



MOAA®

Military Officers Association of America

PENSACOLA CHAPTER

THE BEACON
APRIL 2026

MOAA PRINTED
NEWSLETTER
5-STAR AWARD



MOAA 5-STAR CHAPTER
2003-2019, 2021-2024



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2026 Renewal Form

Please Renew your Membership now. (if you have not already done so)

PRESIDENT'S MESSAGE



We celebrated the arrival of Spring on March 20 last month. There was one more (small) blast of winter (for us in Florida) earlier that week, but my hope is that is the final gasp of Winter 2025-2026. Enjoy our beautiful Spring weather (until the thunderstorms, etc. start).

My prayer for all of you is to heed some advice I received during my Navy career. An Admiral with whom I worked in the Pentagon, gave me this advice as I was heading back to an at-sea command. I asked him what I could do to improve my success. He said, "Try having more Mercy in my game plan." That advice truly changed my life for the remainder of my Navy career, as well as the 20+ year civilian career that followed. **MERCY and LOVE!** The Golden Rule! Look them up and commit to treat others as you would want to be treated. Love to all of you, my friends.

The **April 16 dinner meeting** will be at the Pensacola Yacht Club starting at 1730 for Social Hour and dinner at 1830. Our guest speaker for the evening will be Ms. Stacey Porter with the National Women's Memorial @Barrancas Cemetery.

Please **RENEW YOUR MEMBERSHIP, NOW!** Over 40 of our current members have not paid their 2026 dues—only \$30 per year. See the renewal form available in this Beacon.

Last month's program featured TSGT Brian Margavich, Lighthouse Director at NAS Pensacola. His stories and pictures of lighthouses across the USA, especially the Gulf Coast and Southeast USA, were enlightening, filled with history, and fun to hear. Brian is a true professional in his role with "Our Lighthouse". Our First Vice President, LtCol Karen Vinson-VanHouter, has done a superb job the past nearly three years bringing us interesting, unique and educational speakers from around our area on both civilian and military topics. Thank you, LtCol Vinson-VanHouter.

Keep our troops, their leaders and families in your prayers no matter where they are serving. The threats are real and their service is important. God Bless them all.

Your President, Ken Pyle

UPCOMING EVENTS

Mark your calendar and enjoy the camaraderie:

*** Apr 16 Dinner at the PYC**

*** May 21 Luncheon at the OAKS**

PROGRAMS



by Karen Vinson-VanHouter, 1st VP

April 16th - Dinner at PYC with guest speaker Stacey Porter, National Women's Memorial at Barracas National Cemetery.

To make your reservation, send email to RSVP@pmoaa.org.



Last month's program featured TSGT Brian Margavich, Lighthouse Director at NAS Pensacola. His stories and pictures of lighthouses across the USA, especially the Gulf Coast and Southeast USA, were enlightening, filled with history, and fun to hear. Brian is a true professional in his role with "Our Lighthouse".

