The Council Communiqué

Florida Council of Chapters
Military Officers Association of America

October 2023
Issue 178

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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! Able-bodied Seaman and Landlubbers Alike!

Being near the ocean in Atlantic Beach I have recovered my sea-legs after being at lofty altitudes in Colorado!

CONGRATULATIONS! To the Florida Council and 24 Chapters that received Levels Of Excellence awards from MOAA National for 2022. Once again Florida received the most awards of any state! **Well Done to All & BZ!!**

26-27 JANUARY 2024 LEADERSHIP TRAINING SEMINAR

The registration site for the January 2024 Leadership Training Seminar (LTS) in Orlando at the Rosen Centre is open now for registration. We've gotten the dates moved back from New Years week to 26-27 January to solve conflicts with family visiting for holidays and festivities to welcome in the New Year.

Attending this event is absolutely critical for all Florida Chapter's. I recommend each Chapter be represented by at least one leader for health assessment and planning (membership, leadership, operations, legislative advocacy, and awards), your webmaster to prepare for the new FCoC website, going live on 1 February 2023, and if possible your Membership Chair, and your Surviving Spouse Liaison for updates and recent guidance. Chapter leaders will huddle with their Area Vice President and use resources provided online whenever possible. Chapter leaders and webmasters should each bring a laptop computer to access content real time. Webmasters and surviving spouses will each have 2-hour breakout sessions to provide detailed information, take part in focused discussions and receive hands-on training and interaction.

THIS IS A TRUE TRAINING WORKSHOP - DO NOT MISS IT!

VALUE: Room costs ($152/night), and breakfast / lunch vouchers ($22 each) are the same price as last year. Car pool to reduce parking charges $12.50

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per night (discounted 50%+ from normal). MOAA National is providing Friday night dinner **(THANK YOU!)**,

BENEFITS: Understanding Florida's Chapter assessment criteria, validate your Chapter's 2023 assessment, plan for your Chapter's success and awards in 2024, receive your new FCoC website credentials and use our new website, AND learn the latest scuttlebutt from MOAA Council & Chapter Affairs, Legislative updates and plans for AiA 2024 in D.C.

CHAPTERS MUST BE REPRESENTED TO RECEIVE YOUR LEADERSHIP AND CASH AWARDS

Hurry to "moaafl.org" to register. The meeting and dinner rooms are similar to last year and we **sold to capacity** last year.
This Event Is Key to Your Chapter's Success in 2024.
I WANT YOUR CHAPTER TO EXCEL - BE THERE!

Fair Winds & Following Seas Shipmates!
Pat K.

Vice President's Message

COL Steve Bond, USA (Ret)

Fall is here and that means the snowbirds are coming back. Across the state, chapters are holding membership drives, we are working on a new council website, and the State-wide Leadership Training Seminar--scheduled for the 26th and 27th of January in Orlando--is right around the corner!

- **Membership, Recruiting and Chapter Health:** In the August Communique, I said chapter health begins and ends with membership retention and recruiting. That means not only do we need to recruit new members, but we also need programs in place to keep and retain those members we currently have, and "build the bench" of new chapter leaders. As part of our Membership Campaign, we asked chapters to hold a Membership Recruiting Event over the summer months (such as luncheon, dinner, Officers Call, etc.) and invite area non-chapter MOAA members to come and find out what your

MOAA Take Action

NOTABLE DATES FOR OCTOBER & NOVEMBER

October

Oct. 9, 2023 – Columbus Day
Oct. 13, 2023 – Navy Birthday
Oct. 26, 2023 – National Day of the Deployed … is a day to honor our deployed troops and their families for their bravery and the sacrifices they are making for our country.
Oct. 27, 2023 – Navy Day

November

November – Veterans & Military Family Month … was established in 1996 by the Armed Services YMCA, with the U.S. Government recognizing the occasion every year since

Nov. 5, 2023– Daylight Savings Time Ends

Nov. 1- 5, 2023– National Veterans Small Business Week

Nov. 10, 2023– Marine Corps Birthday

Nov. 11, 2023 – Veterans Day – This is the anniversary of the signing of the armistice treaty, which ended World War I and is also a day to thank military Veterans for their service.

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chapter does, with MOAA providing the email invitation to reach those in that group. We are doing this as over the past year, we have been working with MOAA to publicize the importance of non-chapter MOAA members joining local chapters, and this is a prime opportunity to build on that momentum. Has your chapter held the event? In addition to retaining current members and recruiting new members, there needs to be an internal and external media and public relations effort to publicize chapter efforts. I hope you saw the October *Military Officer* magazine from MOAA highlighting the activities of Councils and Chapters. Florida was prominently featured with the activities of Central Florida Chapter, Cape Canaveral Chapter, Halifax Area Chapter, a profile of NW Florida Chapter President Fran Hendricks, and our May State Convention with a picture of the swearing in of our new Area Vice Presidents! This all ties into attracting new members and building healthy chapters.

- **New Council Website:** We are working on a new Council Website—Thanks to Marc Oliveri, former FCoC President, for stepping up to be the new Council Webmaster! Key features of the site will be a state-of-the-art web presence to keep chapters and members informed, do our event registrations, accept on-line payments, maintain the member database, and be able to reach out via email to members. We will roll out and demonstrate the new capability at the Leadership Training Seminar in January. Thank you, Marc, for stepping up for this important job!

- **Leadership Training Seminar (LTS):** Registration opens this month for the LTS to be held January 26th – 27th at the Rosen Centre Hotel in Orlando. The LTS is one of the most important tasks we have as a Council—to train Chapter Leaders. This LTS will be different from those in the past as MOAA's new leadership training format has changed. Now chapter leaders will receive MOAA orientations in virtual seminars, while the focus of our annual, in-person LTS will be centered on chapter health. We will form small groups around our seven state areas to discuss the "how to" of running chapters and develop plans to grow membership and build healthy chapters. Preparation will be required and the takeaway from the LTS will be a plan for your chapter for 2024. Chapter Leaders need to download and be familiar with MOAA's new *Leaders Workbook 2023-24*--Go here on the MOAA website to download the workbook: www.moaa.org/content/publications-and-media/moaa-publications/council-and-chapter-leaders-workbook/. All chapters need to be represented at the LTS, both leaders and prospective future leaders are invited for this leader training and networking event. Be sure to register early!

