



PMOAA BEACON

Home of the Blue Angels - Pensacola, FL

4 Star Chapter Award – 2002

A 5 Star Chapter Since 2003

<http://www.pmoaa.org>

September 2021



PRESIDENT'S CORNER

At approximately 7:45 this last Sunday morning, I awoke with our dog grasping and straddling the right side of my head. Apparently, there was thunder, rain and lightning storm sometime in the night causing our 11 lb. Shih tzu (Daisy) to become a raging, terrorized whack-job, thus landing on my head for security for the rest of the night. So, with my left eye open (the right one is covered by the dog) I hear my wonderful wife Estelle say “here’s your coffee, and by the way Daisy’s on your head”. Wonderful deduction! The next thing I remember is waking up at 8:45 without Daisy on my head, the coffee on the bedside table was cold and Estelle comes into the bedroom and yells “I just walked Daisy outside and had to come back in because it’s flooded down the street and there was water up to my knees”. As if waking up from a deep sleep with a 11 lb dog on your head wasn’t enough, being the Lake Charlene H.O. Association Prez and told about flooding down the street, I’ll tell you one thing, “that’s a real wakeup call”. I jumped out of bed, only to do a double shuffle because there’s water on the floor and Daisy is standing there soaking wet. I quickly run out the front door to take a quick look down the street, whereby the next door neighbor walks by with her dogs and says “good morning Dean. Try putting some clothes on”.

So, it seems that Pensacola “dodged” another hurricane. Hooray! But then, it’s only the end of August. As it turns out, Lake Charlene hadn’t flooded this time, at least not yet, but my naked reputation may well be tarnished on the Lake Charlene H.O. Association website.

All kidding aside, for those of you who weren’t able to attend our Annual PMOAA Scholarship Ceremony and Banquet, you missed a great evening. One of our recipients, Ms. Sonny Bengston, a U.S. Army vet served in Iraq and Afghanistan with the 82nd Airborne. Hooah! There were five more recipients and each one of those made us proud.



Our Scholarship program is superbly managed by a committee made up of Chairperson Liz Richbourg, COL Walt Sawyer, USA (Ret), Maj Charles Booton, USAF (Ret) as well as LtCol Chuck MacDonald, USAF (Ret) who served as alternate. I’d like to give them a personal shoutout for doing such a great job. I would also like to mention Dr. Michael Riesberg (CAPT USN Ret) and BG John Adams for their extraordinary financial support of our program.



Speaking of our Scholarship Program, we’d like to find out who would be interested in serving on the Scholarship Committee? It doesn’t require much of your time, and it’s extremely rewarding. Please call me, or Liz Richbourg, this year’s Scholarship Chair.

Major Nick Marotta, USAF (Ret) from the Florida Council of Chapters is the Northwest Area Vice President for our Chapter. Nick & his wife, Cheryl will be visiting us at our September 16 dinner meeting. Please plan to attend and let’s show him what a magnificent chapter we have. I look forward to seeing you all on Sept. 16th at Pensacola Yacht Club.

Warmest regards to all,

Dean Kirschner

Cell (850) 554-2177

Hm. (850) 458-7988

estdean@cox.net



LEGISLATIVE AFFAIRS

The news is dominated by the collapse of the Afghan government and the associated chaotic evacuation of US citizens, Afghans who worked for and with us and others seeking refuge away from the new Taliban government. By the time you read this the 20th Anniversary of 9/11 will be almost upon us. It is sad, in my opinion, that what should have been a solemn remembrance of all those who sacrificed their “lives, fortunes and sacred honor” in support of the Global War on Terror will now become a “kick in the gut” for most who served or supported those serving in Afghanistan these past 20 years. Please reach out to those you know who served and thank them. We know each will deal with this tragic outcome in their own way. You don’t need to say anything-just be there!

This month’s articles include some great news about additional mental health resources provided by DoD and the VA for those struggling with the Afghanistan news; information about the recently confirmed new Secretary of the Navy; and information on the possible “record” pay raise due retirees and disabled veterans next year. Stay engaged, stay positive and help a friend or family member in need. You will be better for it and so will they.

