



PMOAA BEACON

Home of the Blue Angels - Pensacola, FL

4 Star Chapter Award – 2002

A 5 Star Chapter 2003 – 2019, 2021

<http://www.pmoaa.org>

June 2023



President's Corner

It has been a busy month and I hope your summer is shaping up to be interesting and filled with as much adventure as you can handle. We will be kicking off the summer with our June 15 meeting at PYC/Watson Sailing Center starting at 1730. We will have the standard PMOAA Picnic menu of BBQ Chicken, Hamburgers, Hot Dogs, Cole slaw, potato salad and sliced watermelon. Please register early for the picnic and plan to have a relaxing good time out on the beautiful, covered porch or inside the air conditioned space. No speaker, no program. We will have bingo for a little fun!

Our May meeting on the 18th was held at the Mustin Beach Club (formerly the Mustin Beach Officers Club) aboard NAS Pensacola. The luncheon food was excellent and of sufficient quantity. The room was clean and bright and provided a lovely

view of Pensacola Bay and the grounds in front of the Club. We had 68 people signed up at a cost of only \$22 per head so all was good! Our speaker, Andy Anderson from the Santa Rosa



Andy Anderson & President Ken Pyle

County Veterans Service Office, did a wonderful job presenting the range of services and support he and his colleagues provide retired, active duty and dependent personnel. He patiently answered all of our questions and even took many after the meeting concluded. Thank you, Andy for all you do for our fellow veterans and service members/family members. Great work!

May 19-21, my spouse, Sandy, and I joined a large group of MOAA members from the Florida Council of Chapters at the annual state convention. This year's event was held in St. Augustine at the Renaissance World Golf Resort and Conference Center. It was a wonderfully organized event by our Council President, Pat Kluever and his officers.



**Molly Werner
President's
Leadership
Award Winner**

The Pensacola Chapter was honored a number of times during the Conference. Molly Werner was awarded a special President's Leadership

Award

received certificates for being awarded "Five Stars" for both our Newsletter and Website. Well done to Molly for her continuing work in tirelessly leading our



**Jean Booton
Beacon Editor**

Club year in and year out. Congratulations to Jean Booton, Editor of the Beacon newsletter and to Bob Nelson, our Treasurer and Web Master for our website. You all do such amazing work for us to keep things moving forward in positive ways. We appreciate you!



**Bob Nelson
Webmaster**

See you all on June 15 at PYC/Watson Sailing Center for our summer picnic.

Your President, Ken Pyle



LEGISLATIVE AFFAIRS

This month we will begin by looking at the current status of some VA programs. Then take a look at existing programs and how proposed legislation might affect them.

To help you stay informed about issues, please consider subscribing to the MOAA Newsletter which is sent out two to four times per month on Thursdays 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 thejuddsf1@cox.net.

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

1. White House Pledges Caregiver Support, But Future of VA Program Still Unclear.
2. Veterans Can Wait Weeks to get VA Help for Drug, Alcohol Abuse.
3. How Women Veterans Can Learn About VA Health Care Services.
4. Extension of Pandemic Prescription Rule Will Help Hundreds of Thousands of Vets.
5. These MOAA-Backed Bills Will Help the VA Support Older Veterans.
6. SBP Open Season Basics: How to Enroll, How to Disenroll, and What it will Cost.

1. White House Pledges Caregiver Support, But Future of VA Program Still Unclear

(Adapted from an article by Leo Shane III in the 27 Apr 2023 MOAA Newsletter)

President Joe Biden signed an executive order promising to expand caregiver services for veterans, but some advocates say the move does not clear up uncertainty surrounding Veterans Affairs' long-term support for those families.

During a White House ceremony on April 18. Biden said the new order on caregiver services included 50 separate actions by federal agencies designed to aid "childcare workers, nurses, home care workers and family care givers."

Nationwide, an estimated 5.5 million individuals are providing caregiver services to injured service members and veterans, often giving up their own careers to provide around-the-clock medical and emotional support. Biden said his new order would "cut the red tape and give veterans who need assistance at home more flexibility to pick their own caregivers."