MEMBERSHIP



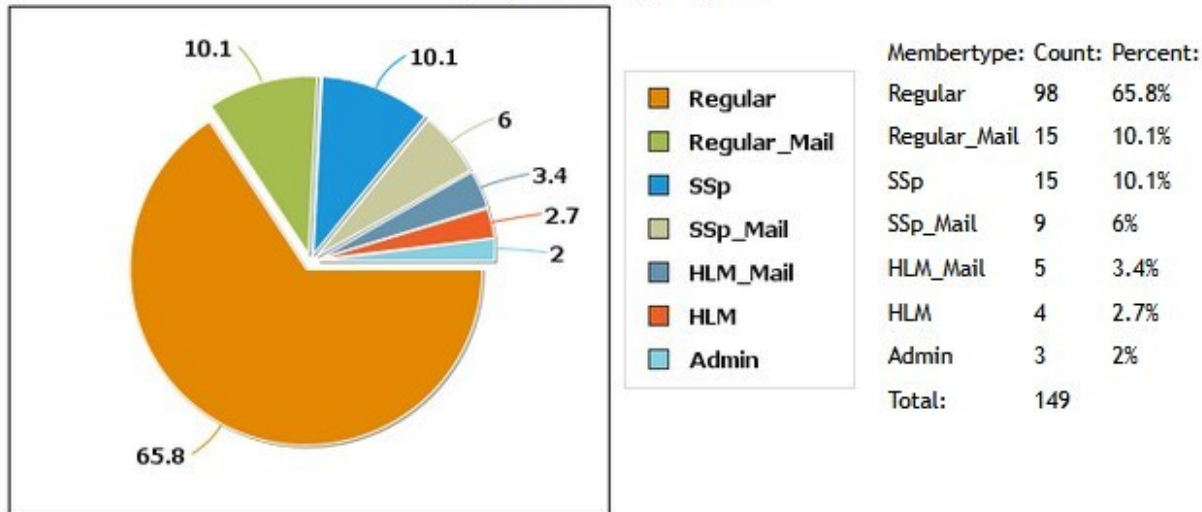
by Sue Varenholt, 2nd VP

Membership renewal form is on pg 11

MEMBERSHIP DIRECTORY, updated, searchable and printable is available to "Members Only" on the Chapter website (login required to protect your privacy).

Pensacola Chapter MOAA Active Members by Membertype

Graph by Percent, Legend by Count



Surviving Spouse Committee



by Judy Dickson

Safeguarding your identity – Keeping your data safe from identity theft & Fraud

In the past, identity theft was thought of as possibly a home or business invasion. But now the internet is involved in just about everything, so it is now necessary to be extra cautious and protect your online data. Widows and widowers of a military veteran are especially targeted, so online protection is even more important. A good antivirus program, a VPN and limiting your online presence provides a good deterrence.

Identity theft occurs when hackers obtain sensitive Personally Identifiable Information (PII) like credit card numbers, bank or investment account information, social security numbers, etc. that can be sold on the dark web.

1. Phone Scams
2. Email Scams
3. Phishing Scams
4. Spoofing Scam
5. Forgery
6. Malware

The above are the typical scams that occur regularly. Changing passwords frequently and using strong passwords helps deter access to accounts. Now the internet also requires a fingerprint, face recognition, or authenticator code, etc. as part of identifying your access. When answering an email, be cautious. Do you know the author of that email? If it is an unknown address, be careful about opening or clicking on a link as it could cause malware to be installed on your computer and receive your personal information.

When the phone rings, if you do not recognize the number then it is best not to answer. Also, be cautious if answering as the caller may be spoofing and trying to impersonate a relative and asking for money. They usually ask for you to purchase a gift card and send it to them or wire them some money.

Another form of malware is when hackers manage to get into your computer and hold it for ransom. If

you have an Apple computer, usually all you have to do is shut down the computer and then restart it since most malware does not work on iMacs. Then you will need to have your computer checked for malware.

Another thing that helps protect you when on the internet is to be cautious of popups and links on websites. An Ad Blocker software can help in this regard

Identity theft and fraud can be reported to the Federal Trade Commission (FTC). Here is a link: <https://www.identitytheft.gov>

If a veteran believes their identity has been stolen, they can also contact the VA at (855)-578-5492. Here is a link to download a booklet that can help: <https://benefits.va.gov/benefits/docs/fraudprotection-kit.pdf>

Also, moaa.org/spam has a list of websites and articles that are useful.

One of our committee members, Melinda Connell, is moving to be near her children and grandchildren. Thank you Melinda for all the many hours you put in as you helped our committee, especially with the cookbook. We wish you all the best.

Can you believe it is April already? Happy Easter to all.

