



Military Officers Association of America
Florida Council of Chapters

The Council Communiqué



December 2025

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Website
<http://www.flmoaa.org/>



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

President's Message

COL Steve Bond, USA (Ret)

Happy Holidays! As we enter the holiday season and close out another successful year, I want to thank our Chapter and Council volunteers who made it all possible. Our work over the past year was truly remarkable and exemplifies what it means to "Never Stop Serving." Because of you, we are making a difference in our communities, in the State, and across the Nation--Thank you!



Looking back, 2025 was a great year—The Council continues to receive accolades for your efforts. Some highlights: We again received the MOAA Five Star Levels of Excellence Award, and Five Star Harris Communications Awards for both this Newsletter and our Website (www.FLMOAA.org). We firmly established our social media presence on Facebook, LinkedIn, Instagram, and YouTube (*...and I hope you are following us to stay current on happenings around the state!*). We held a highly successful combined Leadership Training Seminar AND Convention last January—A first, and are working to create an even better one in 2026! Our legislative advocacy efforts have received national prominence with Florida far exceeding any other state in the nation with both the number of registered advocates and messages sent to our legislators through MOAA's Legislative Advocacy Center. And, our former Council Legislative Affairs Chair, Bob Bienvenue, received MOAA's prestigious Strobridge Award for Legislative Excellence—That is how we put Advocacy into Action! Our service footprint grew as well. We received our second MOAA Foundation Community Service Grant which allowed us to aid veterans in need of guide, service, or companion dogs through our partnership with Dogs Inc. And our Casino Night Fundraiser raised \$5,500 to support The MOAA Foundation, extending our charitable giving into

Continued on next page

communities across the state, and the nation. Not all was positive however—We closed another chapter this year—One too many, bringing our Chapter total to 36.

December marks an important milestone for the Council. This month, we are formally implementing our Virtual Network of ALL MOAA members in Florida. For the first time, every MOAA member residing in Florida—chapter-affiliated or not—will receive information directly from the Council. This new statewide Virtual Network will expand our grassroots advocacy, strengthen philanthropic efforts, and give thousands of previously “unconnected” MOAA members residing in Florida a clear view of what the council and our chapters accomplish every day. The network will also aid our chapters with their recruiting efforts. This is a structural shift that promises to amplify our collective voice and impact. See the article on page 6 for more on the Virtual Network.

Just around the corner, we have our major Council event for 2026--The Combined Leadership Training Seminar (LTS) and Convention in Orlando. The event is at the Rosen Centre Hotel in Orlando, and occurs from Thursday, 29 January through Saturday 31 January. Time is running short to register for the event--Registration closes on 7 January, after which it will only be open on a space available basis. A reminder that all MOAA members are welcome and it is especially important for chapter leaders to attend. One of the major highlights will be the Casino Night Charity Fundraiser on Friday, 30 January for The MOAA Foundation. Even if you don't plan to attend, you can still donate to the foundation by going to our website (www.FLMOAA.org). There are also activities for spouses—A new event includes a complimentary wine tasting on Saturday, sponsored by MOAA Vacations. MOAA President and CEO, Lt Gen Brian (BK) Kelly (USAF, Ret) will attend the events and is our keynote speaker for the MOAA-sponsored “Dining Out” on Saturday night. See Council Past President and Event Coordinator, Pat Kluever's article on the Convention on page 7, while Vice President Tony LaVecchia further discusses the activities on page 4. There are also announcements and flyers in these pages, including a listing of our Business Partners for the event. Don't miss this gathering! Registration is open on our website at www.FLMOAA.org/Events. *Register by January 7th to lock in your participation!*

Have a Merry Christmas and wishing you the best for the New Year! Thank you again for a successful 2025, what you do in your communities, and for each other. I am looking forward to seeing many of you in Orlando and another impactful year!

Let me know if you have any questions at PresFCoC2024@gmail.com.



Out and About



Palm Beach-Martin Co
Chapter Officers Call



Supporting (Multiple) Veterans Day
Events!



Dogs Inc Fundraiser-Tampa



South Central Chapter at Florida MOH
Memorial-Sebring



Visiting South FLA Army ROTC Pre-
Camp FTX-Malabar



Vice President's Message

CAPT Tony LaVecchia, USN (Ret)

Greetings Florida Council - I hope everyone enjoyed a nice Thanksgiving Day. I wish you all a Merry Christmas and a Happy Holiday Season.

IMPORTANT INFORMATION (Must Read) is contained below if you are a Chapter President or if you are attending the Leadership Training Seminar and Convention (LTS-C) in Orlando, 29-31 January 2026.

Chapter Presidents: There is only one combined FCoC event again for 2026, and we ask your chapters to help off-set costs for participants and support the Charity-Fundraising Casino Night event for The MOAA Foundation. Chapter contributions this year will go to provide food and reduce the costs for participants and/or help raise money for The MOAA Foundation. **If your Chapter has not donated, please consider doing so...this is your LTS-C. As of 8 December, 21 of 36 of the Chapters in the Council have made contributions** and they are: *Cape Canaveral Chapter, Cape Coral Chapter, Clearwater Chapter, MOAA of Southwest Florida Chapter, Kingdom of the Sun Chapter, Lake and Sumter Counties Chapter, Northeast Florida Chapter, Northwest Florida of MOAA Chapter, St Petersburg Area Chapter, MOAA of Sarasota Chapter, West Volusia MOAA Chapter, Charlotte Harbor Chapter, Indian River Chapter, Halifax Area Chapter, Flagler County Chapter, Sun City Center Chapter, Nassau County Chapter, Tampa Chapter, Ancient City Chapter, Pensacola Chapter and the Historic Mayport Chapter.* Thank you for your donating!

Use the form at the following link to make your Chapter donation: https://ncflmoaa.org/wp-content/uploads/2025/10/Chapter_Form-9-3-25.pdf Scan and email the form to me at vpcfoc@gmail.com. Payment is needed as soon as possible. Go to the FLMOAA.org website to register and/or make payments online. If paying by check, mail the form with check payable to FCoC of MOAA at PO Box 254305, Patrick SFB, FL 32925.

LTS-C Attendees - Chapter Presidents – AVPs: To improve viewing of the presentation slides, attendees are strongly encouraged to bring with them, and use, their personal devices to view the presentation slides. Personal devices are Laptops, iPads, Tablets, and similar devices. There will still be continued use of projectors and screens to display slides by presenters. Attendees will have the opportunity to download all LTS-C presentations prior to the event. Information pertaining to downloading presentation slides will be provided to attendees in mid-January 2026 and there will also be an opportunity to download presentation slides during the LTS-C check-in process.

Chapter Presidents: Please ensure your members are aware of the information in this paragraph.

Area Vice Presidents: Please ensure chapter presidents in your respective areas are aware of the information in this paragraph.

Thank you all for your selfless sacrifices and never-ending support. If you have any questions or comments, I can be contacted at vpcfoc@gmail.com. Let me know what's on your mind!

V/R Tony

Florida Council of Chapters Events Calendar

Upcoming Council Events - Tentative dates/times (Eastern)

Bold shows Required FCoC Participation & Chapter Representation

1 Dec 2025-31 Jan 2026: MOAA (LOE, Harris, Strobridge, SSL) Awards Open

1 Dec 2025-28 Feb 2026: MOAA Foundation Comm. Service Grant Applications Open

18 Dec 2025: MOAA Virtual Roundtable, 2025 Year-in-Review / 2026 Outlook, 7 PM EST

7 Jan 2026: Last Day to Register for LTS-Convention

17 Jan: FCoC Board of Directors Meeting (Virtual), 10 AM to Noon EST

22 Jan: MOAA Roundtable, Privacy Policy Implementation Update, 7 PM EST

23 Jan: Last Day to receive a Full Refund for LTS-C

29-31 JAN: 2026 FCoC Orlando LTS-Convention at Rosen Centre (**All Chapters**)

(Casino Night Fundraiser for The MOAA Foundation is 30 Jan, MOAA Sponsored Dining Out/Dinner is 31 Jan)

3 Feb: Military and Veterans Appreciation, State Capitol, Tallahassee

26 Feb: MOAA Roundtable, Committee Module/NRT, 7 PM EST

TBD Mar: Virtual Council and Chapter Leadership Workshop for New Leaders

26 Mar: MOAA Roundtable, Advocacy in Action Logistics, 7 PM EDT

13-16 Apr: MOAA Advocacy in Action (AiA) Week

23 Apr: MOAA Roundtable, Chapter Dues Pay Portal, 7 PM EDT

9 May: Spring Virtual Board of Directors Meeting (New Officer Installation)

14 May: MOAA Roundtable, Chapter Visit and Awards Program, 7 PM EDT

25 Jun: MOAA Roundtable, General Counsel Issues, 7 PM EDT

23 Jul: MOAA Roundtable, Recruiting and Retention, 7 PM EDT

TBD Aug: Virtual Council and Chapter Leadership Workshop for Experienced Leaders



Establishing a Virtual Network for ALL Florida MOAA Members

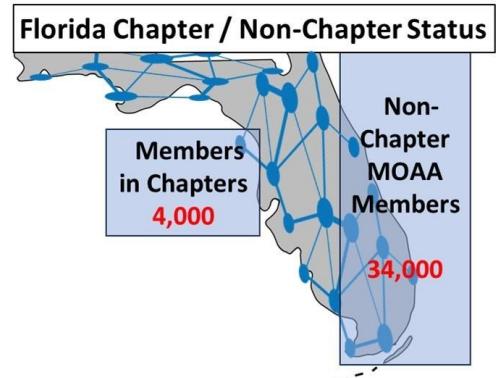
Networking 38,000 MOAA members in Florida to 4,000 members in 36 chapters—Our State now speaks with One Powerful MOAA Voice!