It also includes instructions for the VA to develop a pilot program to provide psychotherapy support via video Telehealth for caregivers of seriously ill or injured veterans. In a statement, VA officials said the moves are already underway at the department, and the new order would help strengthen and improve the [Program of Comprehensive Assistance for Family Caregivers](#).

Steve Schwab, CEO of the Elizabeth Dole Foundation (an influential policy voice on veterans caregiver issues) said the executive actions "Have the potential to provide relief in some of the areas of greatest need for military caregivers," including expanded respite care services, better mental health support and improved financial support for veterans in need.

But the moves do not include a new timeline for new rules regarding VA caregiver support eligibility, an issue that has been looming over the program for more than a year.

The program provides stipends to family members of some veterans with service-connected injuries that limit their ability to live independently. The payouts generally hover around \$3,000 a month for the most severely wounded individuals, and about \$1,800 for others with less catastrophic injuries.

About 30,000 families receive benefits through the program. Last March, amid a review of participant eligibility that threatened to change benefits for up to 90% of enrolled veterans, VA Secretary Denis McDonough announced a halt to any dismissals from the program and vowed to rewrite program rules.

Last September, with details of those looming changes still unclear, department leaders announced that "legacy" participants of the program would remain eligible for benefits through September 2025, except in select cases such as fraud or caregiver changes.

Following the White House announcement, VA Press Secretary Terrence Hayes said that the ongoing caregiver program review is "coming to a conclusion" and "based on the outcome of that review, we will determine whether proposed changes through rule-making are necessary."

The executive order instructs VA officials to "consider" making those decisions by the end of the current fiscal year, on Sept. 30.

[RELATED: [VA Officials Work to Raise Awareness of Cemetery, Burial Services](#)]

Holly Ferrell, executive director of Veteran Warriors - whose members include more than 3,500 caregivers in the VA program - said the continued questions about the review overshadow the potential benefits of the new presidential order. "These services are either starting to expand or are slated for expansion," she said. But caregivers she speaks with are less concerned with improvements to the program than with wholesale eligibility changes in the future that could boot them from receiving any support.

2. Veterans Can Wait Weeks to Get VA Help for Drug, Alcohol Abuse.

(Adapted from an article by Leo Shane III in the 20 April 2023 MOAA Newsletter.)

Substance abuse problems among veterans are on the rise, but it can take weeks or months to access care through the VA because of a confusing morass of bureaucratic hoops, according to advocates who testified before Congress.

The difficulties in getting veterans timely care shows that despite promises of fixes, department leaders are still struggling to streamline a multi-state system serving more than 550,000 veterans dealing with alcohol and drug abuse -- about 8.5% of the total number of patients served by VA health care services. Lawmakers on the House Veterans Affairs Committee said they are hearing increasing complaints from veterans forced to wait for care in the VA system instead of being given options for care at private-sector facilities.

"Many veterans are trying to access care, but instead receiving delays," said Jen Silva, chief program officer at Wounded Warrior Project. "Not finding appropriate care in a timely manner not only fails to capitalize on veterans' desire to change their life circumstances, but in some cases causes further damage to their mental and physical health."

But department officials denied that the problems are a result of overbearing bureaucratic rules.

"We do not have a policy denying veterans community care access," said Dr. Tamara Campbell, executive director of VA's Office of Mental Health and Suicide Prevention.

Under current guidelines, VA health officials must provide "alternative treatment" to veterans seeking substance abuse treatment if they cannot find an inpatient bed within 30 days. That can include VA programs in farther-away cities or states, or private-sector health care options.

Officials from the VA Inspector General's office said application of those rules are applied inconsistently, sometimes resulting in month-long delays. Veterans advocates testified about numerous calls from frustrated individuals who don't understand what options are available to them, leading to waits of weeks or months for help.

VA officials said they are working to speed up response times and available beds at department substance abuse centers. Officials have set a goal of hiring 1,100 new specialists to help treatment programs this fiscal year, and have already brought in more than half of that total.