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

Steve

Job Opportunity

Army Veterans—You can still "Be all you can be"! There are current and future openings across the state for Officer and Senior Noncommissioned Officer Army Junior ROTC (High School) Instructors. For more information on the required qualifications and application process go to https://www.usarmyjrotc.com/application-certification/. Help spread the word—If know of candidates for these important positions let them know.

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12 MONTH CALENDAR

NOTE CHANGES TO MOAA ANNUAL AWARD SUBMISSION DUE DATE

2023

• 21 October - Virtual Fall Board Meeting - approve 2024 budget

2024

• 26-27 January - FCoC Leadership Training Seminar - Rosen Centre, Orlando

- **31 January** - Harris Communication Award Input Due
- **31 January** - Levels Of Excellence Award Inputs Due
- **31 January** - Legislative Liaison Strobridge Nomination Closes
- **31 January** - Surviving Spouse Excellence Award Nomination Closes

• 28 February - MOAA Community Outreach Grant submissions Due
• 1 March - Scholarship applications window closes
• April - 2024 AiA Teams to Washington D.C.
• 13-15 May - 2024 FCoC / West Volusia Convention - Daytona Beach - Shores Resort & Spa

- 31 May - AMBA (Mercer) Ad Program Application Closes

Chaplain's Message

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

I'm writing this on the Feast of St. Michael and All Angels – September 29th – and reflecting on the Archangel Michael's place in the world's faiths and militaries. Michael is one of seven archangels in the Jewish tradition and serves as the protector of Israel and commander of the angelic forces. Michael is an interfaith archangel: referenced in Islam, the Orthodox tradition, the Roman Catholic tradition, and in many Protestant traditions. The following is a classic prayer for St. Michael's protection:

Saint Michael the archangel, defend us in battle. Be our protection against the wickedness and snares of the Devil. May God rebuke him, we humbly pray, and do thou, O Prince of the Heavenly hosts, by the power of God, cast into Hell Satan, and all the evil spirits who prowl about the world, seeking the ruin of souls.

Michael also figures prominently in military traditions around the world, especially as the patron saint of paratroopers. The beret insignia of the French paratroopers, for example, is a winged arm grasping a dagger, representing Saint Michael, and Michael is the patron of Italian Special Forces.

For US paratroopers, St. Michael figures prominently in the lore of D-Day, especially the 82nd Airborne's combat jump at Normandy. Several Normandy churches, most especially St. Mere Eglise, feature stained glass windows dedicated to US paratroopers and St. Michael. In addition, the 82nd Airborne Chapel at Ft. Liberty (formerly known as Ft. Bragg) includes a St. Michael window.

I first learned about St. Michael's connection with paratroopers while at jump school many years ago. Our chaplain participated in every one of our five training jumps and led brief devotionals for those interested before every training jump. He introduced St. Michael's Jump Commands (modelled after the standard airborne jump commands) at one of those devotions:

Get ready! I will always attempt to be spiritually fit before my Maker.
Stand up! I will decide to maintain high moral standards despite what others say or do.
Hook up! I will maintain a direct line of communication with my God through prayer and worship.
Check static line! I will make a daily check about attitudes and relationships with others.
Check equipment! I will take an inventory of my weaknesses and faults and try to amend them.
Sound off for equipment check! I will share my faith with others by word and example.
Stand in the door! With my belief and trust in God, I will determine to face bravely whatever test life gives me.
Go! Whether on land or in the air, I will be firm in my resolutions to serve God and country as both would expect me to do.

St Michael, protect us!

MOAA Take Action

Surviving Spouse Corner

Patricia Green, Surviving Spouse Liaison

Know your State Benefits!

Florida is an extremely friendly state in many respects, but especially in regulations that benefit Surviving Spouses.

If you own a home, you should qualify for the homestead exemption. If you are widowed, there is an additional exemption. Each additional exemption has eligibility requirements and requires that an application be filed at your County Property Appraiser's Office. The deadline is March 1.

Also I recommend that each of you get a copy of "Florida Veterans' Benefits Guide 2023" and read it. Surviving spouses, who have not remarried, are allowed to continue receiving their veteran's benefits in many circumstances. A few examples are listed and quoted below:

Education Benefit: There are scholarship opportunities for spouses (and dependent children) of veterans who died from a service-connected disability. Visit www.floridafinancialaid.org or call Florida Department of Education 888-827-2004.

Property Tax Exemptions: The unremarried surviving spouse of a disabled ex-service member having a VA certified disability of 10 percent or greater is entitled to a $5,000 deduction on the assessment of her/his home.

Any real estate owned and used as a homestead by the surviving spouse of an Armed Forces member who died from Service-connected causes while on active duty is exempt from taxation, if the member was a permanent resident of Florida on January 1 of the year in which the member died.

If, upon the death of the veteran, the spouse holds the legal or beneficial title to the homestead and permanently resides there, the exemption from taxation carries over to the benefit of the veteran's spouse until such time as he/she remarries, sells, or otherwise disposes of the property. If the surviving spouse sells the property, an exemption not to exceed the amount granted from the most recent ad valorem tax roll may be transferred to the new residence as long as it is used as the primary residence and the spouse does not remarry.

Any partially disabled veteran who is age 65 or older, any portion of whose disability was combat related, and who was honorably discharged, may be eligible for a discount from the amount of ad valorem tax on the homestead commensurate with the percentage of the veteran's permanent service-connected disability. Apply at the County Appraiser's office. The benefit carries over to the Surviving Spouse.

State Employment and Promotion Preference: The state and all political subdivisions of the state, shall give preference in employment and promotion to….

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The unremarried widow or widower of a veteran who died of a service-connected disability.

Review the specifics above. If you are eligible, act now to gain the benefits your veteran earned for you.

MOAA
Military Officers Association of America

Military Officers Association of America
Florida Council of Chapters

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

I NEED YOU!

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

Sign up for a Florida MOAA Chapter Today!