The Florida Council is leading a groundbreaking initiative to strengthen the MOAA enterprise, amplify our grassroots advocacy, enhance philanthropy and community service, and support chapter recruiting. MOAA's leadership approved this concept nearly two years ago, and this month they provided the Council with the final piece to create the network—the database of all MOAA members in Florida. Until now, the Council has communicated primarily with chapters and the members affiliated with them. We can now communicate directly with ALL MOAA members in the state. This statewide "Community of Interest" of like-minded MOAA members serves to greatly expand our work on behalf of veterans, the currently serving military, and their families.

Our vision for the Virtual Network focused on expanding and modernizing our online "virtual" presence through key investments: Over the last few years, we upgraded our website (www.FLMOAA.org), established a strong social media footprint (Facebook, LinkedIn, Instagram, and YouTube), and acquired mass-communication tools (Zeffy and Zoom). Putting these tools together allows us to deliver timely and relevant information to our expanded member base and other veterans in the state to support MOAA national and our State advocacy efforts, as well as philanthropic and community service initiatives benefiting veterans, service members, families, and military-inclined students. A key goal is also to inform non-chapter MOAA members of the value added of local chapters and encourage their local participation and aid in the recruitment of chapter members. The first major milestone in building this network is happening now—for the first time, all 38,000 MOAA members in Florida are receiving this edition of our bi-monthly newsletter, *The Council Communiqué*!

While the Council's role has expanded and is at center stage, Chapters remain key elements of the Virtual Network, serving as the "boots on the ground" and the face of MOAA in their communities. As we implement the network, we are actively collaborating with chapters to also strengthen their virtual presence so they can fully function as key nodes within this statewide MOAA virtual community of interest.

A Virtual Network of Florida MOAA Members



Creating One Powerful Voice of All MOAA Members in Florida!

Immediate Past President's Message

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



FCoC Bylaws Update

Process: FCoC Bylaws changes were distributed to all Florida Chapters for comment after the May 2025 virtual Board meeting. Six Chapters submitted comments. Five were positive and one commented on the format. The Fall Board of Directors meeting (October 2025) approved forwarding the changes as proposed to the annual business meeting for final approval and adoption.

NOTE: All Chapters in good standing at the time of the Annual Business meeting, with a delegate or delegates present, will vote on approval and adoption of the proposed FCoC Bylaws changes. A quorum of Chapters in good standing must be present. The good standing status of Chapters will be verified by the FCoC Treasurer as being in receipt of Chapter dues for 2024. Numbers of voting delegates will be based on reported membership of each Chapter. Article V, Section H, Item 2 prohibits absentee or proxy voting for approval and adoption of Bylaws changes.

LINK: The following is the **FCoC Bylaws with proposed changes**, including helpful comments from the FCoC Secretary; [CLICK HERE](#) to review the document.

Change summary:

- Adds surviving spouses as full members
- Removes the term “clubs” - retains the term “Chapters”
- Adds annual “convention/seminar” and references FCoC support to “other state-wide MOAA events”
- Designates Florida Chapters that are members of Florida Council as FCoC affiliates.
- Specifies that FCoC Secretary and Treasurer will be members of their Chapters in good standing.
- Provides that newly elected officers will start turnover when elected, and will assume the duties of their elected position when installed.
- Removes specificity in the annual meeting schedule to allow flexibility in scheduling meetings to adjust to changes in national event dates, and other drivers that influence FCoC event scheduling.
- Adds a paragraph specifying the process for the Council or Chapters to propose and have additional FCoC supported state-wide event approved.

- Revises a section to better align the annual budget formation process with the current approach, and returns final approval to the full Council at the Annual Business Meeting.
- Simplifies the formula for determining the number of delegates a Chapter will have for voting at the annual business meeting, but does not change the level of representation.

Request: Please make sure all Chapter are represented at the Annual Business Meeting on 31 January 2026 in Orlando at the Rosen Centre to approve and adopt these important changes to the FCoC Bylaws.

LTS-C 2026 Update
29 January to 1 February 2026

With 50% of our room nights booked as of 3 December 2025, it is extremely important that you register NOW for the 2026 FCoC Leadership Training Seminar and Convention (LTS-C) in Orlando at the Rosen Centre 29 January to 1 February 2026. If we need to book more rooms than we have reserved on contract, we need to know that as soon as possible so the Rosen Team can respond, if possible!

This single Florida-wide event for 2026 is the only MOAA-supported event in our state during 2026, and will be the only opportunity to learn changes in policies and procedures for national awards, grants, available support and a variety of high-value training sessions for Chapters on grant writing, advertising and donation programs, investments, preparing to be a survivor, legislative advocacy, and much more.

Logon to "FLMOAA.ORG" NOW to register and pay.
(Remember to reset the fee value to Zero before paying!)
Last day for a reserved room is Noon on 7 January 2026.
(Later requests will be on a space-available basis.)
Last day for a full refund is Noon on Friday 23 January 2026

If you have questions or require special assistance please contact CDR Pat Kluever, USN (Ret) at "patkluever@gmail.com" or on Cell: (540) 775-4955.

December Quiz:

Did you know that there was a movie about a female reporter who meets a naval officer and finds love and mystery during a Christmas Tiger Cruise aboard a Navy ship? What was its name?

(For you non-Navy types out there, a Tiger Cruise is a short voyage where crewmembers get to bring a family member or guest aboard.)

Read through the entire Communiqué to find the answer!



**Military Officers Association of America
Florida Council of Chapters (FCoC)
Leadership Training Seminar**



49th Annual Convention

29-31 January 2026



Rosen Centre Hotel | Orlando, Florida

Thank you to our Business Partners and Sponsors!

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Awards Dinner Sponsors



Vendor Table Sponsors



Join us in Orlando to raise money for THE MOAA FOUNDATION!



Florida Council of Chapters
Military Officers Association of America



**Join The MOAA Florida Council and our Chapters
for a Casino Night-Charity Fundraiser in support of
The MOAA Foundation**

Play

- Blackjack
- Texas Hold'em
- Roulette
- Craps
- Slots



**Support
Veterans!**

Play for Prizes, Net
Proceeds Support
The MOAA Foundation
Complimentary
Hors d'Oeuvres &
Cash Bar
Entry Fee: \$50
(Includes \$500 in
"FCoC Bucks"!)



F U N D R A I S E R



at the

Rosen Centre Hotel, International Drive, Orlando.

Friday, January 30th from 7:30 PM to 10:30 PM
All MOAA Members and Guests Invited!

**For More Information and to Register,
Go to: www.FLMOAA.org**

The MOAA Foundation (TIN 46-4219250), is a 501(c)(3) charitable subsidiary of the Military Officers Association of America (MOAA). It offers grants to MOAA, its councils and chapters in support of veterans' community outreach programs and services. In 2024, The MOAA Foundation provided 15 Community Grants, and over \$40,000 to Florida Chapters, to directly aid Veterans in Florida. The MOAA Foundation is also at the forefront of relief to veterans impacted by natural disasters.

The MOAA Florida Council of Chapters (FCoC) (EIN/TIN: 59-2222828) is a 501(c)(19) nonprofit veterans service organization that represents 37 MOAA Chapters across the state.

You don't need to attend to donate—Go to our www.FLMOAA.org webpage and select "Donate to the Council". All donations received here will be used in support of The MOAA Foundation and are Tax Exempt Deductions to the extent allowed by law.