But Lawmakers said they may need to pass legislation mandating more outside care referrals if administrators can't find ways to streamline the current process. Veterans advocates pushed for dropping the current 30 day requirements to a week or less.

VA officials said that in the last five years, alcohol abuse cases have increased about 5% among patients, amphetamine abuse has increased about 8%, and cannabis abuse has increased about 12%. Opioid abuse cases have remained steady over the same period.

3. How Women Veterans Can Learn About VA Health Care Service

(Adapted from an article by the VA's Office of Women's Health in the 3 May 2023 VA News.)

Health care is an inevitable need for all. Women Veterans have unique physical, mental and spiritual needs that can be met through VA health care. Yet only 44% of women Veterans are currently enrolled in VA health care.

Health care decisions can be overwhelming, and women Veterans might ask themselves "Where do I start?" The following guide gives useful tips on how to be informed about VA health Care as a woman Veteran.

Attend the VA Women's Health Reengagement Training (heaRT). The VA Women's Health Reengagement Training (heaRT) teaches women Veterans about their health services available at the VA. In a single training session, women Veterans learn

how to apply for and use the VA health services they earned and deserve.

The trainings are offered virtually and in person on a variety of dates and times to accommodate various time zones and personal schedules. All women Veterans, whether or not they are enrolled in VA health care, are welcome to attend a session. Visit the VA Women's heaRT website to [register](#) for a training session.

Download the VA Women's heaRT Handbook. The Women's heaRT team offers a handbook containing extensive information about health care services for women Veterans. The handbook gives women veterans in-depth details about Women Veterans: Women Veterans and VA health care, Understanding the VA, VA health care services and Enrolling in VA health care.

The handbook is a great resource for Women veterans who have questions about a specific VA health care service or want to learn about what services are available to them. Using the training handbook, as well as attending one of the heaRT sessions, provides women Veterans with the optimal knowledge to confidently navigate the VA health care system.

To download the digital training handbook, visit the [VA Women's heaRT website](#).

Contact the Women Veterans Call Center. The Women Veterans Call center is a great resource for information about a variety of women Veteran services and benefits. Any woman Veteran can make use of this service, whether enrolled in VA health care or not, and it is completely free and confidential.

You may call as many times as you need regarding any question you may have -- no question is too big or too small. For instance, the call center can connect you the Women Veterans Program Manager (WVPM) who assists in their service coordination. The call center can also help with questions about eligibility for services or how to make a medical appointment.

Call or text the Women Veterans Call center at 855-VA-WOMEN (855-829-6636) or use the online chat feature. Center representatives are available Monday thru Friday, 8:00a.m. to 10:00p.m. ET., and Saturday, 8:00a.m. to 6:30p.m. ET., excluding federal holidays.

Listen to the "She Wears the Boots Podcast." She Wears the Boots is a podcast on women Veteran's health sponsored by the Office of Women's Health in the Veterans Health Administration. Each episode of this podcast focuses on a different health topic and invites VA experts to talk about related VA programs. The podcast recognizes that while women

Veterans have the same health care needs as non-Veteran women, Veterans are at a higher risk for certain conditions that may require specialized care. Check out Podcast episodes at [Spreaker.com](#).

4. Extension of Pandemic Prescription Rule Will Help Hundreds of Thousands of Vets.

(Adapted from an article by Patricia Kline in the 11 May 2023 MOAA Newsletter.)

The federal government has extended a rule that allowed physicians to prescribe controlled medications across state lines -- a pandemic exception that was set to expire that would have affected hundreds of thousands of veterans in the VA health system.

The Drug Enforcement Administration and the Substance Abuse and Mental Health Services Administration, or SAMHSA, announced they are extending all telehealth flexibilities allowed under the pandemic for six months, as well as the allowances for controlled medications prescribed through Nov 11, 2024.

The VA [has pushed for the expansion of telemedicine allowances](#) that were introduced in the early weeks of the Covid-19 pandemic, to include medical treatment and prescribing across state lines.