Judy Dickson, Chair, Surviving Spouse Committee

Karin Wiseman, Karen Vinson-VanHouter, Carol Olsen, Christine Cook, Bill Mayer, and Melinda Connell

Link to PMOAA Digital Asset & Quicklist files on our website:

<https://pmoaa.org/upload/Digital%20Estate%20info.pdf>

SCHOLARSHIPS



Pensacola MOAA Chapter Scholarship Application is Open

PASS THE WORD

Now live on our website the annual scholarship application process is open and closes April 24th, 2026. We are fortunate to have funds to provide \$3,000 scholarships to deserving students who are children/stepchildren/grandchildren/step grandchildren and spouses of active duty, honorably discharged veterans, reservists, guardsman or retired personnel (both officers and enlisted) of all eight Uniformed Services. They or their military relative must be residents of our area defined as Escambia and Santa Rosa counties of Florida and South Baldwin County Alabama (although the student doesn't have to be attending college in the area).

Additional information/criteria and a link to the application is on our website (www.pmoaa.org).

Getting the word out is the most important part of this effort so please pass this along to anyone that you think might be interested. If you have questions feel free to email me at Scholarships@pmoaa.org

Dave Mitchell

Scholarship Committee Chair

LEGISLATIVE AFFAIRS



Compiled and Edited by CAPT Dave Mitchell, USN (Ret)

Spring, a time of rebirth, renewal, renaissance. It is one of my favorite seasons, especially coming from the north (Ohio) when I joined the Navy back in 1979. After a long hard winter, the warm sun and milder temperatures were welcome. Even here in Pensacola it feels good. I enjoy the bird's build-

ing nests, the turtles and geckos coming out of hibernation and the sound of frogs in the wetlands behind our house. I am reenergized for the months ahead. Legislative advocacy has no season and thus requires our efforts throughout the year. The good news is that our efforts work and do not go unnoticed. MOAA headquarters knows exactly how many members are registered and how many take the time to click the button and send correspondence to their elected representatives. Click the button, that is how easy it is to take action. In an upcoming chapter meeting I will take a few minutes to walk attendees through the process.

I have chosen a few articles from recent weekly MOAA newsletters, I hope you enjoy them and take action where appropriate.

You can support those efforts by being part of the action. A way to do that is to sign up for the MOAA legislative alerts visit https://moaa.quorum.us/sign_in/ .

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 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 dave.mitchell@pmoaa.org .

Also, if you are not aware, the Florida Council of Chapters (FCoC) publishes a newsletter every other month. It can be viewed here at <https://flmoaa.org/news/>

Your voice needs to be heard by our Florida Congressional Delegation. Please use some or all of the links available within this Legislative Affairs column and subscribe to the automatic notifications I mentioned above. The Pensacola Chapter of MOAA is a member of the Florida Council of Chapters, FCoC at flmoaa.org 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/>

In this issue:

1. What Will It Cost to Help Combat-Injured Veterans?
2. Give Smart: What New Tax Laws Mean for Your Charitable Contributions.
3. Legal Case Seeking GLP-1 TRICARE for Life Reversal Makes Headlines.
4. Can You and Your Family Access the Health Care You've Earned?

1. What Will It Cost to Help Combat-Injured Veterans? Inside the Latest CBO Figures

By MOAA Staff From March 26th MOAA Newsletter

MOAA's long fight to end an unfair pay offset faced by combat-injured veterans has never come with a price limit – for those who've served and sacrificed, financial pressures aren't an excuse to deny earned benefits.

However, even some supporters in Congress have pointed to the cost of a legislative fix – the Major Richard Star Act – as a reason for the long delay in ending the “wounded veteran tax.” And a cost estimate for the bill released March 23 by the Congressional Budget Office (CBO) could further complicate such discussions.

[TAKE ACTION: Ask Your Lawmakers to Support Combat-Injured Veterans]

The Basics

Medically retired veterans eligible for Combat-Related Special Compensation (CRSC) are not eligible to receive both earned retirement pay and VA disability pay – one offsets the other, meaning some do not receive any retirement pay. These are two different payments for two different purposes, one recognizing years of service and the other providing disability compensation.

