving over 875,000 members. VyStar membership is open to everyone who lives or works in the 49 contiguous counties of Central to North Florida, including Volusia County, 29 Georgia counties, and past and present military members and their families all over the world.

COL Bancroft McKittrick, USMC (Ret) (on the right) presents award to Bill Vivian, Vice Chairman and Ashley Bigg, Regional Vice President of VYSTAR Credit Union

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Ormond Strong is a grassroots organization whose members consist of military veterans, first responders, their families, and patriots within the community. Their mission is to raise awareness and support on a daily basis for deployed service members, those who have served in the Armed Forces as well as ALL who serve in our communities as first responders.

COL Skip Keating, USA, Ret presents award to Debbie Kruck and Ormond Strong

Central Florida Chapter

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

On April 22nd, we held our annual special awards luncheon to recognize and honor cadets chosen from the 32 area high school JROTC units. For the 23rd consecutive year, our Chapter has awarded competitive Cadet of the Year scholarships to outstanding graduating JROTC cadets. This year we awarded seven (7) $1,000 merit scholarships to deserving graduating cadets. These scholarships are in addition to non-monetary MOAA JROTC Leadership awards awarded to JROTC Detachment juniors.

The success of the Cadet of the Year scholarship program depends upon nominations of deserving cadets by the senior JROTC instructor at one of the 32 high schools in Orange, Osceola and Seminole counties with JROTC detachments. The nominations are accompanied by a written recommendation from the nominating senior instructor.

Each cadet nominated is interviewed in dress uniform by a diverse selection committee composed of three members of the Chapter. The interviews last approximately 15-20 minutes. Factors considered by the selection committee include, but are not limited to: military bearing and appearance in uniform, cadet JROTC assignments, Advanced Placement and Honors classes being taken or completed, GPA, school activities, service in the community and plans for future military service. The Chapter believes the cadets benefit from the interviewing process whether or not they win a scholarship because they will be interviewing for positions throughout their lives.

The Chapter has awarded 69 scholarships the past eight years. These scholarships were awarded to cadets representing over 50% of the JROTC detachments in the three-county area.

Find & Join a Chapter

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Each of the cadets, with family members and some of their Senior Instructors, attended along with a rapt and impressed audience of chapter members. We were honored to have Lt. Gen. Benjamin "Randy" Mixon, US Army (Ret) as our guest speaker.

Our JROTC Award Recipients (L-R): Melanie Marte, Antonio McVay, Jr., Orianna Castro, Algirdas "Sandy" Alksninis, Trinity Korn, Juandiego Rojas, Erika Nunez

LTG Mixon, USA (Ret)

On May 9th, we hosted Dr. Deborah C. Beidel, Ph.D, ABPP, Executive Director of UCF Restores. Dr. Beidel talked about "Do We Need Different Treatments or Do We Need to do Treatments Differently." UCF RESTORES is a clinical research center dedicated to changing the way that post traumatic stress disorder, also known as PTSD, is understood, diagnosed, and treated. Internationally recognized as a leader in the area of traumatic stress, her use of virtual reality to treat people suffering from PTSD has led to the development of treatments that are 2 to 3 times more effective than standard psychological treatments. Her most recent work has involved leading a team of scientists and clinicians to develop a new virtual reality system that allows clinicians to more easily use virtual reality to treat veterans, active-duty personnel, first responders, and survivors of mass shootings with PTSD.

Dr. Beidel & MAJ Lorraine Holland, USA (Ret)

It was a fascinating discussion of the research UCF Restores has accomplished. In one example, Dr. Beidel explained that during the course of the typical VA 17-week Trauma Management Therapy program, anywhere from 28 to 40 % of patients no longer had PTSD, versus 66 to 76 % of UCF Veterans and First Responders in their 3-week trial programs and the relapse rate was significantly lower.

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Kingdom of the Sun Chapter

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

The Kingdom of the Sun Chapter and the Citrus County Chapter of MOAA held their joint meeting at Stumpknockers on Thursday, April 6, 2023. We had almost forty Chapter members and guests at this special luncheon. Everyone enjoyed the camaraderie and the menu selection of fried catfish, grilled chicken, or prime rib. Our KOS Chapter Treasurer, Linda Byrd, did an excellent job of managing this annual luncheon held at Stumpknockers along the Withlacoochee River in Dunnellon, FL.

Linda Byrd relaxing at Stumpknockers

The Kingdom of the Sun (KOS) Chapter held their Awards and Recognition Dinner meeting on May 4, 2023, at the Brick City Center for the Arts located at 23 SW Broadway Street in Ocala, Fl. We had over sixty KOS members and guests at this evening event. The Call to Order was conducted by the Chapter President, MAJ Joseph Voge, USA (Ret). A special KOS Member Emeritus award was presented by COL Craig Ham to LTC Frank Rasbury, USA Ret, for his many years of dedicated service with the KOS Chapter. It was noted that Frank was being honored as the first recipient of the Kingdom of the Sun Chapter's Member Emeritus Award.