Treasurer's Report

COL Mike Schroeder, USA (Ret), Treasurer

Annual Chapter Dues

As we begin another productive year supporting the mission of the Military Officers Association of America (MOAA) across Florida, it's time to remind all chapters of their annual dues obligations to the Florida Council of Chapters (FCOC).

Annual Dues Requirement

Per Article X, Section III(C) of the FCOC Bylaws, each Florida MOAA Chapter is required to **remit annual dues no later than March 1st** each year. The Administrative Procedures Manual (APM) specifies that chapter dues are calculated at the rate of \$0.75 per member, based on your chapter's total membership as of December 31st of the preceding year. This total includes regular and surviving spouse members (annual and life members).

Where to Send Payments

Please send your completed dues notice form and check—payable to “FCoC of MOAA”—to the following address:

FCoC of MOAA

*Attn: Mike Schroeder – Treasurer
P.O. Box 254305
Patrick AFB, FL 32925*

Or, to make an online dues payment safely and conveniently, please visit our secure donation portal hosted by Zeffy: [Click here to pay via Zeffy.](#)

Your Chapter President will receive the annual dues memorandum from the FCOC President, along with a copy of your chapter's current membership count as recorded in MOAA's Committee Module. If that number differs from your records, please note the corrected total on the dues form you submit. If you pay online via Zeffy, [click here](#) to download the dues form; you may then either mail the completed form to the address provided or email it—along with your membership numbers—to FCoCTreasurer25@gmail.com.

Thank you for your continued support and timely response. Your commitment ensures that the Florida Council of Chapters remains a strong, unified voice for all Florida veterans and their families.

Respectfully,

Mike Schroeder
Treasurer, Florida Council of Chapters (FCOC)

Roadrunner Email Update: Statewide Impact for Florida Members

Do you still use an email ending in @cfl.rr.com, @tampabay.rr.com, @fl.rr.com, @rr.com, or @roadrunner.com? These legacy accounts were originally created through Bright House and Time Warner Cable and are now managed by Spectrum. Across Florida, parts of the old Roadrunner system are being phased out, and reliability is declining.

What's Happening?

Statewide, Spectrum has:

- stopped issuing new Roadrunner-style addresses
- begun retiring or consolidating older servers
- tightened security systems
- shut down some accounts when customers cancel Spectrum internet

As a result, email delivery is becoming less dependable—especially for organizations sending group communications.

Why It Matters

Chapters across Florida are reporting:

- increased email “bounce-backs”
- members not receiving newsletters or event notices
- difficulty connecting Roadrunner accounts to Outlook, Apple Mail, or smartphones • unexpected loss of inbox access

If a Roadrunner address becomes inaccessible, members may lose important contacts, messages, and password recovery access for banks, medical portals, and government accounts.

What Members Should Do

You do not need to abandon your Roadrunner address immediately, but now is an excellent time to prepare.

1. Create a new, reliable email account. Gmail, Outlook.com, Yahoo, or similar services are free and well-supported.
2. Update important accounts gradually. Banks, medical portals, Social Security, recurring bills, and chapter records.
3. Save or forward key messages. Back up important emails and contacts.
4. Keep checking your old address. Continue monitoring it for updates while it remains active.

Very Important: If you change your email address, please update your information with MOAA (Military Officers Association of America) and your local chapter to ensure you continue receiving newsletters, event notices, and legislative updates.

Bottom Line

This transition affects all Florida members, not just those in Central Florida. Legacy Roadrunner email addresses may stop working with little notice, leading to missed chapter communications and loss of access to important online accounts. Preparing now—and updating your contact information—will help ensure you stay connected.



Chaplain's Message

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

Daily scripture readings for November in the Episcopal/ Anglican and Roman Catholic traditions included selections from the First Book of Maccabees. The central action is a Jewish revolt led by Judas Maccabeus against the oppressive governance of Antiochus Epiphanes IV in the Second Century BC. Judas and his followers were victorious against the foreign occupiers and subsequently rebuilt and rededicated the Temple – after desecration by Antiochus' forces - to the service of the LORD.

This rededication is commemorated in the annual celebration of Hanukkah - observed this year from the evening of December 14 to December 22 – because when they sought to light the Temple's menorah, they found only a single container of olive oil that had escaped contamination by the Greeks. Miraculously, they lit the menorah and the one-day supply of oil lasted for eight days, until new oil could be prepared under conditions of ritual purity. (You can read a fuller account of the Hanukkah story at

https://www.chabad.org/holidays/chanukah/article_cdo/aid/102978/jewish/The-Hanukkah-Story.htm)

What might be some “lessons learned” from the Maccabean revolt, rededication of the Temple, and our observance of Hanukkah? Firstly, I’m reminded that just as the Temple needed cleansing, our souls and spirits need periodic cleansing and purging. From my Episcopal/ Anglican background, the liturgical season of Advent – usually paralleling Hanukkah observances - offers the opportunity to prepare our personal, spiritual house for the coming of the Lord at Christmas. How will you do some “soul searching” and spiritual house cleaning this holiday season?

Secondly, Hanukkah – a wintertime festival of lights – is celebrated during the time of year when our nights are longer and our days are shorter. A single candle lights an entire room; that image can remind us of the importance of offering light and encouragement to those who may experience the holiday season as a dark or depressing time. To whom might you offer light, encouragement, and comfort this holiday season?

Finally, the Hanukkah celebration is a Mustafa (Disney’s *The Lion King*) “remember who you are” narrative for Jews and Christians: remember that you are a people of a great story, a people of resistance, a people of light, and a people of hope. May your holiday celebrations of Hanukkah, Christmas, and Kwanzaa remind you and yours “who you are” and encourage you throughout the New Year.



Legislative Affairs

CWO2 Pierre Louis, USMC (Ret), Legislative Chair

	<p>MOAA Legislative Update: Read about the latest MOAA Advocacy News and Calls- to-Action here</p> <p>Take Action Now!</p> <p>https://moaa.quorum.us/</p>	
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As we close out the year, I want to encourage **all MOAA members across Florida** to take a moment to review the issues that matter most to our military community. To support that effort, I have prepared a **statewide self-checklist** so every member can easily review each MOAA campaign and ensure you have visited the **Legislative Action Center** to [TAKE ACTION](#).

Across the country, **Florida's MOAA chapters continue to lead all states nationwide** — and that success sets the benchmark. As we approach the upcoming [Florida Leadership Training Seminar and Convention](#) and prepare for the next “Advocacy in Action” cycle, it is essential that every chapter, every member, and every action taken contributes to keeping Florida at the top. Our goal is straightforward: **to maintain Florida's #1 status as the premier advocates nationwide**. Your participation matters. Your commitment matters. Your use of this checklist ensures Florida's voice remains powerful and unified.

Under the new **Levels of Excellence Awards**, one of the major scoring categories is **Legislative Action Center engagement** — specifically, **the number of members who log in and TAKE ACTION**. Every click, every letter, every action taken strengthens Florida's statewide and national standing.

Let's finish the year strong. Let's attend the Seminar & Convention ready, lead by example, and make Florida the gold standard for MOAA advocacy. **Click the link, review the checklist, TAKE ACTION — and let's keep Florida #1**. Ooo-Rah.

MOAA Active Advocacy Campaigns Checklist

Improve and Enhance the Work Opportunity Tax Credit Act

<https://moaa.quorum.us/campaign/148732/>

Halt TRICARE's Plan to End GLP-1 Coverage for TRICARE For Life

<https://moaa.quorum.us/campaign/137599/>

Honor Veteran Caregivers — Pass the R3 Act

<https://moaa.quorum.us/campaign/113746/>

Deliver Toxic-Exposed Veterans the Care They've Earned

<https://moaa.quorum.us/campaign/112791/>

Address Hazardous Unaccompanied Housing Conditions

<https://moaa.quorum.us/campaign/111756/>

Fix TRICARE's IVF Coverage Gap (FY 2026 NDAA)

<https://moaa.quorum.us/campaign/145462/>

Fix the TRICARE Young Adult Coverage Gap (Age 26)

<https://moaa.quorum.us/campaign/36503/>

Restore Full Basic Allowance for Housing (BAH)

<https://moaa.quorum.us/campaign/113764/>

Resume CFPB Oversight to Protect Servicemembers

<https://moaa.quorum.us/campaign/110757/>

Support the Major Richard Star Act

<https://moaa.quorum.us/campaign/43784/>

Don't Let Veterans' Life Insurance Fall Behind Inflation

<https://moaa.quorum.us/campaign/124383/>

Increase Dependency and Indemnity Compensation (H.R. 2055)

<https://moaa.quorum.us/campaign/110754/>

Love Lives On Act — Protect Surviving Spouses' Right to Remarry

<https://moaa.quorum.us/campaign/110777/>

Share Your Story: TRICARE Pharmacy Network Cuts

<https://moaa.quorum.us/campaign/108931/>

Share Your Story: TRICARE For Life GLP-1 Coverage Changes

<https://moaa.quorum.us/campaign/136214/>

Support Leave Parity for USPHS Servicemembers

<https://moaa.quorum.us/campaign/120624/>

Improve OB-GYN Access — TOTAL Care Act

<https://moaa.quorum.us/campaign/120910/>

Support MST Survivors — Empowerment & Support Act

<https://moaa.quorum.us/campaign/117761/>

Expand TRICARE Eligibility for Guard & Reserve

<https://moaa.quorum.us/campaign/131745/>

Improve Access to Prenatal Care for Military Families

<https://moaa.quorum.us/campaign/133917/>

The Real Cost of Service — Share Your Story

<https://moaa.quorum.us/campaign/144726/>

I recently read a great article written by the MOAA Staff, entitled—"3 Ways to Protect Servicemembers and Veterans from the Next Shutdown."