According to VA Secretary Denis McDonough, the emergency declarations boosted the VA's ability to provide care to veterans in rural or remote areas, as well as those with disabilities that make it challenging for them to travel to or from appointments.

McDonough estimated that if the Covid-19 emergencies ended without any intervention, 2.7 million veterans in rural locales who use VA health care and another 1.3 million veterans who are not enrolled in VA health services would lose easy access to their prescription drugs.

[RELATED: [PACT Act Claims Reach Major Milestone](#)]

The national emergency pandemic measures have ended -- a move that ends federal allowances for hospitals treating Covid patients, shifts development of Covid treatments and vaccines back to the private sector and ends the availability of free at-home Covid tests and vaccines for consumers.

DEA officials said they needed extra time to review the 38,000 comments the agency received on proposed telemedicine rules it published in February, which called for permanently extending flexibility to prescribe certain non-narcotic medications without a prior in-person visit and allowed physicians to prescribe buprenorphine, the medication used to treat opioid use disorder, without an in-person visit.

Under both proposals, however, the DEA set a prescription limit of 30 days, after which an in-person examination would be required to receive refills -- a limitation that raised concerns among many patients. DEA officials said they are taking the comments they received on the proposal "seriously and are considering them carefully."

Congress has extended permission for providers to conduct appointments online for two years, but the prescription allowances, particularly the waiver of a DEA requirement that controlled substances such as opioids, attention-deficit/hyperactivity disorder (ADHD) medications and benzodiazepines must have an in-person medical evaluation, also would have expired, prompting the DEA to publish the two interim rules in February.

Now the federal government has until Nov. 11, 2023, to decide the future of some Telehealth prescriptions, while those with existing prescriptions of many controlled medications will retain them through November 2024.

More than 1.1 million Americans have died from Covid-19 since February 2020, including at least 24,642 veterans. Cases, hospitalizations and deaths are on the decline, with 1,109 Americans dying last week from the disease, according to the VA and the Centers for Disease Control and Prevention.

5. These MOAA-Backed Bills will Help the VA Support Older Veterans.

(Adapted from an article by Rene Campos in the 18 May 2023 MOAA Newsletter.)

MOAA joins the VA in celebrating the resilience, strength, and contributions of older veterans during Older Americans Month. This year's national theme, "Aging Unbound," emphasizes the diverse aging experience of older Americans and how their communities are supporting their health and well-being.

[TAKE ACTION: [Urge Your Lawmakers to Support Services for Older Veterans](#)]

A top MOAA health care priority this Congress is to secure funding, staff, and other resources to accelerate delivery of VA home and community-based services (HCBS), long-term care (LTC), and caregiver support while sustaining VA programs and services to meet current and future needs of veterans, their caregivers, and their families.

Like most Americans, veterans want to age in place at home in comfortable and familiar surroundings, rather than in a residential or institutional care setting like a nursing home where they can feel disconnected from life (and where care is more costly).

To support these wishes, congressional champions for veterans and their caregivers have reintroduced MOAA-backed legislation that failed in the 117th Congress. MOAA needs our members and veteran-caregiver advocates to join our push to get this legislation signed into law this year.

Expanding Veterans' Options for Long Term Care Act ([S.495/H.R.1815](#))

With bipartisan support in both chambers -- introduced in the Senate by Sen. John Tester (D-MT), Jerry Moran (R-KS), Patty Murray (D-WA), and Mike Rounds (R-SD) and in the House by Reps Elissa Slotkin (D-MI), Bryan Steil (R-WI), David Drone (D-MD), and Ann Kuster (D-NH) - this bill would allow the VA to launch a pilot program to look at the effectiveness of paying for assisted living services. At present, the VA is unable to pay room and board fees at these locations.

[TAKE ACTION: [Urge Your Legislators to Support S. 495 and H.R. 1815](#)]

Elizabeth Dole Home and Community Based Services for Veterans and Caregivers Act ([S.141/H.R.542](#))

This Act, also known as the Elizabeth Dole Home Care Act, is another bipartisan, bicameral bill reintroduced by Sens. Moran and Tester, alongside Reps. Julia Brownley (D-CA) and Jack Bergman (R-MI). This bill would Improve HCBS for veterans and their caregivers transitioning between VA caregiver support programs, establish a needs assessment tool to determine the level of support needed to care for the veteran, expand mental health and support services for caregivers, and enhance communication and coordination between veterans and their families and veteran service organizations.