The Major Richard Star Act, as envisioned by advocacy groups like MOAA and other supporters, would end this offset and ensure these *medically retired veterans with combat-related disabilities* receive full retirement

pay and VA disability compensation. Doing so would cost \$13 billion over 10 years, according to the CBO estimate. That figure could end up lower, as some retirees may choose to keep their existing tax-free CRSC benefit rather than receive Concurrent Retired and Disability Pay (CRDP).

However, the full CBO score of the Major Richard Star Act sits at \$78 billion over 10 years – \$65 billion above the initial figure.

The Breakdown

The Major Richard Star Act has been introduced in multiple congressional sessions with adjustments made to legislative language over time. In its current draft, the bill would not only address the offset for combat-injured medical retirees, but also would extend CRDP eligibility to a significantly broader population of Chapter 61 retirees.

Specifically, the current draft would also eliminate the offset for:

- Chapter 61 military retirees with fewer than 20 years of service
- Chapter 61 retirees with at least 20 years of service and a 40% or lower disability rating

This broader application extends beyond combat-related disabilities and would cover approximately 255,000 more retirees, accounting for the additional \$65 billion in projected cost.

While this expanded scope is reflected in the CBO estimate, it does not align with the original, longstanding objective of the Major Richard Star Act: ***to correct the inequity faced by medically retired veterans whose disabilities are directly tied to combat.***

Earlier versions of the legislation – and recent amendment language proposed to both the FY 2026 National Defense Authorization Act and appropriations legislation – have reflected this more targeted approach by limiting eligibility to combat-injured medical retirees. Those versions have consistently received significantly lower cost estimates, generally \$10 billion to \$13 billion over 10 years.

The Way Forward

The legislative process provides an opportunity to ensure the policy is aligned with its intended purpose. Clarifying the scope of eligibility will be key to ensuring the bill delivers relief to combat-injured veterans without introducing unintended expansions that drive up cost and complicated passage.

MOAA will continue to advocate for a solution that fully removes the offset for medically retired veterans with combat-related disabilities and fully restores the benefits they earned through their service and sacrifice. Given their profound sacrifices, those with combat-related injuries must be the first priority. While individuals with non-combat disabilities are deserving of support, they should be addressed through a separate framework distinct from the remedies reserved for those wounded in service to their country.

As a founding member of The Star Act Alliance, MOAA stands ready to work with lawmakers to refine the legislation so it achieves this goal.

MOAA members can help by adding their voice to the cause: The Major Richard Star Act is one of four key priorities we'll bring to Capitol Hill on April 15 as part of Advocacy in Action, our signature advocacy event. The more messages we're able to send to lawmakers, the greater the effect of our visits to hundreds of congressional offices.

2. Give Smart: What New Tax Laws Mean for Your Charitable Contributions

By Lila Quintiliani From March 26th MOAA Newsletter

Last year's One Big Beautiful Bill Act (OBBBA) made several changes to the tax code that might affect the way taxpayers choose to give to charities.

These changes, and their impact on charitable giving, were the topic of a recent MOAA webinar which not only reviewed their impacts but also explained how charitable giving can be done in tax-efficient ways.

“It’s exciting to see when people want to be generous, and the military community can be very generous, but let’s also do it in a way that is smart and tax savvy,” said guest presenter Daniel Kopp, CFP, MQFP, founder of Wise Stewardship Financial Planning and a longtime MOAA member, during the live webinar. A recording is available for download for MOAA Premium and Life members, part of our extensive webinar archive.

New for 2026

There is a new, above-the-line charitable deduction of up to \$1,000 for single taxpayers and \$2,000 for those filing jointly. This means that even if you don’t itemize, you can still deduct your cash contributions to charities. Since only about 8% of individual income tax returns included itemized deductions in 2022 (the last year for which figures are readily available), this is good news for most Americans.