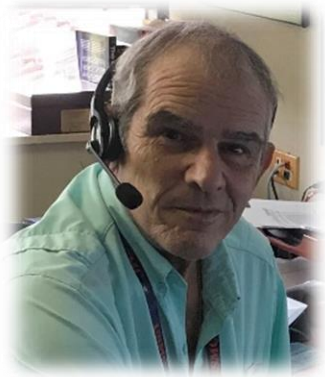
Scan the QR Code

or go to www.MOAAFL.org/Membership.aspx

MOAA Take Action

You may have noticed, in the Notable Dates (for October), two Navy dates: Navy Birthday and Navy Day. How in Davy Jones Locker do they rate 2 DAYS?!?
So I had to ask "What is the difference between the Navy Birthday and the Navy Day?" Do you know?

Read through the Communique for the Answer



Personal Affairs

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

Required Minimum Distributions

The average age of members in MOAA Chapters is supposedly 73, which, coincidentally, happens to be the age one must start taking money from retirement accounts. These distributions are officially known as Required Minimum Distributions, or most often called "RMDs."

So what… is an RMD?

Basically, if you ever put money into an IRA or a 401k or the federal Thrift Savings Plan, you put it in pre-tax and the government says "it's time to start paying taxes on it."

How much must one take? They use a "single life expectancy table" which says that at age 73, your life expectancy is 26.5 years. For the year in which you turn 73, you take the value of your retirement account on January 1 and divide it by 26.5. An easier way of saying that is you must take out 3.77% of the value of the account on January 1. At age 80, your life expectancy is 20.5 years, or you must distribute 4.95% of the value of the account on January 1. By age 90, it's 12.2 years or 8.19%.

In English, this means that the percentage you must withdraw increases every year and the percentage increases at an increasing rate. If you have your investment account invested wisely, the value of the account should also increase… your yearly RMD should increase every year. It's a *great* problem to have.

What happens if you don't do your RMD? The penalty used to be ridiculous. Now, it's merely onerous. Starting this year, it's a 25% penalty on the amount you were supposed to withdraw. If

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you are 73 and have $100,000 in a retirement account, your RMD is $3,773.58. Miss it and the penalty could be $943. Ouch.

Incidentally, I always round up. If you happen to do the $3,773 in the example above and miss the 58 cents, the paperwork will drive you nuts. Much better to do $3,800. It also makes the arithmetic much easier.

Some more incidental items: if you have more than one retirement account, it's the total amount in all the accounts that counts. You may pull all the dollars for all the RMDs from one account. Of course, the financial institution that's holding your IRA from which you withdraw zero might drive you nuts encouraging that you do your RMD because they have no way of knowing how much you have at brand X, but there's no requirement that you do a RMD from each account.

There's also no requirement that you withdraw *dollars*. If you own investments in your IRA, you may withdraw *shares* of investments. Let's say you have shares of Microsoft in your IRA that you bought at $180 a share several years ago. It's now about $325 a share and you like it. You could sell some shares and withdraw dollars and then buy back the Microsoft in a normal account. Or... you could withdraw 12 shares and save the trading commissions. The cost basis for those shares becomes the price on the day of distribution.

A problem with withdrawing shares is that you cannot withhold *shares* for taxes. You can simply do an estimated payment if you're concerned about it.

Another incidentally: It's a "minimum" distribution. You may do *more*. As a financial advisor at Merrill Lynch, I had two hundred clients who needed to do RMDs. Only a handful withdrew significantly more than the minimum.

Does it matter when you do it in the year? After years of looking, I could find no good reason for a better or worse time to make it happen. I could find no tax or investment reason to do it in January or December. I did try to get all RMDs done by December 1 so that it shows on the November statement. That gives you December to correct any problems. Keep in mind that the number of business days in December are typically less than other months and it's likely that many employees will be off starting around the twentieth. It's not a good time to be scrambling to get something big done. You definitely want it done by December 15.

What happens if one passes on while there's still money in a retirement account?
If you are married and your spouse is your primary beneficiary, it goes to your spouse and the spouse gets to continue doing RMDs based on the *spouse's* age. (If you're 75 and your spouse is 45, there are different rules…). If you are not married, the account goes to your beneficiaries. Since 2020, the rules changed so that your beneficiaries do *not* have to do yearly RMDs, but they do have just *ten* years in which to withdraw the full amount.

This can be a real attention-getter and I'm sure it will be starting in 2027 or 2028 when some beneficiaries start realizing that they have two or three years to withdraw significant amounts of dollars which count as taxable income. If your beneficiaries are in their forties or fifties, and making serious money, realizing that they have a year or two to withdraw several hundred thousand dollars from retirement accounts may be frustrating. The last thing they might need is a huge increase in taxable income. This is where it might make more sense *for the family* for you to do more than the

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minimum.

Some people consider rolling the assets into a Roth IRA, which is an option. If you do this, the amount you roll is then a taxable distribution. This guarantees that you will pay significantly more in income taxes now, while creating a tax-free pot of money for your beneficiaries. They still have ten years to withdraw it all out after you pass on, though it will be tax-free to them. Though one could make a rational argument in favor of this strategy, I'm unenthusiastic. I'd rather see the beneficiaries arrange their affairs to try to minimize the tax bite on withdrawals. As many accountants will say, a "tax deferred is a tax not paid."

One other suggestion: if you have accounts at several financial institutions, *combine* them. Each has its own paperwork and passwords, and when somebody else must do something with those accounts, it can be a real pain.

I lost track of how many times I had somebody say "I still have 401Ks at my old jobs." And when my son was in college, he worked in the call center for the American Funds. He found a screen that had tens of thousands of "abandoned" accounts. These were accounts where American Funds lost contact with the owner.

In my career, I often heard people say "I don't want to put all my eggs in one basket." I'd respond "which is more likely to occur: Merrill Lynch (or Wells Fargo or USAA or Navy Federal or JP Morgan) fails… or *you* pass on? They almost always started the process of combining their accounts. During the process, I often asked "'See how complicated this is? How would your non-financially savvy spouse handle this?"

I need to add a disclaimer: Tax law is complicated and a continuously moving target. Be sure to consult with your financial advisor or accountant before making specific decisions.