Key Take-Aways — What the Article Highlights

The legislation signed Nov. 12, 2025 reopened the federal government and prevented an immediate funding crisis — but it's a **temporary relief**, not a long-term solution.

The root problem remains: repeated reliance on stop-gap funding through continuing resolutions creates chronic uncertainty for pay and benefits for active duty, retirees, and their families.

The organization argues that ensuring “support for the troops” means nothing unless Congress commits to stable, protected funding for all who serve — including uniformed services outside traditional armed forces.

✓ The Three Legislative Fixes Recommended by MOAA

Adopt a full, on-time annual budget for FY 2026

Stop the recurring cycle of short-term continuing resolutions.

Provide stable long-term funding for defense, veterans’ services, VA, and related programs — giving servicemembers, retirees, and their families the certainty they deserve.

Enact permanent protections for pay and benefits for all uniformed personnel

Not just the traditional armed services (Army, Navy, Air Force, etc.), but also members of the U.S. Public Health Service Commissioned Corps (USPHS), NOAA Commissioned Officer Corps, reserves, and retirees.

During the shutdown, many USPHS and NOAA officers — on the front lines of public health and disaster response — missed pay despite continuing to serve.

Reform how retirement pay is funded for USPHS / NOAA retirees

Unlike Armed-Forces retirees whose pay comes from a protected pension fund, USPHS and NOAA retirees depend on annual appropriations that are vulnerable to shutdowns.

MOAA urges Congress to move their retirement pay under a protected fund (akin to the Military Retirement Fund) so retirees and survivors are not at risk of missed payments in future shutdowns.

⌚ Why This Matters — From an FCOC / Veteran-Service Perspective

Stability in pay and benefits isn’t a luxury — it’s foundational to trust between servicemembers and the nation. Repeated funding uncertainty undermines confidence and could erode retention and morale. Equal treatment matters: public-health and uniformed civilian services are often on the front lines of national emergencies, disasters, and public safety — yet many face second-class status when it comes to pay or retirement stability.

For retirees (especially fixed-income retirees from USPHS/NOAA), missed paychecks or deferred benefits threaten financial security, planning, and quality of life.

☒ What We Should Ask from Congress — Our Advocacy Points

Enact and fund a full FY 2026 appropriations package — no more continuing resolutions.

Pass bipartisan legislation that permanently protects pay and benefits for all uniformed personnel (active, reserve, retirees), regardless of service branch or agency.

Extend the protected-pension-fund model to USPHS and NOAA retirees (and any other uniformed retirees currently excluded).

Ensure that “support for the troops and uniformed services” means full, reliable, and equitable support — not last-minute fixes or uncertainty.

For more detail, you can read the full article on MOAA’s website:

CLICK HERE

Disclaimer: Content created using a combination of trusted sources — including www.moaa.org articles, Google search Engine tools, generative Ai tools and human research. All content has been reviewed and approved to ensure accuracy and clarity.

Florida Legislature Scheduled to Address Key DSLO Initiatives to Enhance Military Family's Quality-of Life

Lt Col Bob Bienvenue, USAF (Ret), Former Legislative Chair

One of the key focus areas in MOAA's **Total Force+** is to "advance quality-of-life" for the military community. That same focus is advanced by the **Defense State Liaison Office**'s Key Policy Priorities. Samantha Sliney, the **DSLO**'s Southeast Regional Representative has been coordinating the introduction of several bills which would have a positive impact on military families stationed in Florida. She has been working hand & hand with the **Florida Defense Alliance's Military Family Support Working Group** and key legislators in both houses of the Florida Legislature.

The role of the Florida Council, through it's chapters and unaffiliated MOAA members, with respect to the **DSLO** priorities, is to promote/generate grassroots advocacy direct to our members' respective FL legislators for those issues being dealt with through proposed/introduced/pending legislation.

The Bill sponsors and the assigned committee(s) are already engaged through early "Committee Meetings" preparing agenda's for reviewing/approving these bills for a floor vote before the end of the 2026 legislative session (January 13th to March 13th). A short description of the Bills is provided at the end of this article.

Further information will be available at the Council LTS in the Legislative Update scheduled for Friday afternoon January 30th. In advance of that session you may read more about the background on the **2026 DSLO** priorities here:

[Occupational Licensure Interstate Compacts | Military State Policy](#) *related to bills listed below*

[Concurrent Juvenile Jurisdiction | Military State Policy](#) *related to bills listed below*

[Education Policy Implementation and Information Enhancements | Military State Policy](#)

[Solutions for Military Homeschoolers | Military State Policy](#)

[State Support of Military Families With Special Education Needs](#)

Bills Currently Enrolled for the 2026 Legislative Session

SB 74 Social Work Licensure Interstate Compact

Sponsor: Senator Gayle [Harrell](#), District 31; Consists of Martin county and parts of Palm Beach, St. Lucie counties

Contact Info: 850-487-5031

Last Action: 10/6/2025 Referred to Health Policy; Appropriations Committee on Health and Human Services; and Fiscal Policy Committee

HB 13 - Social Work Licensure Interstate Compact --- Companion to SB 74

Sponsor: Christine Hunschofsky, District 95; Parts of Broward County

Contact Info: 850-717-5095

Last Action: Referred to: Health Professions & Programs Subcommittee, Health Care Budget Subcommittee, Health & Human Services Committee

SB 502 - Concurrent Legislative Jurisdiction over United States Military Installations

Sponsor: Senator Tom A. Wright, District 8; Consists of parts of Brevard, Volusia counties

Contact Info: 850-487-5008

Last Action: Filed November 11, 2026

HB 351 - Concurrent Legislative Jurisdiction over United States Military Installations

Sponsor: Patt Maney, District 4; Part of Okaloosa County

Contact Info: 850-717-5004

Last Event: Intergovernmental Affairs Subcommittee on Wednesday, November 12; Referred to State affairs Committee

Chapters with members in the respective House and Senate districts of these bill's sponsors are encouraged to contact those members of the Legislature to thank them for introducing the Bills, and to urge them to work with their colleagues to see the bills reach the governor's desk before the end of the 2026 legislative session. The talking points you'll find through the links above will provide the narrative for your verbal and/or written correspondence.

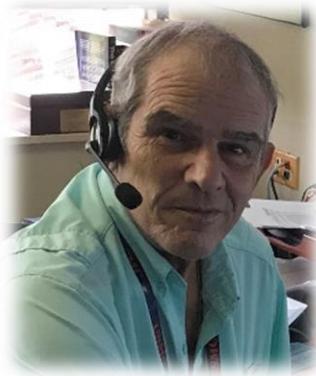


Florida Department of Veterans Affairs Update

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



Nominations are open for the Class of 2026 Florida Veterans' Hall of Fame. If you know a Veteran who has made a significant civic, business, or public service contribution to the state of Florida, nominate them today. Nomination forms are available at: <https://bit.ly/4oMjerG>



Personal Affairs

COL Paul Loschiavo, USMCR (Ret)

Become a Financial Advisor

Of the thirty five years that I worked at Merrill Lynch, about a half was either as a branch manager or a rookie trainer. In both roles, I was responsible for finding, hiring, and training rookie financial advisors.

Though few readers of this Communiqué are likely interested in starting a new career, many readers would have children or grandchildren who might be interested. If this is correct, please forward this article to them.

Why would anyone want to be a financial advisor?

For all intents and purposes, a financial advisor runs his or her own business under the firm's umbrella using the firm's technology and support. It's the only big potential franchise in existence that requires no upfront money to start. It is also the ultimate job where how you do is completely a function of how you do.

In my thirty five years as an FA and my 16 years in local management, I never went to a boss to negotiate a salary, nor did I ever have a FA try to negotiate with me. There's simply no provision for it. (Just like the military...)