As always, my recommendation is that you subscribe to the MOAA Newsletter which is sent out four times per month via email. You can sign up for the newsletter at www.moaa.org. Please let me know how you think I can make this column better for you by sending an email to me at kpyle1968@gmail.com.

Your voice needs to be heard by our Florida Congressional Delegation. Please consider using some or all of the many excellent resources and avenues available to express yourself through MOAA. The Pensacola Chapter of MOAA is a member of the [Florida Council of Chapters, MOAA](#) and an affiliate of the [Military Officers Association of America \(MOAA\)](#) who together are the nation’s largest and most influential association of military officers. We are an independent, nonprofit, politically nonpartisan organization. MOAA has several critical legislative issues they are

championing. Become an advocate and Take Action NOW! at <http://takeaction.moaa.org/>

In this issue:

- Mental Health Resources Available for Veterans Unsettled by Afghanistan News
- New Navy Secretary, Carlos Del Toro, Confirmed by Senate: Former Destroyer CO
- Retirees and Disabled Veterans Due for Record Raise Next Year

Mental Health Resources Available for Veterans Unsettled by Afghanistan News

(Adapted from an article by Leo Shane III in *Military Times*, August 16, 2021)

If you or someone you know is in crisis, contact the Veterans Crisis Line at 1-800-273-8255 (press 1) or via www.veteranscrisisline.net.

Advocates are reminding veterans that help is available if headlines about the disastrous end of the [U.S mission in Afghanistan](#) and the looming Sept. 11 anniversary are triggering anxiety and mental health issues.

“Veterans should be on the lookout for red flags if news of [Afghanistan](#) starts changing behavior,” Dr. Sonya Norman, director of the Department of Veterans Affairs’ PTSD Consultation Program, said in a statement late last week. “These include isolating, using alcohol and drugs or any increase in unhealthy behaviors compared to normal.”

Even before the recent collapse of the Afghan government, VA officials had been preparing for increased requests for mental health care and trauma assistance amid the ongoing U.S. military withdrawal from the country.

Health officials said they have already seen an uptick in the number of veterans seeking help, and expected even more demand “as [veterans] come to terms with their service and as the Afghanistan withdrawal comes to completion.”

About 1.9 million post-9/11 veterans are currently enrolled in health care with the department. A 2014 study by department officials found that nearly 16 percent of all veterans who deployed to Iraq or

Afghanistan screened positive for post-traumatic stress.

Both VA and Defense Department officials in recent years have worked to eliminate the stigmas surrounding mental health care, noting that PTSD and related issues can be handled if individuals acknowledge they are facing personal difficulties.

The department has been running a [series on mental health issues](#) on its official blog, including a feature on lessons learned from the aftermath of the Vietnam War for veterans struggling with unresolved medical issues.

The Veteran Crisis Line is also available around-the-clock at 1-800-273-8255 (veterans should select option 1 for a VA staffer.) Veterans, troops or their family members can also text 838255 or visit VeteransCrisisLine.net for assistance.

In a statement Monday, officials from [Wounded Warrior Project](#) noted that “developments in Afghanistan may bring back difficult memories for warriors and their families.” The group urged anyone needing assistance to contact their counselors at 888-997-2586 or through the organization’s web site.

Officials from [Iraq and Afghanistan Veterans of America](#) said veterans who served in the recent wars should remember that their service “was important and mattered.” The organization’s Quick Reaction Force for help is available online and at 855-917-274.

In a statement, VA Secretary Denis McDonough said that all Americans should remember the debt owed to veterans for their service. “They made our world infinitely safer,” he said. “Their service did not come without sacrifice as some carry physical and emotional wounds. We must ensure they get the world-class care they’ve earned and deserve.”

New Navy Secretary, Carlos Del Toro, Confirmed by Senate: Former Destroyer CO

(Adapted from an article by Konstantin Toropin in Military.com August 9, 2021)

The U.S. Senate in early August confirmed Carlos Del Toro as the next secretary of the [Navy](#), ending months without a confirmed nominee in the service's top leadership post. Del Toro will replace [Acting Navy Secretary](#) Thomas Harker who has been

leading the Navy for just over 200 days since Jan. 20, the first day of the Biden administration.