Final note: I've been writing this column for the last couple years while wearing *handcuffs*. As an employee of Merrill Lynch, I was not allowed to write about anything *financial*. I retired from Merrill in August, so the handcuffs are off. I spent thirty-five years as a financial advisor leading a team that managed over a half billion dollars in assets. I also managed two branch offices and trained rookie advisors for five years. There's very little that I have not seen.

In future Communiques, I'll talk about Social Security, trusts, estate planning, asset allocation, and investments. If you have something that you'd like me to address, send me an email at paul.loschiavo.cfp@gmail.com. I'll try to address it.

MOAA Take Action

2024 FCoC Convention Update

If all goes according to plan, the FCoC will have the web site for registering for the 2024 Convention up and running by early February. That means that there will only be a short period of time to register and secure your place at the convention. The convention itself will begin on 12 May and conclude on 15 May 2024 as we have previously announced in earlier Communiques. The hotel remains the Shores Resort & Spa in Daytona Beach – it is actually in Daytona Shores hence the name "Shores". This is about five miles south of where US 92 meets A1A.

The Planning Committee has been at work developing activities for attendees that will hopefully encourage you to put your name down quickly once registration opens. Since the convention will be a Sunday to Wednesday event everyone should be aware that the usual activities at a normal convention will be on a different day.

For those who want to arrive early then registration and hospitality will open at 4 PM on Sunday. This would be a wonderful time to settle in and take advantage of the hotel's amenities, the Azure Oceanfront restaurant, the Oceanview Lounge, and of course the Tiki Hut barefoot beach bar. It would also be a fine time to explore Daytona Beach and seek out the many fine restaurants on offer.

Monday the 13th will be the official start of the convention with registration and hospitality opening at 9 AM. Interested attendees will have an opportunity for tours of Embry Riddle Aeronautical University on Monday and Wednesday mornings. The first FCoC Board Meeting will be at about 3 PM and attendees are welcome to attend this meeting as observers if not an official board member. The traditional President's Reception will start at 6 PM in the first-floor ballrooms. A cash bar will be available and there will be hors-d'oeuvers. Following that we plan to have a MAGIC & COMEDY SHOW that should start about 8 PM.

Tuesday will be the heaviest day for activities. Registration and hospitality will open at 10 AM after the FCoC Business Meeting scheduled for 8 AM. The traditional Memorial Service will be held at 9 AM followed by BRUNCH. I encourage you all to take to opportunity to come to the brunch as we plan to have two speakers who will provide insights that are not in the usual scope of FCoC or MOAA talks.

The normal FCoC and MOAA presentations will follow brunch. For those who are looking for something different or for spouses who are not particularly interested in FCoC/MOAA presentations there will be the opportunity to go to an Afternoon Tea at a local heritage center. The Planners have also met with the local craft spirit distillers to provide samplings of their products which are rum and vodka. More on these opportunities later.

The big event of Tuesday will be the Military Ball. There will be a pre-dinner reception on the top floor of the hotel with excellent views of the beach, the ocean, and the Halifax River.

2024 FCoC Convention Update (con't)

Attendees will need to make their way down to the main ballrooms for the start of the Ball at about 7 PM.

The actual timing of all the events will need further refinement and there might be some changes to the schedule, but I hope you have some idea of what will be in store for you at this wonderful event. An event that provides you the opportunity to gather with your fellow MOAA members and celebrate another great year.

I'd like to remind you that we have arranged for attendees to extend their stay at the Shores for two extra days at the same price as the convention days. In future Communiques I will provide information about what else there is to do in the Daytona area and I sincerely hope you will take advantage of this special opportunity to stay beyond the convention, relax in the oceanfront splendor of the Shores Resort and Spa, and enjoy the "World Famous" Daytona Beach.

Pete Durnell, Major, USAF (Ret)
2024 Convention Planner

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!

PLEASE NOTE: The following articles were prepared on September 25th 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.

MOAA Take Action

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Congress Lurches Toward a Government Shutdown

Dark clouds form over the Capitol foreboding rough weather ahead for military paychecks.

For each of the past 27 years, *the FY began on October 1st with either a* ***Continuing Resolution*** *or a* ***Shutdown,*** *reflecting the difficulty in getting the most important funding and authorization bills through the legislative process.* ***Three*** *of the ten government shutdowns going back to 1983 have occurred* ***since 2013****.*

The past two weeks have been one of the most divisive and disruptive periods in congressional legislative history. And now with just a week to go before the government shuts down and threatens troop paychecks, Congress has no clear path to passing any spending bill.

Before the Senate left for the weekend and the Jewish high-holidays, Senate Majority Leader Chuck Schumer, took procedural steps to ready the chamber to act on its own CR if the House remains paralyzed when they return. With the Senate showing their hand like this, it increases the likelihood that the House will muster enough votes for passage on the Senate Bill with democratic support.

In the meantime, our military and their families are considerably worried that they will miss paychecks to cover daily expenses for food, housing, day care, travel and other routine expenses. Thankfully, several financial institutions with ties to the military community are working on offering bridge loans to alleviate some of this burden on military families.

But the failure in the House to agree on any options to move forward underscores this stark reality: **Congress is careening toward a government shutdown with no solution**.

It is critically important to TAKE ACTION with our elected officials:
Urge Your Lawmakers to Follow Up the CR With a Proper Budget

Tell Congress to Pay Our Troops

As the start of a new fiscal year draws closer with no agreement in place to fund the government, servicemembers, veterans, and their families face uncertainty, financial stress, and an erosion of trust in their lawmakers – all during a recruiting and retention crisis for the all-volunteer force. Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA president and CEO had plenty to say about the impacts of a government shutdown:

> *"Military members and their families volunteer and are honored to serve and make the needed sacrifices, but they don't and should not expect to sacrifice their financial security, The all-volunteer force is the backbone of our nation's national and economic security. We depend on them and hold them accountable …* ***they want and deserve the same***

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dependability and accountability from the elected members of Congress who are charged with supporting them …*Government shutdowns and uncertainty of pay and benefits directly contribute to our current recruiting crisis,"*

The ***Pay Our Troops Act HR 5641*** would protect military servicemembers and certain Department of Defense civilian employees, contractors and Coast Guard personnel should Congress fail to reach an agreement on a Continuing Resolution in time to prevent any disruption to covering the costs of housing, food security, childcare, medical expenses and other routine daily costs. Congress has grappled with passing timely annual appropriations for a quarter-century; this year is not any different, and it's **critical for our members to let their lawmakers know that *change is long overdue.***

Our Senators have indicated their support for this measure, but they still need to be urged to rally their colleagues and see that this bill reaches the finish line and is signed into law. A more direct request is needed for our House delegation.