It's also a very difficult business in which to get started. You get all the training and support you need. It's up to you to get clients.

When I first started, I thought I was becoming a "stock broker." I thought I'd be calling people and recommending that they buy or sell a particular stock for a commission.

It turned out that that particular business model is pretty much history.

Where stock brokers gave away advice for free and charged for trades, financial advisors now generally give away the trades for free and charge for the advice. (Yes, there are still FAs who sell commission based products. Think annuities.)

This leads me to my first major point. This is a *people* business.

An FA rarely spends tons of time picking the next best stock. It's much more likely that an FA spends most of his or her time *talking to clients*. What little time is devoted to research is devoted to choosing a strategy or strategies to offer clients.

For municipal bonds, I used Lord Abbett and Blackrock, both of whom have research departments teaming with analysts whose job it is to find good bonds and create portfolios, to manage my client's muni bonds.

For stocks, I used JPMorgan and Nicholas Applegate, and for stock ETFs, I used Merrill Research. Same thing. Lots of very smart people who spend 100% of their time researching stocks.

It's really very hard for an individual practitioner to beat the performance of one of these groups.

It was my job to get to know the clients and determine what they are trying to accomplish and how risk averse they are. This can be difficult as few people can answer these questions realistically and honestly.

Second point: It's pretty hard to get people to give you their money to invest. If you are twenty two and just out of college, and you own nothing because you're paying off student debt, your likelihood of success as a financial advisor is microscopic.

If you are in your thirties and have been successful in another field, it's a much better starting point. (Think a seven or eight year military captain who the service really wants to keep.)

You need to be able to sound as if you've had responsibility and you've handled money. A strong self-starting, entrepreneurial ethic is a must.

One very successful FA I hired was an estate planning attorney before joining Merrill. Another was a successful entry level manager for the local phone company. Another very successful FA did four years as an Army Ranger before he went to college.

When I connected with a person who was "just too young," I tried to convince that person to start as a support person, and gain experience there.

One woman I know spent seven years out of college as a client associate, doing all the behind-the-scenes administration that the business requires. She's now the senior FA in a very big team managing over a billion dollars.

I mentioned teams. Teams are very big in the industry. I spent over two thirds of my career in teams and I have to wonder if it's even possible for an individual to get started.

The dilemma is... getting into a team.

In the big firms (Merrill, JPMorgan, UBS, Wells Fargo), a manager may "facilitate" a rookie joining an existing team. A team may source its own rookies.

Then... there's Edward Jones. As I am cruising my boat around the eastern half of the United States, I could not help but notice that there's an Edward Jones office in every small town in America and Canada. While there's no way any of the big guys would set up in little industrial towns, there's an Edward Jones somewhere near the center of town. Edward Jones has something like 20,000 FAs, mostly in small, one man-err-lady shops. Talk about being entrepreneurial!

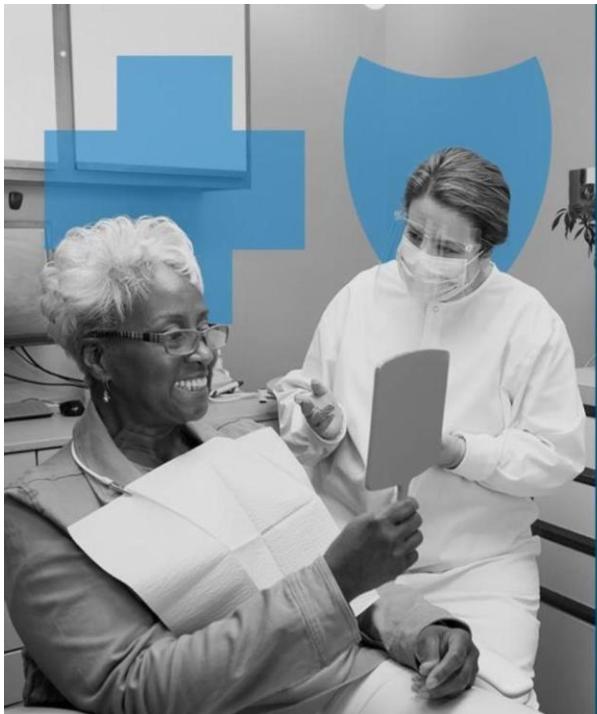
I tried to recruit Edward Jones FAs. They must love it there. I couldn't break one out with a hand grenade.

I cannot conclude without mentioning compensation. It can be very good. I was merely average and was earning more than the Commandant of the Marine Corps five years after starting. I was a reserve major at the time.

If you have a child or grandchild who might be interested in becoming an FA, have them connect with me. As I'm officially unconnected to the industry, I've got no reason to unduly influence anybody one way or the other. (losch@comcast.net)

P.S. In July, I wrote about crypto and put \$500 into bitcoin. Six months later, it is worth \$350. Ouch. During that same time, the DJIA is up about 4%. I think I mentioned that crypto is hyper-volatile. Additionally, at this point, iShares, Franklin, Invesco, and Fidelity, as well as several others, all have crypto based ETFs trading. None has a "track record..." they are too new. I'll discuss them when I can learn a little about them.

Paul Loschiavo is a retired Marine Corps Reserve colonel and a retired Merrill Lynch senior vice president where, over a thirty five year career, he led a team that managed over five hundred million dollars in client assets. .



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Florida Council of Chapters “Chapter News”

MG James L Dozier Lee Coast Chapter

Fred Bondurant

Our Veterans Day Ceremony, 2025, held by the City of Sanibel and our MG Dozier Lee Coast Chapter, was an event to remember. As far back as our history goes with this prestigious gathering, the day has been warm/hot, with maybe a slight breeze, and sunny. This year was no different except that you can replace “warm/hot, with a slight breeze” with “cold (fifty degrees), and a strong breeze.

These conditions, in the end, deterred neither the participants nor the attendees. Although they bundled up, the band played on with an overture under the direction of Missy Calkin.



Colonel Tim Moore, USAF (Ret), at left, warmed the audience up by giving a little background on the ceremony, what to expect, and extending gratitude to the volunteers who made the day possible....and last but not least wished the US Marine Corps a Happy 250th Birthday.

At the strike of 11:11 from the Sanibel School bell, the event began. The Flag ceremony was led by the Boy Scouts of Troop 1740 (Liam Nuckolls and William Erikson) and the Sanibel Police Honor Guard, (Corporal Serrago, Officer Royka, and Officer Rose). The rest of Troop 1740 formed a line in front. Mason Fase, Junior Honor Society President, led us in the Pledge of Allegiance followed by the National Anthem sung by Linda Goebelt, accompanied by the BIG Arts band and all present.

The Senior Minister, Reverend Dr. Mark Boyea from the Sanibel Congregational United Church of Christ finished the opening ceremony with the invocation.

After acknowledging the Chair of Honor with a moment of silence, Colonel Moore recognized the City of Sanibel dignitaries present. The Honorable Mayor Mike Miller provided some remarks on behalf of the City of Sanibel sharing some of his experiences during his time in the service.

After Colonel Moore than recognized the nearly twenty City of Sanibel and Fire District staff who are Veterans, he invited the Sanibel School Chorus (Fredrick Dadras, Ava Wodjeski, Tessa Schmucker, Keeva Clark and Harrison McNeilus) led by Mr. Joey Giangreco to sing a medley of patriotic songs. The Sanibel Captiva American Legion Post 123 awarded each an Americanism Medal and Certificate presented by Mr. John Hird, Americanism officer, and Mr. Erich Pfanzelt, Adjutant.

The Veterans Day address was given by none other than one of our Chapter members, Susan Sablan, Commander, USN (Ret), at right. Her speech was inspirational giving us a history and impact of women in the armed services, vignettes from her time in the service, and leaving us with ten observations/rules to live by.

Colonel Moore ended the ceremony by remembering those Veteran Sanibelians who have passed during 2025 and asking Veterans to share their stories. For those Sanibelians who passed, each name was called, followed by a ring of a bell: Thomas Brennan Gillis Sr, USN; William "Bill" Boswell, USN; Bert Lee Jenks, USAF; Rocco "Rocky" Cantalupo, US Army; Joseph Carmen Venuto, USN; Andrew Kraus, US Army.

The ceremony ended with the playing of Taps....what a memorable day it was.



Cape Coral Chapter

Larry Atkinson, Newsletter Editor



Three members of the Cape Coral MOAA chapter attended the November 5 "Salute to Service Veterans" event at Mariner High School Cape Coral. The Mariner JROTC Leadership Academy. In the photo of veterans attending are Cape Coral MOAA President Gary Nolan, Vice President Tom Wagner and Marilyn Stout (in the middle left of the photo). They watched the 700 Mariner JROTC cadets perform the ceremonies.