The Trump administration had an acting secretary for 195 days after its 2017 inauguration. President Barack Obama waited 67 days; President George W. Bush, 124 days.

[Del Toro is a former Navy officer](#) and ship commander who was a CEO of an engineering and consulting firm until his confirmation. During his confirmation hearing, Del Toro emphasized the significance China will play in future Navy strategy, as well as budgetary and shipbuilding challenges.

"If confirmed, I'm going to be exclusively focused on the China threat and exclusively focused on moving our maritime strategy forward in order to protect Taiwan and all of our national security interests in the Indo-Pacific theater," Del Toro told Congress on July 13.

"We can no longer take U.S. naval superiority for granted," he warned in his [opening remarks](#). He added that the "Navy/[Marine Corps](#) team will need additional resources to be able to fully meet the combat effectiveness we will need."

The remarks came amid some congressional criticism that the Navy's 2022 budget proposal funds research and development of projects such as a hypersonic missile over shipbuilding efforts.

Del Toro's confirmation also comes at a tumultuous time for the Navy's leadership. Former President Donald Trump's first secretary of the Navy, Richard V. Spencer, was fired in November 2019 over his handling of the case of former Navy SEAL Eddie Gallagher.

Spencer was succeeded by Thomas Modly, who served as acting Navy secretary for a little over 100 days before [resigning over a firestorm of events](#) stemming from his firing of an [aircraft carrier](#) commanding officer who [warned superiors of a growing COVID-19 crisis](#) on his ship.

[Army](#) Undersecretary James McPherson, a prior-enlisted soldier and retired Navy lawyer, took over the job for just under two months until Kenneth Braithwaite was confirmed by the Senate in May 2020. Braithwaite saw the Navy through the end of the Trump administration.

Defense Secretary Lloyd Austin said in a statement released Sunday, "Carlos Del Toro's lifelong pursuits

and deep experience advancing America's national security make him well-prepared to serve as the 78th Secretary of the Navy. "We remain the preeminent force in the world because of leaders like Carlos," he added, "and I have no doubt our Navy and our nation will be well served."

Retirees and Disabled Veterans Due for Record Raise Next Year

(Adapted from an article by Jim Absher in Military.com August 18, 2021)

Military retirees and disabled veterans could see their monthly checks jump by hundreds of dollars each month in 2022, the largest increase since 1983. The annual inflation-based Cost of Living Adjustment, or COLA, soon will be determined by the government, and all the figures point to an increase of at least 6%, and maybe more, beginning in 2022.

That means that next year, military retirees will see their monthly retirement check increase, with the average monthly check going up by around \$160. Veterans receiving disability compensation from the [Department of Veterans Affairs](#) also will see their monthly [disability payments](#) increase, with the average monthly amount increasing by nearly \$100.

According to the [Defense Department](#), there are around 1.87 million military retirees, with an annual average retirement payment of \$30,265. The [VA says](#) nearly 5.1 million veterans receive disability compensation, with an annual benefit of \$18,549.

The annual COLA increase is based on the Consumer Price Index (CPI), which is measured by the Department of Labor. That agency measures the costs of a select group of goods and services and compares those costs to the previous year. If there is an increase, retirees and many others receiving government benefits see an increase in their monthly payments for the upcoming year. If those costs go down, the government payments will remain the same in the upcoming year.

In 2021, costs for most goods and services have gone up much faster than they have in the past. The [most recent data from the Department of Labor](#) is showing a 5.4% increase from last year, and there are two more months left in the current fiscal year, which ends on Sept. 30. So, unless there is a major turnaround of the economy, with prices dropping dramatically in the next month or so, next

year's government payments should see a hefty increase.

The CPI also is used to determine federal employee retirement and social security COLA adjustments as well as other federal benefit programs, so the CPI increase will affect over 50 million Americans. Next year's COLA is scheduled to be announced in early October. When it is, Military.com will have the latest information, including [disability pay rates](#) available to you.