On April 26th, Tester offered a Senate [amendment](#) to a bill, S.326, the VA Medicinal Cannabis Research Act -- a bill that would direct the VA to carry out a study and clinical trials on the effects of cannabis use among veterans with chronic pain and post-traumatic stress disorder (PTSD). The amendment struck out all the existing language in S.326 and replaced it with a new bill title, the Elizabeth Dole Veterans programs Improvement Act.

This new bill has the text from S.141, to include improvements to VA HCBS services and to the family caregiver program, care coordination and communications, and grants to cover mental health care for caregivers and the medicinal cannabis research study provisions from the original S.326 bill which included researching veteran interviews to find out whether evidence warranted a clinical trial on the effects of cannabis on PTSD and chronic pain.

It would also allow the VA Secretary to decide whether the department could conduct a clinical trial using cannabis (Note: this bill does not allow the VA to prescribe or distribute cannabis to veterans in a clinical trial unless the above conditions are met).

Also included in the amendment are improvements for Native American veterans using VA home loans, outreach and assistance grants for states to assist veterans and their spouses, children, and parents in applying for benefits and programs. and a requirement for the VA to submit a plan to Congress on how it will obligate and expend funding under the Cost of War Toxic Exposures Fund established in the PACT Act last year.

The amendment was expected to pass by unanimous consent, but did not advance after last minute opposition from senators, citing the cannabis provisions and concerns with procedural issues related to the amendment process.

It is unclear whether the amendment will come to the floor again, and, if it does, whether it will contain the medicinal cannabis research study. Meanwhile, MOAA and our stakeholder partners are working with the Senate to assess next steps on how to advance the HCBS and caregiver provisions from the original bill S.141, and ensure they become law.

Additionally, MOAA will continue to work with the House to advance H.R.542 to press both chambers to act on these life-saving provisions.

[TAKE ACTION: [Urge Your Legislators to Support H.R. 542 and Provisions in S. 141](#)]

MOAA commends the VA's continued prioritization of age-friendly care (with emphasis on veterans aging in place) and attempts to bolster HCBS and LTC programs on its own. However, efforts continue to lag demand, and programs and services remain significantly limited across its health care system.

While the VA is clearly focused on supporting older and vulnerable veterans, it is essential for Congress to assist the department in accelerating and improving its efforts to expand HCBS, long-term care, and caregiver programs for continuity and consistency of care across the system.

Progress on these pieces of legislation is of the essence. Veterans are counting on Congress to get these bills across the finish line this year.

6. SBP Open Season Basics: How to Enroll, How to Disenroll, and What It Will Cost.

(Adapted from an article by Lila Quintiliani in the 18 May 2023 MOAA Newsletter.)

The National Defense Authorization Act of 2023 authorized a rare open season for the Survivor Benefit

Plan (SBP), which is a way for military retirees to ensure their eligible survivors receive a continuous lifetime annuity. The open season began December 23, 2022 and continues through January 1, 2024. Without SBP coverage, retired pay stops upon the death of the retiree.

There have only been four open seasons since the establishment of SBP in 1972, and the most recent one was almost two decades ago, in 2005. What is unusual about this open season is that it allows retirees not only to opt into the plan, but also to opt out of their current coverage.

It's important to note that the retirees cannot change coverage during this open season: They can only enroll in the plan or discontinue SBP coverage. They cannot increase or decrease coverage amounts, or change or add beneficiaries. Retirees also cannot disenroll and then enroll again to change their coverage.

How Do I Enroll?