Even if a CR does pass to avoid a shutdown, it will have a deadline just a short time downstream. **HR 5641 will extend the protection until a permanent funding bill is passed**.

TAKE ACTION: Urge Your Elected Officials to Support the Pay Our Troops Act

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Philanthropy & Community Service

Southeastern Guide Dogs for Veterans

As MOAA members, our mission is to aid and support all military veterans and their families. We accomplish this through our legislative advocacy, community service and philanthropy efforts. Recently, several Florida MOAA leaders visited the Southeastern Guide Dogs campus in Palmetto, near Bradenton, Florida to discuss ways we can partner with them to support their efforts in transforming the lives of veterans and their family members impacted with vision loss, post-traumatic stress, or other disabilities by providing elite guide and service dogs.

Since 1982, Southeastern Guide Dogs has successfully created thousands of service dog teams throughout the U.S. and currently oversee over 1,200 puppies and dogs. Southeastern Guide Dogs is a 501(c)(3) nonprofit organization. They breed, raise, and train service dogs and provide them at no cost, with lifetime follow-up services for the veteran or family member. Obviously, it takes time and money to raise and provide these elite dogs.

Here are ways you and your chapter can help:

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- **Volunteer:** Volunteers are needed on the Southeastern Guide Dog Campus. Chapters in the Bradenton-Tampa-Sarasota and surrounding areas can consider on-campus projects--go to www.GuideDogs.org/get-involved/. Across the state, Puppy Raisers (for 3-, 6-, or 12-month periods), Breeder Dog hosts, and Fundraisers are also needed. Projects organized by Chapters can potentially qualify for MOAA Foundation Community Outreach Grants (see www.charities.moaa.org/the-moaa-foundation/cog/ on how to apply).

- **Donate:** Donations are graciously accepted, and gifts are tax deductible to the extent allowable by the law. Donations can be made online at www.guidedogs.org/ways-to-give or by mailing a check to Southeastern Guide Dogs, 4210 77th Street East, Palmetto, FL 34221. For other donations such as IRA Distributions or Appreciated Stock, contact Gloria.Manzenberger@guidedogs.org.

For more information about this worthy endeavor, see the Southeastern Guide Dogs website at www.GuideDogs.org. If you or your chapter are volunteering or making a donation, please let them know you are a MOAA member, and we "Never Stop Serving"!

Teresa Galgano with her SE Guide Dog "Donald" at the May FCoC Convention in St. Augustine

MOAA group visiting SE Guide Dog Campus. (Left to Right): Don Courtney, Bradenton Chapter President; Gill Ruderman, Bradenton Chapter Member and SE Guide Dog Volunteer; Rick Buchanan. MOAA National Director, Bradenton and Sarasota Chapter Member; Amber Watt. Senior Associate Director Philanthropy Southeastern Guide Dogs and Host of the visit; Jon Bailey, MOAA National Director; Susan Warmington, Sarasota Chapter Director of Scholarships; Eunice Patxot. Sun City Center Chapter President; & Steve Bond; Florida Council of Chapters Vice President. Front Center: Mike Deardorff, USMC Veteran, Deardorff, Parrish, Fl and Service Dog Ryan

PROUDLY SERVING THOSE WHO SERVED

They served our country, overcoming challenges we'll never fully understand. But sometimes, the best kind of understanding comes in the form of a wagging tail and a gentle hug from a watchful partner who's always there.

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Florida Veterans Council Update

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

The Florida Department of Veterans' Affairs (FDVA) is a government agency of the State of Florida under the authority of the Governor of Florida and is charged with helping 1.5 million Florida veterans and their families to receive all benefits they are legally entitled to. In addition, FDVA operates a network of nine State Veterans' Homes, and provides statewide outreach to connect veterans with their earned services, benefits, and support. In 2022, FDVA Veterans' Claims Examiners assisted more than 272,000 veterans in providing information and counsel on benefits they rightly deserved.
The department is headed by an Executive Director (MG retired James "Hammer" Hartsell) with a deputy executive director over four divisions (Administration, Veteran's Benefits, Information Technology and Veterans' Homes) and three directors (General Counsel, Legislative Affairs and Communications).

Each year the FDVA publishes the ***Florida Veterans' Benefits Guide*** to provide resources to Florida veterans and their families. I highly encourage you to read and/or download the ***2023 Guide*** at https://floridavets.org/ or just click here

For ***bulk copies*** of the 2023 *Florida Veterans' Benefits Guide,* email Leeann.Sferrazzarios@fdva.fl.gov. For single copies of the 2023 *Florida Veterans' Benefits Guide,* email Mary.Frazier@fdva.fl.gov.

In addition to the Benefits Guide, I encourage you to go to the same website and sign up for the monthly newsletter to keep up to date on all the latest news and updates. To stay in touch with FDVA, you may also download their new ***FDVA Mobile App***.

Need to file a claim or find out what your benefits are? Information on current federal, state, and local veterans' programs, entitlements and referral services is also available in Florida through a network of County Veteran Service Offices. Counselors are trained and accredited annually by the FDVA. All services are provided ***free of charge***. A list of offices near you can be found online at www.floridavets.org/benefits-services

The Sunshine State is home to the second largest population of ***Women Veterans*** in the nation, with more than 164,000 who call Florida home. In May 2022, I led a 14-member fact-finding Committee on Florida Women Veteran Benefits and Communications and presented a formal report to the Executive Director of the FDVA. In short, many women veterans don't know that they earned and are eligible for the full range of federal and state benefits, to include special programs for them.