**Compiled and Edited by
Captain Ken Pyle, USN (Ret)**

(All photos are courtesy of Craig McDonnell)



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SEPTEMBER BUFFET DINNER

Thursday, September 16, 2021

Social hour: 1730 – 1830

Dinner: 1830

Pensacola Yacht Club
[1897 West Cypress Street](#)
Pensacola, FL 32502
Cost is \$31 per person

Buffet Entrées:

Pesto Grilled Breast of Chicken
topped with a Sun-Dried Tomato Cream Sauce

AND

Garlic and Pepper Crusted Grouper served in a White
Wine Sauce

Southern Green Beans
Garlic Mashed Potatoes

Served with:

Mixed Green Salad served choice of two dressings

Warm Dinner Rolls served with Whipped Butter

Dessert: Chef’s Choice to alternate at each place setting

Coffee, Iced Tea and Water

Cash bar available

Guest Speaker:

Ross Pristera

**Senior Director and Historic Preservationist
for the UWF Historic Trust**

Please R.S.V.P. by Sunday, 12 September 2021 to

LCDR Ray Judd, USN (Ret)

Email: thejuddsfl@cox.net or

Phone: 850-456-8104 or

<http://pmoaa.org/Calendar.aspx?ID=43>

No Exceptions. Meals are ordered based on accepted
reservations. **No US Mail reservations.**

Phone/email/web reservations are considered committed
and are payable at the door. **Web Reservations – Be
sure you receive an email confirmation, otherwise
your reservation was not recorded.**

Deadline for RSVP is: 9/12/2021

PMOAA BOARD OF DIRECTOR’S MEETING

26 August 2021

The monthly Board of Directors meeting of the Pensacola Chapter of MOAA was held at the Pensacola Yacht Club on August 26, 2021. The meeting was called to order at 1704. In attendance were the following individuals: CAPT Dean Kirschner, RADM Joan Engel, LT Ken Martin, LCDR Raymond Judd, COL Walter Sawyer, LCDR Trumin Brown, LCDR John Mills, MAJ Molly Werner, LtCol Robert Nelson, Col Joseph Kinego, Mrs. Elizabeth Richbourg (Scholarship Chair) and Mrs. Jean Booton (BEACON Editor).

Minutes from June 29, 2021 BOD meeting - the minutes from the previous months board meeting were read. The minutes were accepted and approved by the board.

Treasurer Report: LCDR Brown gave the treasurer report. These balances were accurate as of July 23, 2021. The balance of the checking accounts was \$3,796.67. The balance of the savings account was \$14,520.56. The balance for the Anna Johnson fund was not read, as statements are sent out quarterly. The treasurer’s report was accepted and approved by the board.

Agenda: The first item on the agenda was the Scholarship after action report. There were 51 people in attendance. Only one of the scholarship winners was in attendance, as the others were already back at their respective schools, or in the process of going back. This was more of a case of having the scholarship dinner later in the month of August, due to conflicts with other events held at PYC.

The board also discussed the idea of having the recipients of the scholarships speak briefly about themselves and where they see themselves in the future. Also, in that same discussion, the board brought up the need to recognize the benefactors of the named scholarships every year at the scholarship dinner.

The next item on the agenda was a brief from the BEACON editor, Mrs. Jean Booton about the lack of information about the scholarship recipients to introduce them to the chapter via the Beacon. The lack of information was not provided, or the use of the information was denied by the recipients themselves,

or their sponsor/parents. There was a discussion between board members that a line should be written into the application that says, “If awarded a scholarship, the recipient acknowledges that their likeness (photo) and any information contained on the application that was submitted, shall be used by the organization for dissemination to the chapter's membership by newsletter or via the webpage.”

The next agenda item was a rundown on the state of the membership. Again, the membership numbers did not increase or decrease for the month of August.

The September dinner will be held on September 16, 2021. The scheduled speaker will be Ross Pristera, who is the Historical Preservationist for the UWF Historic Trust. The dinner will be buffet style.

The October dinner will be held on October 21, 2021. The speaker for that dinner will be determined at a later date. The dinner for the October meeting, will also be buffet style.

The Christmas dinner will be a combined event between the Pensacola Chapter of MOAA and Avant Garde. It is hoped that both groups can gain new members from this cooperation.

The next to the last item to be discussed was the creation of a nominating committee. Once the nominating committee is created, they will nominate members to be voted on by the membership at the November meeting.

The last item to be discussed was the Biannual Bylaws review. This will be discussed more in depth at the September Board of Directors meeting.