Enrollment is a four-step process: 1. Submit a Letter of Intent, which can be found on the Defense Finance and Accounting (DFAS) [website](#). 2. Once this letter is submitted, DFAS will send an estimate of future monthly premium costs as well as a one-time "buy-in premium" figure. 3. If you decide to enroll, you will have to submit an enrollment form and choose how you will pay -- a lump sum, 12 equal monthly payments, or a combination of the two. 4. DFAS will confirm your enrollment and provide instructions on how to submit payments. You are allowed 30 days from the date you sign your enrollment to cancel; cancellation must be in writing and must be received by DFAS within the 30 days.

The Coast Guard's Pay and Personnel Center, the pay agency for the Coast Guard and members of the commissioned corps of both the U.S. Public Health Service and NOAA, has a similar [enrollment process](#). Currently serving Guard and reserve members should contact their branch of service for information.

How Much Will It Cost?

The one-time buy-in premium is determined by several things. The first is the amount by which your retired pay would have been reduced if you had elected to participate in the SBP at the first opportunity afforded to you.. That amount is 6.5% of whatever portion of your pay you want to cover: Survivors receive 55% of whatever "base amount" of your pay you choose.

Then there is a buy-in "factor" covering back interest payments and an "additional amount" added to preserve the actuarial soundness of the Military Retiree Fund. The amount differs based on the number of months it's been since your retirement.

For example, someone who retired in June 2018 and wanted to enroll would have a buy-in factor of 57.25. If

they wanted to cover their entire retired monthly pay of \$4,750, the calculation for their buy-in premium would be: \$4,750 X 6.5% X 57.25 = \$17,675.94. Going forward, the monthly premium would be \$308.75 (\$4,750 X 6.5%). A survivor would get \$2,612.50 per month, which is equal to 55% of the base amount. Each person will have a unique buy-in amount, which is why everyone who wants to enroll must complete a Letter of Intent so that their pay agency can calculate their specific premium.

How Do I Discontinue SBP?

Disenrolling from the plan is fairly simple: Complete a [discontinuance form](#) and submit it to your pay agency. The member must get concurrence from their spouse and any beneficiary over 18. There is no refund of premiums already paid.

Don't Wait Until the Last Minute

While the open season doesn't close until January 1, 2024, retirees shouldn't delay sending in their forms. DFAS says the normal processing time is 30 days from when its office receives a valid Letter of Intent. While the forms can be submitted by mail, it is undoubtedly going to be quicker to fax your materials (800-469-6559) or use the [askDFAS online upload tool](#).

Compiled and Edited by
LCDR Ray Judd, USN (Ret)

PMOAA BOARD OF DIRECTOR'S MEETING

May 2022

There was no Board of Directors meeting in May due to lack of a Quorum.

Respectfully Submitted
Joan M. Engel, Secretary



(All photos courtesy of Christine Frazier)

JUNE BUFFET PICNIC DINNER MEETING BINGO NIGHT!!!

Thursday, June 15, 2023

Social hour: 1730 – 1830

Dinner: 1830

Pensacola Yacht Club

Sailing Center

[1897 West Cypress Street](#)

Pensacola, FL 32502

Cost is \$30 per person

Buffet Picnic Menu

BBQ Bone-In Chicken

Hamburgers and Hot Dogs served with the
appropriate Buns and Condiments

Potato Salad

Coleslaw

Sliced Watermelon

And

Chocolate & Banana Pudding

Coffee, Iced Tea and Water

Cash bar available

Please R.S.V.P. by Sunday, 11 June 2023 to
LtCol Bob Nelson (Ret)

On line at [15 June Dinner RSVP](#)

Email: rsvp@pmoaa.org or

Phone: 719.322.4130

Dress: Casual Picnic Attire

*No Exceptions. Meals are ordered based on accepted reservations. Phone/email/web reservations are considered committed. **Web Reservations – Be sure you receive an email confirmation, otherwise your reservation was not recorded.** If you did not RSVP, please do not attend.*

**If you need help with your plate, please don't
hesitate to ask.**

Deadline for RSVP is: 6/11/2023

PMOAA Scholarship Update

There is an outstanding opportunity for qualified students to take advantage of individual \$2,000 scholarships offered annually.