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I encourage my fellow women veterans to go to www.FloridaVets.org/our-veterans/women-veterans for further information. The Florida State Women Veterans' Coordinator is Vanessa Thomas. She can be reached at Vanessa.Thomas@FDVA.FL.GOV or call 727-319-7418.

For the past 5 years, I have been the MOAA Veteran Service Organization on the ***FDVA & Florida Veterans Council.*** I am proud to announce that I am now the Vice Chair of this very unique and one-of-a-kind counsel that catches the eyes and ears of the FDVA Executive Director MG (ret) Hartsell. Other Veteran Services Organizations include (but are not limited to) the American Legion, AMVETS, Disabled American Veterans, County Veterans Services Officers Association of Florida, Jewish War Veterans, Military Order of the Purple Heart, Paralyzed Veterans of America, Veterans of Foreign Wars, and Vietnam Veterans of America. During our council meetings we are briefed by Steve Murray on FDVA updates, Roy Clark updates on Florida Legislative Affairs, Vanessa Thomas on Women's Initiatives, and a report from Denise Baker on the Florida Veterans Foundation. In addition, we have speakers who update us on topics such as Veterans Treatment Court (DJ Reyes) and the Governors Veteran Suicide Challenge (Jeff Obos). We then open the meeting for our counsel representatives to discuss issues that are for the good of the counsel. Topics can range from identifying potential veteran legislation, housing issues, homelessness, state run nursing homes, counsel support of specific veteran issues that need to be raised to a higher level, and others that are specific to a Veteran Service Organization. I highly encourage you to forward me areas of concern that warrant visibility with the council. Email me at lorraineholland@hotmail.com or call 407-221-1388 This counsel was set up to serve and look out for our Florida State Veterans and their families, so please take advantage of this opportunity to speak for those that may not be able to!

Cheers, Lorraine Holland

Answer to the Quiz

Both of these dates, which occur in the month of October, celebrate the men and women of the United States Navy, past and present. The Navy celebrates it's birthday officially on October 13 and Navy Day was established to be observed on October 27. There is a difference between the two, starting with the fact that the Navy Birthday is recognized on the anniversary of the historic formation of the Continental Navy during the American Revolution. Navy Day was originally chosen to coincide with the birthday of President Theodore Roosevelt. Which Came First?

Navy Day is actually the older observance, in terms of when it was created and officially recognized as it is today. The "official" observation of the Navy birthday was initiated by Admiral Elmo Zumwalt in 1972, but Navy Day was sponsored by the Navy League of New York in 1922. While both holidays recognize the service and sacrifices of those in uniform, Navy Day is specifically about military service, where the Navy birthday celebrates the origins and history of the U.S. Navy.

Florida Council of Chapters "Chapter News"

Northwest Florida Chapter

Fred Westfall, NWFMOA Secretary and Defender Editor

Memorial Day Remembrance

We had a good turnout of NWFMOA members at this year's Memorial Day Remembrance service at the Beal Cemetery in Fort Walton Beach. The morning started early at 7:00AM when 35 JROTC cadets from Fort Walton Beach High School approached the gravesites of 1,800 military Veterans, hand saluted, and placed a United States flag at their headstones. By 9:00AM, over 1,800 graves had been decorated.

Several of our members participated in the service. Lt Col Frank Roberts recited the poem "In Flanders Fields" after the National Anthem. Chapter members T. Patt Maney, BG, USAR, Ret., and Chuck Merkel, Jr., Major, USA, Ret., helped read the 'Roll Call of the Deceased' which included about a dozen of our Chapter members.

Lt Col Frank Roberts, USAF, Ret., recites "In Flanders Fields" at the Memorial Day Service

Major Chuck Merkel, Jr, USA, Ret., reads names from the "Roll Call of the Deceased"

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Chapter Member Honored by Chamber of Commerce

Chapter member Lt. Col Paul Singleton, USAF, Ret, was honored by the Greater Fort Walton Beach Chamber of Commerce on June 2nd with their 'Above and Beyond' award, and made 'King for the Day' in front of approximately 300 local business people. Paul has been a part of the Chamber's Ambassador Committee for 39 years and has personally participated in over 1,700 ribbon cutting ceremonies for new businesses. This is in addition to the thousands of other volunteer hours Paul has given to multiple non-profit organizations in our local area. As a result, the Chamber has added Paul's name to this award and it is now known as the 'Paul Singleton Above and Beyond Award'. Congratulations, Paul, and thank you for what you have done and continue to do to support our community.

Bud Day Memorial Trail

The Chapter contributed to the monument at the flagpole in Ferry Park when the Bud & Dorie Day Memorial Trail was established in 2014 to honor the military service and community service provided to our local community by Brig Gen Bud Day, USAF Retired and his wife Dorie. Gen Day was a Vietnam POW for over 5 years and a recipient of the Medal of Honor.

This article and photo was posted to the Greater Fort Walton Beach Chamber Facebook page.

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Former USAF Capt Jim Shoff and Chapter President, Brig Gen Fran Hendricks, USAF Retired.

2023 Emerald Coast Home and Boat Show

The Chapter also had an information booth at the 2023 Emerald Coast Home and Boat Show on September 23rd and 24th at the Emerald Coast Convention Center on Okaloosa Island. They provided information on the benefits of Chapter membership, the NWFMOA Scholarship Program, and our Community Outreach activities, e.g., Commissary Gift Cards for junior enlisted families, the Veterans Stand Down, and Wreaths Across America. Based on their engagement with various attendees, they received verbal commitments from 8 retired officers (4 Air Force, 2 Navy, & 2 Army) who stated their interest in joining NWFMOA. All would be great additions to our Chapter.

Clearwater Chapter

Robert J (Jim) Souders, Maj USAF Ret

Clearwater Chapter members attend 9/11 Memorial Service at Curlew Hills Memorial Gardens with Channel 13 host Mark Wilson and Governor Ron DeSantis.

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9/11 Wreath laying ceremony at Curlew Hills Memorial Gardens (left), Chapter member Gary Williams playing TAPS at 9-11 Remembrance Ceremony at Mission BBQ in Tampa.