Cape Coral Mayor John Gunter was the featured speaker Nov. 8 at the Cape Coral MOAA monthly breakfast meeting. He spoke about issues facing the city and the numerous development projects being planned for Cape Coral. Cape Coral MOAA President Gary Nolan presented Gunter with a MOAA Tervis mug following his presentation.



Christina Cook sits in the driver's seat of a Cape Coral Police patrol car while an officer shows her what's inside. Cape Coral MOAA Treasurer Tim Cook and his wife Christina attended the "Salute to Service and Sacrifice" event at the Cape Coral Cultural Park on Nov. 1. The event was Co-sponsored by the Cape Coral Museum of History and Incredibile Bank and the Cape Coral MOAA Chapter also donated to the event. It included displays, music and entertainment, a color guard presentation and performances by the Calendar Girls, Guns and Hoses and the Mariner High School JROTC Rifle Demonstration Team.

Cape Coral MOAA President Gary Nolan and his wife, Cindy, visited the South Central MOAA Sebring Chapter on Nov. 6 as guests at their annual meeting. The Sebring Chapter, over the last nine years, has been very involved in building the Florida Medal of Honor Memorial and Visitors Center. Col Mike Borders, past president of the Chapter, was the chairman of the committee to fundraise and build the memorial. Colonel Borders raised one million dollars for the project and the memorial was completed in December 2024. "It's a wonderful memorial to honor the 24 Medal of Honor recipients from Florida," President Nolan said. "A feature recipient is MAJ Thomas B. McGuire from Sebring, FL." More information about the memorial can be found on its website: floridamedalofhonor.org or on Facebook: FLMOHM. Sebring was also recently featured on the HGTV show, "Home Town Makeover," President Nolan added.



From left to right at the Florida Medal of Honor Memorial and visitors center are Cindy Nolan, Cape Coral MOAA President Gary Nolan, FCoC President Col Steve Bond, incoming Sebring chapter president Glen West, Sylvia Beeks, Capt Frank Michaels of MOAA National, Diana and Mike Borders.

Ancient City Chapter

Sarah McLevy

The Annual Veterans Day Ceremony, co-hosted by MOAA-ACC and the St Johns County Veterans Council, was held on Veterans Day at Anastasia Baptist Church in St Augustine. This year's theme was "Passing the Torch".

We had Veterans from 5 wars accompanied by JROTC cadets from Nease and St Augustine High Schools who introduced them: World War II Veteran Jim Snellen who served in the US Navy from 1944-1947, Korean War Veteran JB Hunt who served in the US Navy from 1951-1954, Vietnam War Veteran Commander John Leslie who served in the US Navy from 1967 until retirement in 1988, Desert Storm Veteran Major David Shoar who served in the US Army from 1984 until his retirement in 2005, and Operation Enduring Freedom and Iraqi Freedom Veteran Sergeant First Class Kevin Crowell, who served in the US Army from 1988 until his retirement in 2013.



The crowd of approximately 1200 visitors mingled in the Atrium, which was filled with service providers from over 50 organizations.



Lt Col Bill Dudley, USAF (Ret)



LTC Sarah McLevy, USA (Ret)



SFC Kevin Crowell and JROTC Cadet Jennah West from St Augustine HS.

Sun City Center Chapter

CDR Cliff Korn, USNR (Ret) MOAA_SCC Newsletter Editor

The Sun City Center Chapter has been busy since we last reported in *'The Communiqué'*. The hectic fall and Holiday season can't stop our active chapter members.

Chapter representatives supported Veterans Day events at both Veteran's Park and the Sun City Center Community Center. We also served meals at Fisher House at the James A Haley Veterans Hospital. The chapter had a table at "Hi Neighbor," a Sun City Center annual event highlighting area clubs so new residents are aware of all there is to do in our 55+ community. It was a wonderful membership recruiting event for our chapter.

Finally, we will be cleaning Veterans' gravestones Nov 29th/Dec 6th and laying wreaths on these graves with the Wreaths Across America program on Dec 13th.



Florida Lt Gov Jay Collins speaks at Sun City Center Veterans Day celebration.

Flagler County Chapter

Dan Maxwell, CDR USN (Ret)

The Flagler Chapter recently recognized a rather unique couple of members, both retired Colonels and married spouses.

COL Cecil B. Hengeveld, USA (Ret)

Military Career: Colonel Hengeveld enlisted in the U.S. Army in 1965 and earned his aviator wings as a warrant officer. He flew helicopters in Vietnam with the 2/20th Aerial Rocket Artillery Battalion in 1967.

National Guard Service: He commissioned in the Pennsylvania Army National Guard in 1970. He held multiple leadership roles, including commander of the 1028th Transportation Helicopter Company and later the Eastern Army National Guard Aviation Training Site.

Rank & Recognition: He retired in 1998 as a Colonel, though he was later promoted to brigadier general (PA) in recognition of his service as Deputy Adjutant General for Veterans Affairs. He logged over 7,100 flight hours and earned numerous awards, including:



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Continued on next page

- Legion of Merit
- Air Medal with "V" device and 30 oak leaf clusters
- Army Commendation Medal
- Pennsylvania Commendation Medal (2)

Cecil is currently the 1st Vice President of the Chapter.

COL Peggy Hengeveld, USA (Ret)

Military Career: Peggy Hengeveld is also a retired U.S. Army colonel (Nursing Corps.) Peggy is a member of the Honorable Order of St. Michael and a Legion of Merit recipient. She served in the U.S. Army from 1978 to 2006 and, in 2002, became the first female soldier from the Pennsylvania Army National Guard to graduate from the United States Army War College

Civilian Service: Peggy has made a career of nursing in and out of the military and she has been a volunteer at Flagler Free Clinic serving terms as President and Board member as well. She and Cecil moved to Palm Coast, Florida in 2015. Peggy has previously served a two-year term as Chapter president.

Clearwater Chapter

Robin Ainsworth, CAPT, USPHS (Ret), Drumbeat Editor



Clearwater Chapter Vice President, Gary Williams, with his A-Division shipmates at the USS Shangri-la reunion in Pensacola in October.



Area Vice President COL Eunice "Niche" Patxot, COL, USA (Ret) addresses our Chapter at the October Luncheon.



Mr. Bryan Stern, from the Grey Bull Rescue Foundation, gave a very engaging talk at our October Luncheon. Based in Tampa, Florida, Grey Bull Rescue operates on two fronts – The Grey Bull Rescue Foundation, a nonprofit organization that is entirely donor-funded, and The Grey Bull Rescue Group, a for-profit organization founded to directly assist governments and other entities with rescuing citizens in danger.
<https://greybullrescue.org/>



Chapter VP Gary Williams sounded TAPS at the conclusion of the Veterans Day event at Mission BBQ in Tampa.

Halifax Area Chapter

Anita Williams, CDR, USCGR, 1st Vice President

Halifax Area Chapter: A Year of Service, Celebration, and Leadership

Reflecting Back on 2025

As 2025 comes to a close, the Halifax Area Chapter of the Military Officers Association of America (MOAA) proudly reflects on a year defined by service, community engagement, advocacy, and growth. Guided by the motto “Never Stop Serving,” our chapter strengthened partnerships, expanded outreach, and supported veterans and families across Volusia and Flagler Counties.

Chapter in the News

This year brought increased visibility through multiple *Observer* features, including an article about LTC Arnold Leeks, USA (Ret). His story offers nearly four decades of service and a continued dedication to supporting veterans and the community and as COL Skip Keating, USA (Ret) noted, this piece enhances community outreach and highlights the meaningful contributions of our members.

Article Link:

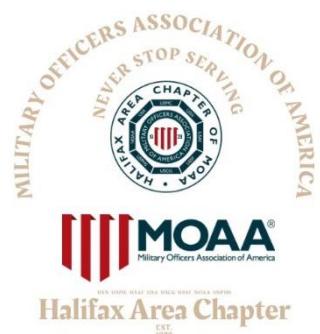
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Advocacy in Action

We’re thrilled to share that the Halifax Area Chapter has made impressive strides in legislative advocacy this year. Thanks to our members’ growing engagement with the Legislative Action Center—accessed through our website, Facebook page, and email updates—more members than ever are staying informed and taking action on key legislation impacting veterans, families, and the military community.

At our monthly luncheons at the Halifax River Yacht Club, our Legislative Action Chair, CWO3 Pierre Louis, USMC (Ret.), provides updates on current advocacy priorities and hosts Q&A sessions that have significantly boosted participation. We also place “Take Action” materials directly on luncheon tables and bring a laptop for on-the-spot registration—making it easy for every member to lend their voice.