PMOAA is well known for the generosity of its members in funding and awarding these annual scholarships. One hundred percent of these donations go directly to help deserving children / step-children, grandchildren / step-grandchildren and spouses of active duty, honorably discharged veterans, reservists or retired military personnel (both officer and enlisted) of all eight Uniformed Services. Surviving spouses and children whose military parent retired and subsequently expired are also eligible.

At the time of application, the **applicant and/or military sponsor** must be:

1. **A resident and/or dependent/grandchild of a resident of the three areas served by the Pensacola Chapter at the time of the application; i.e. Escambia and Santa Rosa Counties of Florida and South Baldwin County, Alabama.**
2. **If enrolled in good standing with the University of West Florida ROTC program, then waive the parent / grandparent / guardian veteran prerequisite.**
3. **Must have completed one or more years from an accredited four/year U.S. College or University Bachelor Degree Program and have a cumulative average of at least a 3.5 GPA as an undergraduate.**
4. **Must be considered by the college / university to be a full time undergraduate student for the upcoming academic year.**

As mentioned, scholarships are **\$2,000 each** and awarded on an annual basis. Recipients are selected based on: **verification of eligibility, career objectives, community and college activities, essay, transcripts verifying cumulative 3.5 GPA and quality of application.**

The essay topic is: ***"Your opinions regarding capitalism vs. socialism."***

Application deadline **June 14, 2023.**

Qualifying applicants can visit Pmoaa.org/CommunityServices/Scholarships and click [Criteria and App](#) at the bottom of the page for application completion details.

Judges are PMOAA members. **This year's Scholarship Awards Dinner Ceremony is scheduled for 3 August 2023** for recipient congratulations as well as

disbursement of funds. Funds are paid directly to the institution on behalf of the awarded student.

Thank you in advance for your attention and distribution toward applicable student candidates.

Respectfully,
Maj Charles Booton, USAF (Ret)
Scholarship Chairman
chazbo_af@mchsi.com



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

Mail your donation payable to:

PMOAA, P.O. Box 17728 Pensacola, FL 32501

Thank you for your support!

The Surviving Spouse Committee Corner

What is a Digital Estate?

Your digital estate includes all electronic and virtual accounts and assets, such as:

Social media accounts	Email accounts
E-commerce accounts	Photos saved in the cloud
Cryptocurrency keys	Cellphone apps
Domain names	Utility accounts
Text, graphic and audio files (or other intellectual property)	Online banking accounts
Blogs and domains	Gaming accounts
Loyalty program benefits, such as credit card perks	Online store accounts

Here are the steps for creating a digital estate plan:

1. Take inventory.

- The first step in creating a digital estate plan is to take inventory of your digital assets, compiling account names, usernames and passwords. You can store the info in a password manager or simply create a document. It is important to review and update the information whenever necessary.

2. Decide how you want your digital assets handled.

- It would be best to provide options on how your executor should handle your digital assets upon death. List your intentions for every asset or account. For example, should your subscription accounts be archived or deleted?

3. When Estate Planning, Don't Let Mistakes Thwart Your Wishes.

- Some companies have their own terms and conditions, and you should review this information to ensure your instructions conform to those policies. Some companies do not allow you to transfer digital assets to another person or account, while others allow

you to authorize a person to access your digital account.

- Twitter and Google have legacy policies that are followed to the letter. Facebook allows your family members to "memorialize" your account so that they can post messages and view photos and quotes. Google's custodial tools allow you to authorize someone to access your digital accounts when you pass.
- If you have blogs or accounts that generate income, you should make decisions about their continuity and who should manage them. You may need someone to make a final post to your followers.

4. Pick a digital executor.

5. Store your digital estate plan in a safe place.

Edited from Kiplingers.com by
Judy Dickson, Chair
Surviving Spouse Committee



ROWWA

Greetings Ladies,

As you already know we have adjourned for the summer months and our next ROWAA Luncheon will be when we meet again this fall in October.

During this hiatus, you are all encouraged to get together and enjoy selections from the menu at a restaurant of your choice.