The September Chapter Luncheon Speaker was Sara Im Cambodian “Killing Fields” Survivor. As a survivor of the “Killing Fields in Cambodia” during the oppressive Khmer Rouge regime in the 1970s, Sara speaks to inspire, motivate and encourage others to have hope, more courage and a positive perspective in life. She understands that many people struggle (silently) with emotional and physical pain, due to high stress, health and personal issues that prevent them from fully enjoying life. By sharing her experience of survival in a Cambodian forced labor camp, she hopes to create a more positive perspective for her audience. She feels that because she survived, it's part of her duty to help others go *beyond survival* and live a life of harmonious unity in body, mind and spirit.

Past President Bob Behm hosts Spaghetti Dinner Fundraiser for the Veteran's Committee of his Largo Elks Lodge (L) and Certificate and Challenge Coin to a 95 year old World War II Veteran Hector Hita who will Represent Florida at the Rose Bowl Parade on the Elks Lodge Float (R).

Halifax Area Chapter

Pierre Louis, CW2, USMC, Retired

In remembrance of Patriot's Day, the Halifax Area Chapter was honored to have Major General James Tyre as the monthly guest speaker. MG Tyre retired in 2014 after 45 years of military service in the Florida National Guard. He continues to serve the Army and the Florida National Guard and currently serves on the Adjunct General's (TAG) Retiree Advisory Counsel and is President of the Florida National Guard Foundation. He has served as the principal advisor to TAG on domestic operations (serving as Joint Task Commander during emergencies within the state of Florida).

Major General James Tyre stands with Chapter Director Rear Admiral Steven Maas at the monthly luncheon

Kingdom of the Sun Chapter

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

The months of July and August 2023 were devoted to support of the "Stuff the Bus" program. A Chapter Spotlight article about "Stuff the Bus" written by LTC Carolyn Smith, USA (Ret), Chaplain, Kingdom of the Sun Chapter, is already in the MOAA on-line Magazine (MOAA.org) and is scheduled to be printed in the November edition of the MOAA Military Officer magazine.

The Chapter held their September meeting at the Braised Onion in Ocala, FL on Thursday, September 7, 2023. Everyone enjoyed the camaraderie and the great menu selection.. Our KOS Chapter Treasurer, Linda Byrd, did a super job of greeting KOS members and guests and managing the check-in at this luncheon. Two five Star Communications Awards were presented at the start of the luncheon program by KOS President Joe Voge. LTC Arlo Janssen, KOS Sunbeams newsletter Editor, received a Five Star Award from MOAA for the KOS Sunbeams newsletter. A five Star Award was also presented to Ms. Marty Brown, Web Master for the KOS web site. The program for our luncheon was "Meet the Members." The KOS members attending the fall luncheon spoke of their military service and careers. The presentations were well received.

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LTC Arlo Janssen, USA (Ret), KOS Sunbeams Newsletter Editor, and MAJ Joe Voge, USA (Ret), KOS Chapter President.

Ms. Marty Brown, KOS Web Master, and MAJ Joe Voge, USA (Ret).

Cape Canaveral Chapter

Marilyn M. Sanford, MOAACC Media Relations

Seniors vs. Crime

The featured speaker at the August 15 MOAACC lunch was Bud Murphy, the Deputy Director for Region 3 of the Seniors vs. Crime project. This is a 501(c)(3) organization with the primary goal of reducing victimization of senior citizens who are often targeted for specific crimes based on their age, What began as a crime prevention program, involving seniors in educating other seniors, evolved into a statewide program providing direct services to seniors who may have been victimized or otherwise taken advantage of by businesses or service providers. The project now has 40 offices throughout Florida, and has been successful in assisting thousands of seniors.

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Bud Murphy and Office Manager Jim Malcolm explained how the project works, how to file a complaint form, and what documentation should be submitted so a volunteer can be assigned to an individual's case. The project's services are free. However, it does not provide legal advice, assist with legal proceedings, or provide legal services or legal representatives. Any case involving a criminal offense is turned over to the proper law enforcement agency for appropriate action.

The project accepts cases where one party to the conflict is a Florida resident or Florida business. If no party involves Florida, the project will not take the case. Most of the cases involve Florida seniors.

L to R: Jim Malcolm, MOAACC President Brian Whalen, Bud Murphy

Red Cross Representatives Guest Speakers at September MOAACC Lunch

The September MOAACC luncheon guest speaker was LaTonya Daniel, the Executive Director of the Space Coast American Red Cross.

Ms. Daniel began her career with the Red Cross in 2020, as a Community Volunteer Leader with the Greater Orlando Chapter. In her current role she is responsible for Central Florida and the US Virgin Islands, serving 19 Florida counties through 5 chapters. She holds a BS in Psychology from the University of Alabama, Birmingham and an MBA from Argosy University. In addition to her Red Cross work, she volunteers her time with other non-profit human and social services.

LaTonya explained, with the aid of a slide presentation, the mission of the Red Cross, especially the importance of volunteers and the generosity of donors. She was joined by Adrienne Bolton, Service to the Armed Forces Manager, who is based in Orlando. Ms. Bolton described the various services that the Red Cross provides to current members of the military and veterans.

(L-R) MOAACC 1st VP Col. Richard Kniseley (Ret.); LaTonya Daniel; Adrienne Bolton

Ms. Adrienne Bolton; Ms. LaTonya Daniel

Pensacola Chapter

Jean Booton, Beacon Editor

Scholarship Awards Banquet - After-Action Report

Mr. Grady Wright V

We had a fantastic Awards Banquet on 3 August 2023 with two of the five $2000 scholarship winners in attendance: Ms. Miah Gracia and her parents, and Cadet/Lt Col Joseph Grady Wright, V (AFROTC) accompanied by his wife.

They each read their essays included in their scholarship packages (Capitalism vs. Socialism). The remaining three scholarship winners were either attending summer school (Mr. Matthew Wong), enrolled in an internship (Ms. Erin Ennis) or on vacation (Ms. Emma Miller). However, MAJ Booton, CAPT Cuilik and LTC Vinson-VanHouter read their essays to the audience and every student's work received a huge round of applause...well done!