As a result of these efforts, the Halifax Area Chapter now ranks in the upper percentile of all 30 MOAA chapters in Florida for legislative engagement—a remarkable accomplishment that reflects our members’ dedication and leadership.



Additionally, CWO3 Pierre Louis recently addressed the Daytona Beach City Commission, sharing our chapter's advocacy work and demonstrating how we are making a difference at the local level. These community engagements, combined with consistent best practices at luncheons, continue to strengthen our chapter's role as a leading voice for veterans' issues in the region.

Community Outreach & Engagement

Throughout 2025, our chapter remained active across the community, participating in:

- Coffee & Doughnuts at the Daytona Beach VA Clinic
- Bagels & Bingo at the Emory L. Bennett Veterans Nursing Home
- Veteran's ceremonies and remembrance events
- Nonprofit partnerships and speaker-led community initiatives

Our ongoing presence reinforces our commitment to serving those who have served.

Outstanding Support to Veterans Award

Each May, the Halifax Area Chapter recognizes two local organizations—one for-profit and one nonprofit—at our annual Outstanding Support to Veterans Award presentation during the May Luncheon.

The award is presented annually to the local company or organization that has made the most significant contribution to Veterans and their families through:

- Services that directly improve the health, morale, and welfare of service members and their families.
- Contributions that provide the U.S. military with new or improved capabilities, systems, or support services.

This year, the chapter proudly honored:

- Halifax Health Hospice
- Team Red, White & Blue (Team RWB)

Both organizations exemplify exceptional service, dedication, and impact within the veteran community.

Toys for Tots Drive – A Meaningful Success

Led by COL Skip Keating, USA (Ret.), the chapter proudly donated nearly 50 toys to this year's Toys for Tots Drive. These gifts were delivered at the Margarita Society of Volusia County Ball, helping support underprivileged children across Central Florida.

Celebrating the Year of the Sergeant

Veterans Day – Volusia County Veterans Memorial Plaza - November 11, 2025



CAPT Andre Hoffman, USAF; COL Bancroft McKittrick, USMC (Ret); LTC Arnold Leeks USA (Ret); CWO3 Pierre Louis (Ret), LTC Glenn Harmon, USAF (Ret); CDR Anita Williams, USCGR, COL Skip Keating, USA (Ret),

This year's Veterans Day ceremony honored the official "Year of the Sergeant." Sponsored by the Halifax Area Chapter MOAA and partner organizations, the event highlighted the leadership and sacrifice of America's NCO corps—especially those who served during the Vietnam era.

Despite cold, windy weather, a large and dedicated crowd gathered in unity.

A standout moment was the presentation of the VCVC Sergeant/Leadership Award for 2025 to CWO3 Pierre Louis, USMC (Ret.), recognizing his exceptional leadership and community service.



MAJ Greg Wilson, USMC (Ret), CDR Anita Williams, Mr. Don Sebes, LTC Arnold Leeks USA (Ret), and Wounded Warrior Umpires

Wounded Warrior Umpire Academy Outreach

November 8, 2025 – New Smyrna Beach

Chapter members Anita Williams, CDR USCGR, Don Sebes, and Arnold Leeks, LTC, USA (Ret.) contributed drinks, snacks, and volunteer support for the Wounded Warrior Umpire Academy's baseball tournament, ensuring participants stayed hydrated and supported throughout the morning on their first day on the mounds.

With 107 members and growing, the Halifax Area Chapter remains a vibrant and dedicated community of retired, former, and currently serving military officers—and their spouses—united by fellowship, advocacy, and service.

As we move into 2026, we do so with pride, purpose, and the continued commitment to Never Stop Serving.

Northwest Florida Chapter

COL Bob Gramm, USAF (Ret), Editor, NWFMOA *Defender* Newsletter

From the NWFMOA President's Pen

NWFMOA Community Outreach Earns 501(c)3 Status

Community outreach has always been a point of focus for NWFMOA. In recent years we have added programs such as Valentines for Veterans, Military Family Appreciation Day, Commissary Gift Card Program for Junior Enlisted Families in Need, and Wreaths Across America. Each of these programs has proven to be a huge success due to the trust afforded our Chapter by the community we serve.



Valentines for Veterans married Longwood Elementary School with Bob Hope Village. This past February we celebrated our third year leading this event. Just last month, we partnered for the second consecutive year with Zaxby's and gave away 25 (\$20) Zaxby's Gift Cards during the Military Family Appreciation Day at the Fort Walton Beach Landing. Zaxby's has agreed to partner with us again next year. 2025 will mark our sixth year providing Commissary Gift Cards to Junior Enlisted Families in need during the Holidays. Last year we raised \$10,000 and reached 400 families. Since 2020, 1,298 Junior Enlisted Families have been assisted. This year we are on track to reach 600 families in this ultra-impactful program. Lastly, in early December we will mark the graves of fallen Veterans entombed at Beal Memorial Cemetery with a wreath. Our Chapter purchased 150 wreaths from Wreaths Across America earlier this year.

Because of our ongoing community outreach efforts and track record of delivering results, the NWFMOA Board determined it was time to take the formal step and apply for 501(c)3 status. Dave Parisot led our effort ...he drafted the required documents and submitted them for certification. The IRS approved our request on September 25, 2025, and issued us an EIN (39-4351621) for the NWFMOA Community Outreach Fund INC. As such, the Chapter is a 501(c)19 (Veteran Organization) with two 501(c)3s...the NWFMOA Scholarship Fund INC and the NWFMOA Community Outreach Fund INC...under its umbrella. This new certification further acknowledges and validates our commitment to serve those presently serving, those who have served, and those who have expressed a desire to serve.

NWFMOA is a special organization, and I am proud to count myself among its members.

H2S (Here to Serve).

BG Fran Hendricks, USAF (Ret)
54th President, NWFMOA



Donors to the NWFMOA Commissary Gift Card Project through the 66th Anniversary Banner

Thank you to all the organizations and individuals who contributed to this very successful effort. Please click [HERE](#) to see the corporate and individual donors on the NWFMOA webpage.

[Find & Join a Chapter](#)

Continued on next page

Military Family Appreciation Day

The NWFMOA in partnership with Zaxby's Chicken participated in the 2025 Military Family Appreciation Day event at the Fort Walton Beach Landing on November 1. Over 200 people of all ages participated in the cornhole toss. We gave away 25 Gift Cards from Zaxby's Chicken to the lucky winners. Each card was valued at \$20.

NWFMOA volunteers at the event left to right: Bob Gramm, Rod Gerdes, Jeff Watson, Shawn Casey, Fred Westfall. Not pictured was Jim Shoff.



November Lunch Speaker - Parker Destin

Dewey "Parker" Destin was our guest speaker at the November NWFMOA Chapter Luncheon. Parker is a 6th generation Floridian. He grew up commercial fishing and operating restaurants with his family before receiving his Bachelor's Degree from the University of Tampa in 2007. Parker graduated from Florida Coastal School of Law in 2012 and is admitted to the Bar in the State of Florida. As a life-long student of Florida History, Mr. Destin has worked to preserve Florida's historical heritage through passing local preservation incentives, as an elected official (Okaloosa County School Board, District 2), and digitizing documents from Florida's Revolutionary War period for public access. He currently owns and operates restaurants in Northwest Florida. He provided a very interesting historical perspective of "what was happening in our area during the Revolutionary War."