The meeting was adjourned at 1835.

**Respectfully submitted,
Ken Martin, Secretary**



SCHOLARSHIP PROGRAM

Were you there? Did you attend our Annual Scholarship Awards Banquet? It has been reported to be one of the best dinner meetings yet. It started with a warm greeting from our Chapter President, CPT. Dean Kirschner, USA (former). Next came the presentation of colors by Pensacola High School's AFJROTC color guard. After the invocation by the Chaplin, a most delicious dinner was served. There was a festive feeling in the air. Liz Richbourg, Committee Chair, gave a report on the many updates to the application and qualifying criteria. There was a total of fourteen (14) applications received via US mail from the PMOAA website. An additional eight (8) applicants were submitted by the Pensacola State College Scholarship Foundation. A \$2,000 scholarship was awarded to the six (6) highest scoring students. The winners are:

A. *LT Omar Selland Award:*

Ellen Ryan-Walker, University of Florida, Major: English/Film Studies/Foreign Language

B. *Riesberg Institute Sponsored Awards:*

Cpl. Jacob Riesberg, USMC Memorial Award:

Cheyanna Slack, Mississippi State University, Major: Music Education

Lt Col Richard Cali, USAF Memorial Award:

Jessica Herring, Pensacola State College, Major: Nursing Program

Seaman 1st Class Jack W. Cleveland, USN Memorial Award:

Kaitlyn Biery, Pensacola State College/University of Miami (dual enrollment), Major: Global Health Studies

C. *Anna Johnson Award:*

Sonny Bengston, Pensacola State College, Major: Biology

Matthew Blalock, Southern Illinois University, Major: Human Nutrition/Dietetics

Special thanks to the Scholarship Program members for their tireless service. Congratulations to the PMOAA general membership, Riesberg Institute, Anna Johnson Scholarship Fund, LT Omar Selland (Founder) and the Escambia County Sheriff's Office for your continued dedication to higher education.

\$\$\$\$ PMOAA ANNUAL RAFFLE \$\$\$\$

The tickets were mailed and returned. Dutifully mixed in the drum by MAJ Molly Werner, USA Ret, all collected monies were deposited and the winning amounts calculated. Three (3) tickets were drawn by Sunny Bengston, scholarship winner.

THE WINNERS ARE:

1st prize	\$600.00.	B Eager
2nd prize	\$350.00	Dean Kirschner
3rd prize	\$125.00	Joan Engel

Congratulations to all the winners!

Liz Richbourg, Raffle Chairperson

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**SCHOLARSHIP DONATION FORM**

Please accept my/our gift of \$\_\_\_\_\_ to support the PMOAA Scholarship Fund.

This gift is being made in honor of, or in memory of:

Donor Information:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Email

Please send an acknowledgement to:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

Your gift is tax deductible to the extent allowable by law. Mail your donation payable to:

**PMOAA Scholarship Fund**  
**P.O. Box 17728 Pensacola, FL 32501-7728**

Thank you for your support!

**2021 PMOAA MEMBERSHIP RENEWAL FORM**

(Please Print)

Today’s Date: \_\_\_\_\_

\_\_\_\_\_  
FULL NAME: (Last) (First) (Middle)

\_\_\_\_\_  
RANK/SERVICE:

Circle:

Active Duty Retired Reserve Guard Former Surviving Spouse

\_\_\_\_\_  
SPOUSE/SIGNIFICANT OTHER:

\_\_\_\_\_  
ADDRESS:

\_\_\_\_\_  
PHONE NUMBER: (Home) (Cell)

\_\_\_\_\_  
EMAIL ADDRESS: (For Official Chapter Communications/Use)

Member of National MOAA: **Y / N**

My MOAA Number is: \_\_\_\_\_

Life member: **Y / N**

**Please check all PMOAA activities in which you, or your spouse, can assist:**

- |                                                        |                                                        |
|--------------------------------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> Chapter Officer               | <input type="checkbox"/> Website Administrator         |
| <input type="checkbox"/> Chapter Director              | <input type="checkbox"/> Membership Recruiting         |
| <input type="checkbox"/> Survivor Assistance Committee | <input type="checkbox"/> <b>Beacon</b> Editor          |
| <input type="checkbox"/> Accounting/Finance            | <input type="checkbox"/> Public Relations/ Advertising |
| <input type="checkbox"/> ROTC/JROTC Liaison            | <input type="checkbox"/> Program/Event Coordinator     |
| <input type="checkbox"/> Scholarship Committee         | <input type="checkbox"/> Photographer                  |
| <input type="checkbox"/> Legislative Affairs           |                                                        |