LTC Rasbury receiving his Emeritus Award from COL Craig Ham

KOS MOAA Scholarship Awards of $1,000 each were presented to six selected individuals by MAJ Joe Voge at the recognition dinner. MAJ Voge also presented KOS MOAA JROTC Leadership Medal Awards to seven individuals. Two Big Springs Regional STEM Fair Winners received recognition at the KOS dinner from CDR Tom Dann, USCG.

Lee Coast Chapter

Marilyn Leehan, Co-Treasurer & Ass't Webmaster

Our chapter just presented MOAA medals to recipients from each of the 16 Lee County High School JROTC programs along with five $1,000 scholarships to seniors who will be attending college in an ROTC program with intentions to become military officers. Former VP Steve Epkins was also honored with a service award at the same annual Lee County JROTC Awards Program

We ust completed our fifth and final $5,000 contribution into our collaborative Disabled Veterans Scholarship program at FSW - which now totals $100,000 in perpetuity. Based on the success of our first scholarship, we've just signed an agreement for a second Veterans scholarship. We will be partnering with the same philanthropic couple, whose $5,000 along with our $5,000 will be matched with $10,000 from FSW for a $20,000 per year "First Generation Veterans" scholarship program.

We also just sponsored our re-scheduled "Dream Flights" event, which had been featured in the November 2022 issue of the MOAA magazine. CLICK HERE

RADM Roger Triftshauser, DC, USNR(Ret.), Lee Coast Past President; COL Jim Stapleton*, USA(Ret.), Dream Flight Coordinator; LCOL Fred Bondurant*, USAF/ANG(Ret.); CAPT Doug Eubanks*, Naval Aviator/ MC Flight Surgeon, USNR(Ret.); COL Paul Hoden*, USAF(Ret.); Darryl Fisher, Founder, President and Pilot of Dream Flights; CDR Marvin Ball*, USN(Ret.); LT Tim Klenk, USA(Ret.) and CPT Lynn Boynton*, USAF(Ret.) (* MOAA Members, Lee Coast Chapter)*

Tampa Chapter

Sara Marks, CAPT NC USN (Ret), Editor, The Retrospect

Tampa Chapter Awards Three Scholarships with Matching Funds from First Command Educational Foundation

By COL Bill Schneider, USA (Ret) and CDR Tom Kuhar, USCG (Ret)

The MOAA Tampa Chapter awarded three scholarships at their April luncheon to three deserving students. Matching funds were provided by First Command Educational Foundation.

Reilly Kuhar graduated from Newsome High school with an unweighted GPA of 3.55. He achieved Honor Roll for several semesters. Reilly will attend Thomas University where he plans to continue his baseball career. He plans to earn a degree in rehabilitation and is looking forward to someday opening his own rehabilitation clinic. Reilly is sponsored by his dad, Commander Tom Kuhar and is accompanied by his mom.

Chapter 1st VP COL Bill Schneider presenting to Reilly Kuhar and grandmother of Brendon Lloyd, Georgia.

Brendon Scott Lloyd graduated from Newfield High School in Seldon, New York with an unweighted grade point average of 3.6. He will be attending the State University of New York at New Paltz where he will be playing lacrosse. Brendon was unable to attend the awards luncheon due to academic requirements and his participation in a lacrosse tournament in New York City. He is sponsored by his Grandfather, Col Bill Schneider. His grandmother, Georgia, accepted the award on his behalf.

Chapter IPP COL Carol Zieres, Bill Schneider and Sarah Newcomb.

Sarah Newcomb graduated from Riverview High School with an unweighted GPA of 4.0. She is a National merit scholar, AP scholar of Distinction and a member of the National Honor Society. Sarah will attend the University of Florida where she is admitted to the Freshman Honors Program. Sarah is sponsored by her dad, LTC Mike Newcomb and is accompanied by her mom.

The MOAA Tampa Chapter is pleased to share information on how other eligible individuals can seek matching funds from the First Command Educational Foundation.

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First Command Educational Foundation is proud to award an average of $130,000 annually in scholarships around the nation to active or veteran military service members, federal civilian employees, civilians, and their families. Since 1983 they have awarded over $5 million in scholarships!

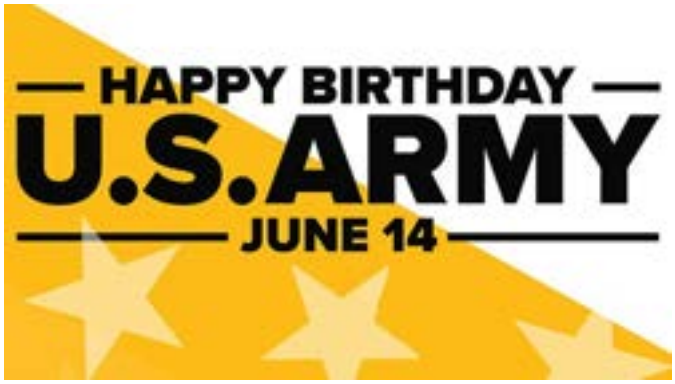
They partner with community organizations such as military units, community service organizations, public universities, and other groups aligned with our core values and missions to provide critical financial scholarships to students pursuing college and/or trade school degree programs. The partner organization promotes and manages the entire scholarship process, including the selection of winner.