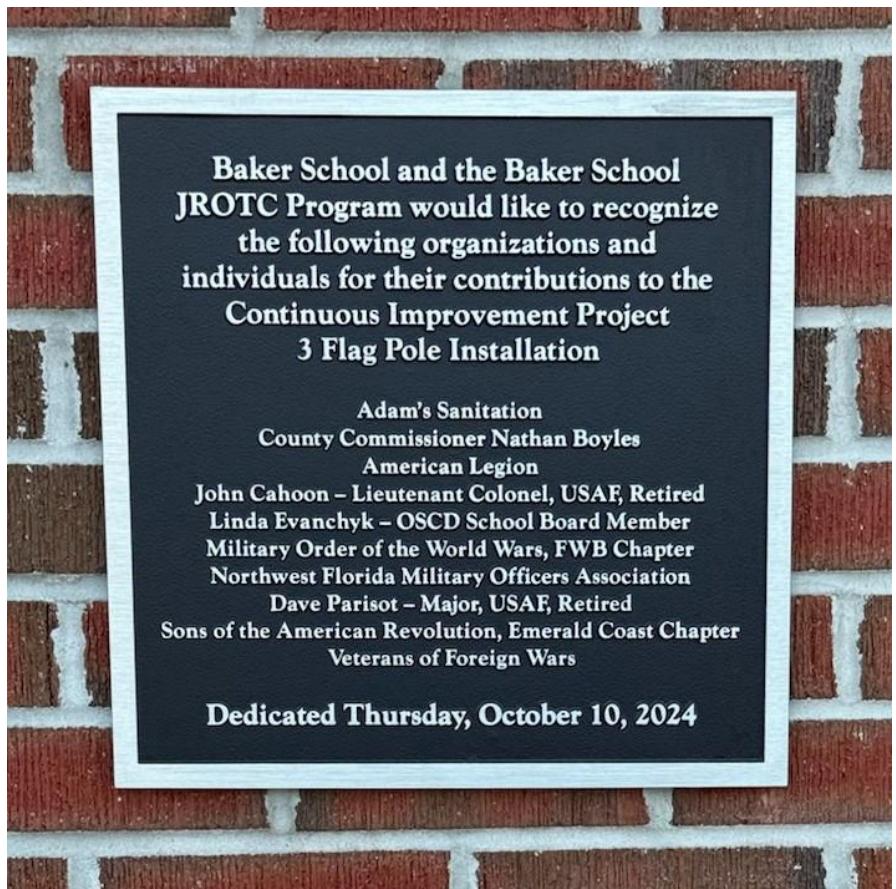


President Fran Hendricks presents our guest speaker, Dewey "Parker" Destin with our commemorative coin.

Baker High School Installs Plaque

Our Chapter started a program four years ago for our JROTC high schools called Educational Support Grants (ESGs) of \$500 each. Each JROTC unit can apply for one ESG each school year to fund educational projects and events which are not funded by either the school district or the parent service JROTC program. To date, we have awarded a total of ten ESGs totaling \$5,000.

One of those grants was to the Baker High School JROTC program to help support their flag pole project (left) which was completed in October 2024. Baker High School recently added a plaque thanking those who helped provide funding including NWFMOA and NWFMOA Scholarship Fund President Dave Parisot.



October Lunch Speaker - Bonnie Barlow

The speaker for the October 2nd lunch meeting was Bonnie Barlow, CEO of the Bridgeway Center. She is seen receiving our Commemorative Coin from NWFMOA President Fran Hendricks. Ms. Barlow gave a very informative and entertaining presentation on the Bridgeway Center and One Hopeful Place.



St. Petersburg Chapter

Dave Warren, LTC, USA (Ret), 2nd VP & OC Editor

Raymond James Valor Golf Tournament - Honoring Service Through Sport

By John Rummel, CDR (ret), 1st Vice President

Celebrating Service and Community at the 7th

On Saturday, November 1st, Raymond James hosted the 7th Annual Valor Golf Tournament at the renowned Copperhead Course at Innisbrook Golf Resort, the celebrated home of the PGA's Valspar Championship. The day was marked by genuine camaraderie, heartfelt gratitude, and a collective dedication to supporting the Veteran community. Set against the picturesque landscape of one of Florida's premier golf destinations, participants gathered to make a meaningful impact while enjoying the sport.

Connecting Communities Through Sport

The Valor Golf Tournament is more than just a day on the greens; it acts as a bridge uniting military and first responder communities, financial services professionals, and nonprofit leaders committed to service. Over seven years, the annual tournament has raised an impressive \$1.6 million, with this year's event alone generating over \$400,000. These funds directly benefit 23 nonprofit organizations, including the Military Officers Association of America (MOAA) Chapter, underscoring the tournament's powerful role in giving back.

Engaging Youth: Boca Ciega High School JROTC Unit

A standout moment from the tournament was the enthusiastic engagement of the Boca Ciega High School JROTC unit, under the leadership of Senior Instructor COL Jay Jackson (Ret). The Cadets captivated participants by sharing insights into their program and showcasing various equipment, such as an air rifle and drill team gear. They initiated a spirited challenge for golfers: a successful tee shot into the fairway meant the cadets would do pushups; a missed shot required the golfers to perform the pushups themselves, all while encouraging donations to the JROTC unit. The activity was met with overwhelmingly positive feedback from both golfers and VALOR leadership, widely considered the best experience on the course. The Boca Ciega JROTC unit was rewarded with over \$1,400 in cash donations from generous participants. Special appreciation goes to COL Jackson and his team for their energy and commitment, ensuring a memorable experience for all involved.



Honoring Sacrifice: Guest of Honor COL Gregory Gadson, USA (Ret)

This year's tournament was distinguished by the presence of Colonel Gregory Gadson, USA (Ret) as the guest of honor. COL Gadson, an actor, motivational speaker, and 25-year Army Field Artillery Officer, shared his remarkable story of service and resilience. Severely injured in Iraq by an IED attack—which resulted in the loss of both legs above the knee and a severely damaged arm—COL Gadson underwent extensive surgeries and continued his service on active duty. He became the first director of the U.S. Army Wounded Warrior Program and later served as Commander, U.S. Army Garrison at Ft. Belvoir, VA, making history as the first double amputee to lead a major Army installation. His keynote address touched on overcoming adversity and cultivating character through diligence and accountability, deeply inspiring everyone in attendance and epitomizing the tournament's dedication to honoring service and perseverance.

Cape Canaveral Chapter

John Franco, MOAACC Media Relations

MOAACC Good Deeds Foundation Celebrates Successful Event

The MOAACC Good Deeds Foundation held its first annual Veterans Recognition Dinner and fundraiser in lieu of a golf tournament on November 8. The event's primary sponsor, Vystar Credit Union, along with several other table sponsors, helped raise over \$30,000 to support the Foundation's charitable efforts. Included in the 250 guests from the Space Coast community were dignitaries including US Congressman Mike Haridopolos, Brevard Sheriff Ivey, School Superintendent Dr. and the entire Brevard County School Board, plus the many organizations that support veterans and youth activities. The event included an auction, moderated by Sheriff Ivey, that included a 7-day cruise.

The Good Deeds supports the following programs: (1) JROTC programs in area high schools, local Sea Cadet and Civil Air Patrol chapters, and the Florida Institute of Technology ROTC program; (2) Active duty junior enlisted at Patrick Space Force Base, Port Canaveral Coast Guard Station, Naval Ordnance Testing Unit, and local National Guard and Reserve Units; and (3) Veteran programs that include Honor Flight, Veterans Treatment Court, Wreaths Across America at Cape Canaveral National Cemetery, and the Brevard County Veterans Memorial Center. In 2025, \$171,000 was given in grants and scholarships impacting more than 30,000. After this successful event, the GDF Board believes an even greater FY 26 budget will be possible. MOAACC's GDF is only 10 years old and began with \$26,000 in annual donations.



Donn Weaver receives Lifetime Achievement Award
L to R, 1st VP Rosa Reich, Congressman Haridopolos,
GDF President Donn Weaver, 2d VP Hans Hunt

Answer to the Quiz

It's *USS CHRISTMAS*, of course. It was a 2020 Hallmark movie featuring a female Norfolk reporter solving a mystery aboard the fictitious *USS POLARIS*. Some of the movie was filmed aboard the *USS YORKTOWN*, the museum aircraft carrier in Charleston.

It was noted that, in the movie, LT Billy "Grinch" Jenkins decorates an ornament using "lots and lots" of glitter while wearing his dress uniform and there's not one stray piece of glitter anywhere. He even pulls the ornament out of an inside jacket pocket at the end of the movie with no stray glitter attached to hands/clothes/ or anything in a 10ft radius. It's a miracle!



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To all veterans in attendance, thank you for your service.

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The MOAA Florida Council of Chapters (FCOC) is comprised of 37 Chapters with nearly 5,000 members and their families. FCOC is one of MOAA's largest Councils. MOAA has a membership of over 350,000 members in all 50 States, with over 38,000 in Florida.

The FCOC's primary communication vehicles are our bi-monthly publication, *The COUNCIL COMMUNIQUÉ*, our website www.FLMOAA.org, and our social media pages on Facebook, LinkedIn, Instagram, and YouTube.

The *COUNCIL COMMUNIQUÉ* is distributed electronically to all our chapters, MOAA Headquarters in Virginia, our influential contacts across the state of Florida and posted on our website and social media pages.

The *COUNCIL 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*. See the Rate Sheet below for more details.

We offer discounts to businesses advertising in *The COUNCIL COMMUNIQUÉ* and sponsoring our conventions. We also prominently highlight them on our website (www.FLMOAA.org), and on our social media pages. We appreciate your business!

Thank you!

Submitting Articles and Pictures for *The Council 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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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, its 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. Current and back issues of ***The Council Communiqué*** can be found at the Florida Council of Chapters Web Site: <http://www.flmoaa.org/news>.

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