Also new for the 2026 tax year, those who itemize will now only be able to claim a tax deduction for charitable contributions that exceed 0.5% of their adjusted gross income (AGI).

For example, those with an AGI of \$100,000 can only deduct contributions above \$500.

Additionally, those in the top tax bracket will have a new cap on the amount of deductions they can take. Known as the “2/37 rule,” it limits the value of deductions of those in the 37% bracket to 35 cents for each dollar of deductions.

Cash Is Not Always King

Cash is not always the most tax-efficient way to give to charities, Kopp explained. Often, donating appreciated securities can be more beneficial.

Using a donor-advised fund (DAF), a charitable gifting account administered by a charity, is one way to streamline donating securities.

For those who aren’t typically able to itemize, Kopp also mentioned a strategy called “charitable lumping,” which involves making larger donations in a single tax year, most often to a DAF, and then distributing funds from the DAF to charities over time.

This strategy can be particularly effective for those looking to reduce their taxable income in one specific year.

Gifting From Your IRA

Qualified charitable distributions (QCDs) are a direct transfer of money from your IRA provider to a qualified charity. Not only can you contribute to a cause you care about, you can lower your taxable income, and it can count toward your required minimum distribution (RMD).

You don’t have to itemize your taxes to donate via a QCD, but must be at least 70½ years old.

However, you can’t “double dip” with a QCD and the new above-the-line charitable tax deduction – you could make a direct transfer from your IRA to a qualified charity, but then you cannot count that same donation toward the \$2,000 deduction.

Planned Giving

The webinar also included details on how planned giving can fit into an estate plan, provided by Jeff Angers, MOAA’s director of Development, Fundraising. Sometimes known as legacy giving, planned giving is the process of gifting charitable donations, such as cash, stocks, or real estate, upon death or through structured lifetime giving.

“Planned giving allows you to make a future gift — or a gift that provides income or tax benefits during your lifetime — while still meeting your personal, family, and philanthropic goals,” Angers said.

While many people make bequests through a will or a trust, Charitable Gift Annuities (CGAs) and Charitable Remainder Trusts (CRTs) are more structured and can generate a potential income stream for donors.

Whatever your giving and gifting approach, Kopp emphasized that while coordinating your plan with your financial and tax preparation is important, you also have to have a desire to contribute to a cause you care about ... and not let the “tax tail” wag the dog.

3. Legal Case Seeking GLP-1 TRICARE For Life Reversal Makes Headlines After Lawyer’s Firing

By Kevin Lilley From March 19th MOAA Newsletter

A legal case seeking to reverse the Pentagon’s revocation of some GLP-1 drug coverage for TRICARE For Life beneficiaries has made headlines thanks to courtroom drama ... but the unfair underlying policy remains the real story for MOAA and all military retirees, both present and future.

Rudy Renfer, a Justice Department lawyer assigned to the case, was fired March 13, a day after he attempted to resign upon the court’s discovery of his error-filled court filing produced with the help of artificial intelligence (AI). The retired officer who filed the suit – Col. Derence Fivehouse, USAF (Ret), a MOAA member and a former Air Force lawyer – reported the errors to Judge Robert T. Numbers, who expressed “serious concerns” about Renfer’s explanation of the filing, which included fabricated quotations and other inaccuracies.

[MOAA MEMBER PUBLICATION: Transitioning Into Medicare and TRICARE For Life]

The high-profile firing and the ongoing concern in the legal community surrounding “AI hallucinations” led to a flurry of news reports. Few of the reports looked into the heart of the case: The Pentagon’s 2025 decision to end coverage of GLP-1 drugs under TRICARE For Life while maintaining it in similar circumstances for other TRICARE users.

Since the move, which took effect Aug. 31, MOAA has worked to reverse the coverage change, engaging with lawmakers and Defense Health Agency officials.