\_\_\_\_\_ Membership Dues:

\$20.00/year (E-**Beacon**)

\$32.00/year (Mailed **Beacon**)

\_\_\_\_\_ Surviving Spouse (Auxiliary) Dues:

\$20.00/year (E-**Beacon**)

\$32.00/year (Mailed **Beacon**)

\_\_\_\_\_ Social Member (only for grandfathered members):

\$12.00 to receive Mailed **Beacon**

\_\_\_\_\_ TAX-DEDUCTIBLE SCHOLARSHIP CONTRIBUTION

\_\_\_\_\_ **TOTAL ENCLOSED**

Make check payable to **PMOAA** and mail to:

**Membership, PMOAA**

**P.O. Box 17728**

**Pensacola, FL 32501-7728**

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## ROWWA

Greetings Ladies,

Welcome to our 50th Anniversary Year!

We look forward to you joining us for our membership luncheon at Bonefish Grill on 12 Avenue at our usual time of 1100 on 9 September 2021.

ROWWA Eligibility for Membership: Retired wives and widows of military officers and retired women officers. Guests are welcome.

Please RSVP to Brynne Cook at 805-766-4028 by 7 September 2021. Luncheon fee is \$20.

Dues are now \$20, due in September and can be paid at the door or mailed to:

Brynne Cook  
510 Admiral Doyle Rd  
Pensacola, FL 32506

Membership information and directory updates:

Molly Werner  
Home: 850-474-1291  
Cell: 850-292-9756

**Very Respectfully submitted by,  
Molly Werner, Membership Chairman, ROWWA  
for ROWWA Publicity Chairman Ruth Nichols**

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## Surviving Spouse Corner: Financial Considerations for Spouses and Survivors

**By: Pat Green  
JULY 30, 2021**

You are never prepared for the loss of your spouse. That is true emotionally, and sometimes financially. Even if you do all the work of setting legal instruments in place, often something is overlooked or neglected or some circumstance has changed that requires an update or adjustment.

To prepare, compile papers (especially DD Form 214 and Disability Claims) and determine your financial standing. Calculate the income of each spouse if the

other dies. The reality might surprise you. Curtailing your lifestyle, downsizing, saving more, or buying insurance products are options that can avert financial chaos. Give these options some serious thought.

**[MOAA PUBLICATIONS: [Access Member-Exclusive Resources for Financial Planning, Survivor Resources](#)]**

Keep in mind these additional considerations:  
**Credit cards.** Each spouse should have a credit card in their name — alone — as well as some jointly held cards. Be careful that automatic recurring charges, a monthly newspaper subscription, for example, are not billed to a card solely owned by one spouse. If that spouse dies, it takes more effort to have that card cancelled.

**Pensions.** When you are retired, determining your income seems pretty straightforward. Pensions don’t change much. But what if that pension does not transfer to the surviving spouse? If you have the Survivor Benefit Plan, what percentage of the pension continues? Has it been assigned to the spouse or a special-needs child or to a spouse from a previous marriage? Will the spouse receive the veteran’s Dependency and Indemnity Compensation?

**Social Security.** Decisions made about when to start taking Social Security are really difficult. Do what you must, but if there is flexibility, plan a strategy that will support you best and longest. Most people I talk to feel they started withdrawal too soon. Consider delaying Social Security withdrawals from the higher-income spouse. Statistically, women might face 20 years or more of widowhood. Each year that you postpone drawing Social Security creates a larger long-term benefit. Do the math. Ask for advice.

**Investments.** If you have IRAs, you must start withdrawing at a certain age (currently 72). If you have land investments or precious metals or own a small business, converting them to cash requires market timing. These conversions should be discussed with a sales professional specializing in that niche.