ROWWA Eligibility for Membership: Retired Wives and Widows of Military Officers and Retired Women Officers. Guests are welcome. Annual Dues are \$20, due in October, and official luncheon costs will be \$25. RSVPs made to and checks can be mailed to our Treasurer:

Melinda Connell
7230 Mier Henry Road,
Pensacola FL 32507
Cell: 410-271-9508

Or, you can pay at the door.

Membership Information and Directory updates, please contact:

Molly Werner
Cell: 850-292-9756
Email: mc4werner@aol.com

**Respectfully submitted by,
Molly Werner, Membership Chair**



Barrancas National Cemetery Memorial Day Ceremony



The Annual Memorial Day service was held at Barrancas National Cemetery at 0900 on a beautiful Monday, May 29th morning. Outstanding and very moving remarks were presented by the guest speaker. Many veterans and military groups acknowledged and honored the passing of some of their members during this past year. This, of course, included the Pensacola Chapter of the Military Officers Association, represented by RADM Joan Engel, USN (Ret).

NJROTC cadets presented the colors flawlessly, and the USAF Honor Guard from Eglin AFB provided moving military honors, just as they do for funerals at Barrancas multiple times every week.

**Submitted by
LtCol William Fiser, USMC (Ret)**

An Enlightening Summer Joint MOAA Meeting

Mark your calendars: As usual, there will be no July PMOAA dinner/lunch meeting, BUT **there will be a joint MOAA Luncheon to be held on 27 July at the Daphne Civic Center, Daphne, AL.**



"You Are Invited! Please join our three MOAA Chapters of Pensacola, South Alabama (Mobile), and Baldwin County AL on 27 July 2023 at the Daphne Civic Center, Daphne, AL from 11:30am-1:30pm for a \$25 per person catered

hot buffet lunch. Our guest speaker is National MOAA Board of Director, Mrs. Virginia "Gail"

Joyce. Mrs. Joyce is a Surviving Spouse and Gold Star Mother. She chairs the MOAA Surviving Spouse Advisory Council. Mrs. Joyce will speak on available MOAA resources and support for present day and future (eventual) Surviving Spouses. She serves as a Director on the Scholarship Fund Board, MOAA Foundation Board, as well as on the Membership Committee, and the Council & Chapter Affairs Committee. Plan to attend."

Reservations will open on our website towards the end of June for the 27 July MOAA luncheon and RSVPs must be received by 10 July. Additional details about our guest speaker and directions to the Daphne Civic Center will be published in July's *Beacon*.

President

CAPT Kenneth Pyle USN (Ret) (2023-2025)
479-651-0292 KPyle1968@gmail.com

1st Vice President

VACANT

2nd Vice President

MAJ Molly C Werner USA (Ret) (2022-2024)
850-474-1291 Mc4Werner@aol.com

Secretary

RADM Joan M Engel USN (Ret) (2022-2024)
850-473-9899 JMEnightingale1961@aol.com

Treasurer

LtCol Robert Nelson USMC (Ret) (2022-2024)
719-322-4130 Bob.Nelson@pmoaa.org

Immediate Past President

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

Survivor Assistance Committee Chair

Mrs. Judy Dickson, Surviving Spouse
850-712-9599 pindogal@yahoo.com

Beacon Editor

Mrs. Jean Booton
850-496-6913 Jean.Booton@pmoaa.org

DIRECTORS

Director

CPT William D Clark USA (Ret) (2023-2024)
850-437-3115 Sf44Clark@bellsouth.net

Director

LCDR Trumin Brown USN (Ret) (2022-2024)
850-375-4541 Trumin.Brown@att.net

Director

LCDR Ray Judd USN (Ret) (2023-2024)
850-456-8104 thejuddsfl@cox.net

Director

LTC Paul Chlebo USA (Ret) (2023-2025)
540-220-8771 pchlebo@yahoo.com

Director

MAJ Frank Dillard USA (Ret) (2023-2025)
317-526-8046 jafd1@hotmail.com

Chair, Scholarship Committee

Maj Charles Booton USAF (Ret)
850-496-6912 Chazbo_af@mchsi.com



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

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