Some non-AI-generated background:

- The change effectively establishes two classes of drug coverage: One for TRICARE, one for TRICARE For Life. MOAA believes this setup goes against the intent of Congress in its establishment of the TRICARE Pharmacy program.
- Should this dual-track coverage move forward, it would set a dangerous precedent – other drugs could be added to the TRICARE-approved list but remain excluded from the TRICARE For Life coverage, weakening an earned benefit relied upon primarily by uniformed services retirees and their families.
- GLP-1 users who’ve seen improvements while taking this medication face a stark choice: Pay sometimes-exorbitant costs to continue the medication outside of their prescription plan or risk the progress they’ve made ... and their overall health.

GLP-1 Basics

All TRICARE users, to include those using TRICARE For Life, retain GLP-1 coverage if the drug is prescribed to treat Type 2 diabetes. But only TRICARE Prime and Select users retain GLP-1 coverage for weight loss; they must meet strict prior-authorization standards and have a comorbid condition such as sleep apnea or metabolic dysfunction.

TRICARE For Life users also needed to meet those requirements prior to the Aug. 31 discontinuation of coverage and would need to do so again if the coverage is restored.

Confusion over the use of GLP-1 medication for cosmetic purposes – a benefit not covered under any TRICARE plan and not sought by MOAA – may hinder efforts to reverse the Pentagon’s decision. And the recent AI-generated publicity may spotlight a court case involving this unfair policy change.

But the bottom line for MOAA remains the same: We will fight to reverse this move and restore drug coverage parity for TRICARE and TRICARE For Life users not just for the hundreds of beneficiaries who’ve already shared their story with us, but for future retirees and family members who will transition into TRICARE For Life coverage in the coming years.

4. Can You and Your Family Access the Health Care You’ve Earned? This Bill Could Help

By Karen Ruedisueli From March 12th MOAA Newsletter

Access to timely, reliable health care remains one of the most persistent concerns among servicemembers and their families. Senior enlisted leaders underscored this reality during a recent congressional hearing, identifying health care access as a top complaint across the force.

MOAA has led efforts on the Military Care, Access, Reporting and Evaluation (CARE) Act (H.R. 6796), a bipartisan bill designed to address these concerns by combating long-standing access challenges at military clinics and hospitals. Staffing shortages at these military treatment facilities (MTFs) have increased wait times, reduced appointment availability, and led to a surge in patient complaints.

As part of Advocacy in Action, MOAA’s annual spring advocacy event, MOAA members will build support for this important bill requiring the Pentagon to establish a digital system that:

- Allows TRICARE beneficiaries to report and track MTF access-to-care issues.
- Sends access complaints to the proper patient advocate.
- Aggregates those data points for use by the Defense Health Agency (DHA) to help officials identify and address widespread problems.

[TAKE ACTION: Ask Your Lawmakers to Support the Military CARE Act]

Patient submissions will create a data set that does not exist today – one that will improve transparency in the patient experience, provide details on specific access-to-care challenges, and allow for accountability in addressing fixable systemic problems.

MOAA members took this solution to Capitol Hill as a concept during last year’s Advocacy in Action event and were instrumental in building support that led to the bipartisan bill’s introduction by Reps. Steven Horsford (D-Nev.), Jen Kiggans (R-Va.), Chrissy Houlahan (D-Pa.), and Don Bacon (R-Neb.)

MOAA is in discussions with member offices to secure a Senate companion bill and advance this reform across both chambers.

Why This Bill Matters

TRICARE has policies to facilitate access to care – including access-to-care standards – but compliance is inconsistent. When MTFs cannot meet access standards, patients are not always referred out to the TRICARE network.

When patients encounter MTF access challenges, they cannot readily switch their care to civilian providers because TRICARE policy limits plan changes to certain timeframes – the annual open enrollment season or after a qualifying life event. This policy is consistent with commercial plan practices, but it fails to account for the unique nature of the military’s direct care system that has the potential to trap beneficiaries in an MTF that does not meet their needs.