In addition to scholarships, First Command Educational Foundation offers a comprehensive catalog of online, virtual, and in-person financial readiness and resilience programs to equip individuals, at all stages of life, make positive financial decisions which promote their long-term financial stability and financial well-being. Our proven presentations and seminars help combat financial insecurity amongst servicemembers, veterans, federal civilian employees, and their families.

To learn more, please visit www.fcef.com or connect with us on social media (Facebook, Instagram and Twitter). First Command Educational Foundation is a wholly independent 501(c)(3) public charity and is not affiliated with First Command Financial Services, Inc., or any of its affiliated entities.

JROTC AWARD PRESENTED AT STRAWBERRY CREST HIGH SCHOOL

The MOAA JROTC medal was presented to Cadet Corporal Peyton Ramsey, by COL Carol Zieres, USA (Ret), for excellence in scholastic achievement at Strawberry Crest High School May 10, 2023 by COL Carol Zieres, USA (Ret).



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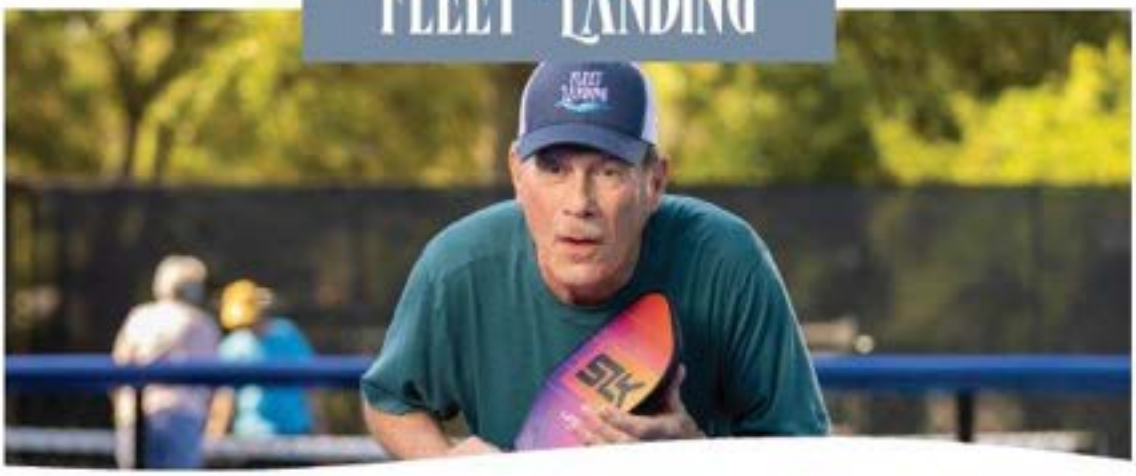

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MILITARY OFFFICERS ASSOCIATION OF AMERICA (MOAA)
FLORIDA COUNCIL OF CHAPTERS (FCOC)

The MOAA Florida Council of Chapters (FCOC) is comprised of 39 Chapters with nearly 5,000 members and their families. FCOC is one of MOAA's largest Councils. MOAA has a membership of over 380,000 members in all 50 States.

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

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

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

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

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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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Half Page (8" x 3.5") or (4" x 7.5")	$150	$600 (Save $300)
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Note: Annual is from Jan-Dec. Six issues are published electronically on the 10th of the even months. Mid-year placement for a recurring annual placement can be pro-rated for the remainder of the year.

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

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

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Daytona Beach
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Imperial Polk County Chapter
Lakeland
Area: Mid Central

Indian River Chapter
Vero Beach
Area: East Central
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Kingdom Of The Sun Chapter
Ocala
Area: Mid Central
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Lake & Sumter Counties Chapter
Lady Lake
Area: Mid Central
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Sanibel Island
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Mayport Chapter
Jacksonville
Area: Northeast
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Area: South West
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Military Officers Association of South West Florida
Naples
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The ***Council Communiqué*** is the newsletter of the Florida Council of Chapters (FCOC), Military Officers Association of America, and is published bimonthly: February, April, June, August, October, and December. MOAA, it's Councils and Chapters are non-partisan organizations. The Communiqué is intended for wide distribution via e-mail within the FCOC including Chapter Leaders and all Chapter Members in Florida. A current issue of ***The Council Communiqué*** can be found at the Florida Council of Chapters Web Site: http://www.moaafl.org/, drop down menu Events/News.

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