**Gifts and inheritances.** If your wealthy Uncle Harry sends you and your spouse each a check for



\$15,000 yearly, soon that gift is thought of as spendable income. But if one spouse dies, Uncle Harry can only send one check for \$15,000 without causing himself tax consequences. Besides, other family members won't think it's fair if you get \$30,000 and they each only get \$15,000. Be grateful, but consider this check a gift, not a reliable source of income. If you own part of an income producing property that is supporting you in retirement, make sure the property is titled correctly and the deed transfer upon death achieves the result you need for that income. Take the example of owning a rental house in partnership with your father, and you and your spouse use half of that rental income for living expenses. You expect to inherit this property upon your father's death. But if you predecease your father and the property is not correctly titled, your spouse could be denied the half share of future income.

[MORE FINANCIAL HELP FROM MOAA: [MOAA.org/Finance](https://www.moaa.org/Finance)]

**Taxes on investments.** Losses on the sale of an investment owned by your spouse are not carried over after the year of the spouse's death. Offset that capital loss by selling an asset that produced a comparable gain. Don't procrastinate. Do this during the year of death to receive the full benefit of the write-off. When a spouse dies and there are no dependents, the survivor pays taxes at the rate of a single person, not married or head of household. Examine the tax table; the single rate is much higher. It can happen that a survivor will have less income and still pay more income taxes. And if the survivor has a modified adjusted gross income exceeding \$88,000 a year, Medicare premiums will also be increased.

**Secrets.** That diamond ring from a former beau, stamp collection, or Bitcoin is not valuable if your spouse doesn't know the ID number or the bank deposit box where it is located. Be sure you discuss all your assets and debts with your spouse.

[Read past Surviving Spouse Corners.](#)





**Pensacola Chapter, MOAA**  
**P.O. Box 17728**  
**Pensacola, Florida 32501-7728**

**President**

CPT Dean Kirschner USA (Former) (2020-2022)  
850-458-7988 [EstDean@cox.net](mailto:EstDean@cox.net)

**1st Vice President**

LCDR Ray Judd USN (Ret) (2020-2022)  
850-456-8104 [thejuddsfl@cox.net](mailto:thejuddsfl@cox.net)

**2nd Vice President**

LCDR John Mills USN (Ret) (2020-2022)  
901-237-6561 [John.Mills16@gmail.com](mailto:John.Mills16@gmail.com)

**Secretary**

LT Ken Martin USN (Former) (2020-2022)  
850-764-5485 [PMOAASecretary@Zohomail.com](mailto:PMOAASecretary@Zohomail.com)

**Treasurer**

LCDR Trumin Brown, USN (Ret) (2020-2021)  
850-932-0370 [Trumin.Brown@att.net](mailto:Trumin.Brown@att.net)

**Immediate Past President**

CPT William D Clark USA (Ret)  
850-437-3115 [Sf44Clark@bellsouth.net](mailto:Sf44Clark@bellsouth.net)

**Interim Chair, Survivor Assistance Committee**

CPT Dean Kirschner USA (Former)  
850-458-7988 [EstDean@cox.net](mailto:EstDean@cox.net)

**DIRECTORS**

**Director**

RADM Joan M Engel USN (Ret) (2020-2022)  
850-473-9899 [JMEnightingale1961@aol.com](mailto:JMEnightingale1961@aol.com)

**Director**

MAJ Molly C Werner USA (Ret) (2020-2021)  
850-474-1291 [Mc4Werner@aol.com](mailto:Mc4Werner@aol.com)

**Director**

Col Joseph C Kinego USAF (Ret) (2020-2022)  
703-868-4928 [Joebevka@aol.com](mailto:Joebevka@aol.com)

**Director**

LtCol Robert Nelson (Ret) (2021-2022)  
719-322-4130 [BobNelson.moaa@gmail.com](mailto:BobNelson.moaa@gmail.com)

**Director**

COL Walter Sawyer USA (Ret) (2019-2021)  
850-444-4947 [WaltSawyer2@aol.com](mailto:WaltSawyer2@aol.com)

**Chair, Scholarship Committee**

Mrs. Liz Richbourg, Surviving Spouse  
850-206-0986 [Norma3710@cox.net](mailto:Norma3710@cox.net)