Ms. Miah Gracia

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Maj Charles Booton, Scholarship Chair; Ms. Miah Gracia, Scholarship Winner; Mr. Austin Bury, Rep Matt Gaetz's Director of Military Affairs

Much appreciation goes out to Mr. Austin Bury, (Rep Matt Gaetz's Director of Military Affairs) who personally presented separate signed certificates from Rep Gaetz.

The next week, MAJ Booton either personally hand delivered or mailed the certificates to the three students not in attendance.

Maj Charles Booton, Scholarship Chair; Mr. Joseph Grady Wright, V, Scholarship Winner; Mr. Austin Bury, Rep. Matt Gaetz's Director of Military Affairs

Many thanks to Lt Omar Selland, (USN) (Dec) whose vision started this scholarship program; to all the PMOAA membership for their generous scholarship donations throughout this year; and, of course, a heartfelt thanks to our 2023 individual student scholarship donors: LCDR Ray Judd (CDR Paula M. Judd, SC, USN Memorial Scholarship), Escambia County Sheriff's Office, Ms. Anna Johnson Scholarship Fund, CDR William Clemons Scholarship, and Dr. Michael Riesberg (Lt Col Richard Cali, USAF Memorial Scholarship).

Hat tip for the professionalism and dedication of the scholarship committee members: CAPT William Cuilik, USN (Ret), LTC Karen Vinson-VanHouter, USA (Ret), Mrs. Elizabeth Richbourg and COL Walter Sawyer, USA (Ret).

Maj Charles Booton, USAF (Ret)
PMOAA Scholarship Committee Chairman

Southwest Florida Chapter

Jeffrey Cahoon

Thomas Tellier is a military veteran living in Southwest Florida. Tom served as a U.S. Army Medic from 1984 to 1988. Tom needed significant dental work but had no dental insurance and was unable to afford the dental fees on his own.

Earlier this year, the Military Officers Association of Southwest Florida (MOASWF) applied for a grant through the MOAA Community Outreach Grant program. The grant application described a new partnership between MOASWF and the Wounded Veterans Relief Fund (WVRF) and was approved for $1,500. WVRF is headquartered on the east coast of Florida and was seeking to expand its dental assistance program to other areas of Florida, including Southwest Florida.

Now, through the joint efforts of MOASWF and WVRF, Tom is receiving the dental care he desperately needed, right in Southwest Florida. The Page Family Dental Group in Naples is

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Continued on next page

providing this dental care to Tom at a significant fee discount, covered in full through funding from WVRF and the $1,500 grant secured by MOASWF.

MOASWF is proud of its partnership with WVRF (Board Member ADM Jerry Johnson is also a member of the WVRF Advisory Board) and is proud to provide such vital support to a Southwest Florida veteran.

Jeffrey Cahoon and Tom Tellier

Indian River Chapter

Terry Treat, Chapter President

The 4 Horseman (+1) of the Claypocalypse ride again! Terry Treat, Ken Dale, Tom Watson, Dale Content and Terry's Little Brother from Big Brothers Big Sisters, RJ Buckner, represented our Chapter in the Veterans Council Fundraiser Sporting Clays Tournament on Sep 23rd. Top shooter was Tom Watson who broke 95 of 100. The rest of us let enough of them live to maintain the breeding population! Great fun and nice weather to help raise funds to support the VCs work to support veterans in our county.

The MOAA Vets in the Classroom team of Terry Treat, Dale Content and Ken Dale represent the Veterans Council at Saint Helen's Catholic School, Sep 29, 2013.

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And Last but not Least .....

Council Vice President Steve Bond attended the Georgia MOAA Convention in Dahlonega, GA hosted by the Georgia Mountain Chapter from September 29th to October 1st. Steve presented outgoing Georgia Council President Barry Gardner (C) and Biff Hadden (R) the Georgia Membership Chair with Florida Council Coins for their friendship and support to the Florida Council.

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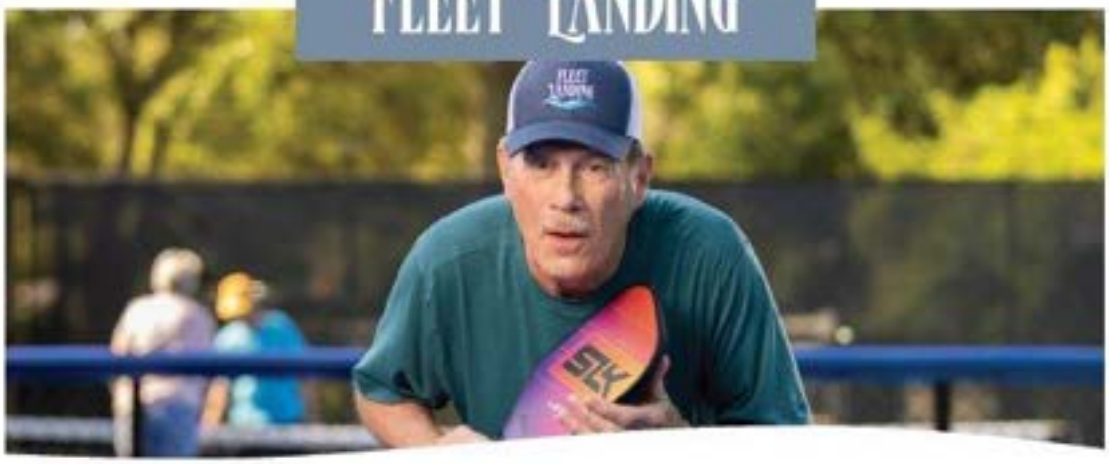

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MILITARY OFFFICERS ASSOCIATION OF AMERICA (MOAA)
FLORIDA COUNCIL OF CHAPTERS (FCOC)

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.

Thank you!

FCOC

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Submitting Articles and Pictures for *The Communiqué*

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

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

If you have questions about your submission, contact

Randy Fiebrandt
rfiebs1953@gmail.com

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Quarter Page (4" x 3.5")	$75	$300 (Save $150)
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Full Page (9" x 7.5")	$300	$1200 (Save $600)

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(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')

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

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

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

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Princeton
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Sun City Center
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Military Officers Association of America

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

The Communiqué
is on the web:
http://moaafl.org/

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