Barriers to MTF access can impact any patient, but they disproportionately affect currently serving members and their families – those who are most likely to rely on military hospitals and clinics for their medical care.

[RELATED: A Look at the Military CARE Act]

Military families who can't readily seek care elsewhere must have a more effective option for reporting MTF access problems and finding help navigating the military health system (MHS) — an option that also increases transparency regarding beneficiary challenges and leads to greater MHS accountability and oversight.

Please support MOAA's efforts by visiting our **Legislative Action Center** and contacting your elected officials. Encourage them to cosponsor the Military CARE Act to drive health care access improvements for servicemembers and their families.

PMOAA BOARD MEETING MINUTES AND TREASURER'S REPORTS:

* Now restricted to *"Members Only"* for security and privacy.

Login to the Chapter website and select "My Account" to view Board Minutes.

AMERICA **America250FL - Florida's Celebration**



America250FL is an invitation to every Floridian to celebrate the 250th anniversary of our nation's founding.

As we journey toward July 4, 2026, we hope you'll reflect on the unique and influential role that Florida played in the establishment of our country.

Together, let's celebrate the nation of freedom and opportunity that our Founders set into motion with the Declaration of Independence.

Through inspiring events, educational programs, and civic engagement, we seek to spark pride in our shared American values, honor the courage and service of our veterans, revere our republic, and encourage neighbors to come together in the spirit of patriotism. America's semi quincentennial is Florida's opportunity to shape our nation's next chapter.

WHO WE ARE: The Pensacola Chapter of MOAA is a member of the Florida Council of Chapters, FCoC 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. "Never Stop Serving"

We are an independent, nonprofit, politically nonpartisan organization and Veterans Service Organization incorporated under IRS 501(c)(19) rules. Visit our website, PMOAA.org and click MEMBERSHIP to learn more and join us.

FEEDBACK: We welcome your comments/suggestions.

Please email your response to Beacon@pmoaa.org.

BEACON EDITOR STILL needed. Previous long-time editor, Jean Booton, resigned in September. The Chapter really needs a dedicated member to "fill her shoes". If you are familiar with desktop publishing and want to help in this worthwhile endeavor, contact me by email at Beacon@pmoaa.org.

2026 MEMBERSHIP RENEWAL FORM



<p>PENSACOLA CHAPTER - MOAA</p> <p>Dues Renewal Form</p> <p>NEVER STOP SERVING</p>	
<p>Annual Dues: (\$30) \$ _____</p> <p>Optional items:</p> <p>Add Beacon by Mail (\$20)..\$ _____</p> <p>Scholarship fund\$ _____</p> <p>JROTC donation\$ _____</p> <p>Total Amount \$ _____</p> <p style="text-align: center;">Please make check payable to PMOAA</p> <p style="text-align: center; color: blue;">THANK YOU for your continued support of Pensacola Chapter MOAA!</p>	<p>To remain a member of the Pensacola Chapter MOAA please remit your annual dues payment by providing this information.</p> <p>Full name _____</p> <p>Rank _____ Service _____</p> <p style="text-align: center;">mail to PMOAA, Attn: Membership P. O. Box 17728, Pensacola, FL 32501-17728</p>





PENSACOLA CHAPTER—MOAA
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PMOAA-MEETING-PLANS-for-2026¶

DATE □	EVENT □	VENUE □
APR-16 □	DINNER □	PYC □
MAY-21 □	LUNCHEON □	OAKS at NAS □
JUN-18 □	PICNIC/LUNCHEON □	OAKS at NAS □
JUL-30 □	SCHOLARSHIP AWARDS □	PYC □
AUG □	(no meeting) □	□
SEP-17 □	DINNER □	PYC □
OCT-15 □	LUNCHEON □	OAKS at NAS □
NOV-19 □	BUSINESS-MTG □	PYC □
DEC-3 □	CHRISTMAS GALA □	PYC □