



MOAA®

Military Officers Association of America

PENSACOLA CHAPTER

THE BEACON OCTOBER 2025

MOAA PRINTED
NEWSLETTER
5-STAR AWARD



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MOAA 5-STAR CHAPTER

2003-2019, 2021-2024



PRESIDENT'S MESSAGE

As you may have heard me say in the past, these weeks from late September to the end of October are my favorite time of the year to live in Pensacola. It seems we always get a little cooling if not a cold front in early October to give us those perfect early morning temps for the morning walk and plenty of sunshine to enjoy the outdoors the rest of the day. We are blessed and I hope you find ways to take advantage of what we have: Near perfection!

Speaking of perfection, our September 18 PMOAA meeting highlighted the work of Judith Dickson, Surviving Spouse, and her passion for gardening and eating healthy foods, especially fruit and vegetables. Judith's presentation was superbly organized, informative and filled with details of how to live your life following her motto: "You are what you eat." In addition to her program, she was able to sell out the entire first printing of the PMOAA Cook Book. Another order was placed for a holiday sale. We hope many of you will consider buying additional copies as gifts for family and friends, as well as those who missed the first edition will buy one or more for yourself. Thank you, Judith for all you do for our Chapter, especially in service to our surviving spouses.

You may have noticed that the Beacon has a new "email format" that we hope you will enjoy and find effective in knowing what is happening within the Chapter and MOAA, especially our legislative advocacy with Congress and the Administration. If you have any suggestions or questions about the "new" Beacon, please let me or any of the other officers and directors know.

Our October program has changed. We will now be hosting the Senior Military Instructor for each of the nine local high school Junior ROTC programs which we support with graduation recognition. This year, the Board of Directors voted to award a stipend of \$750 to each of the units. Col Scott Guilbeault, USAF (Ret) will be presenting a briefing on the background, mission and goals of the JROTC programs locally. Other Senior Military Instructors may also provide remarks on their school's program and accomplishments. The meeting will start at 1730 on October 16 at Pensacola Yacht Club and conclude about 2000. Please sign up early. This promises to be a very fun and informative evening learning about our fine young people who choose to join the JROTC to learn about military service and being part of something larger than yourself. High Schools invited include: Pensacola, Escambia, Pine Forest, Washington, Northview, Tate, Gulf Breeze, Pace and Milton. See you on October 16.

Due to an unforeseen circumstance, we had to move General William L. "Spider" Nyland, USMC (Ret) as the speaker for our November 20 Chapter meeting. "Spider" completed a 37-year active-duty career in 2005, serving as the Assistant Commandant of the Marine Corps. He is presently employed by the Institute for Human Machine Cognition (IHMC) as the Deputy Director for Defense R&D. The meeting is our annual Business Meeting where we will be voting to approve some changes to our By-Laws and electing new officers and directors for the 2026-28 term. The By-Laws changes and Ballot are to found elsewhere in the Beacon.

We look forward to seeing you at the October and November Chapter meetings, as well as our Christmas Party on December 4 which also includes our Toys4Tots donations. See you soon!

Your President, Ken Pyle

UPCOMING EVENTS - Mark your calendar and enjoy the camaraderie:

* **Oct 16** at PYC - **JROTC SPONSORSHIP DINNER**

* **Nov 20** at PYC - **ANNUAL BUSINESS MEETING/ELECTION of OFFICERS**

* **Dec 4** at PYC - **CHRISTMAS GALA** with Avante Garde (Toys4Tots)



PROGRAMS

By Karen Vinson-VanHouter, 1st VP

Members Dinner Meeting Oct 16th at PYC
JROTC SPONSORSHIP DINNER



The Chapter will host the leaders of all nine JROTC Units at local area high schools. In keeping with our goal of community service, we are providing each unit with a stipend of \$750 to be used as necessary to accomplish unit goals and programs.

Menu is another great Prime Rib carving station and Pecan-crusted Grouper. Includes vegetable medley, mashed potatoes, Ceasar salad, rolls and butter, coffee//tea/water. Plus Dessert (Ken's favorite)
Cost is only \$45 per person for members and their guests.

To RSVP: send email to RSVP@pmoaa.org (include names of attendees)



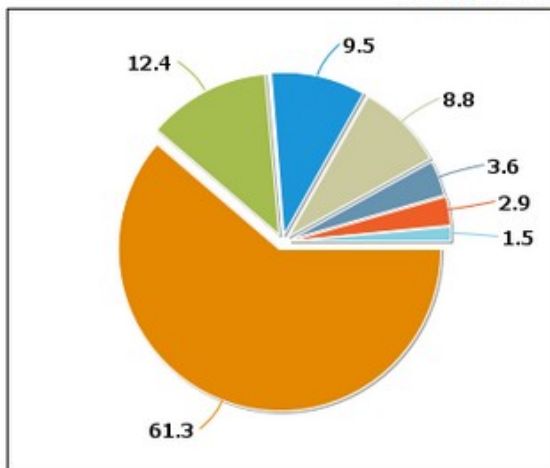
MEMBERSHIP

By Molly Werner, 2nd VP

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



Regular
Regular_Mail
SSp
SSp_Mail
HLM_Mail
HLM
Admin

Membertype: Count: Percent:

Regular	84	61.3%
Regular_Mail	17	12.4%
SSp	13	9.5%
SSp_Mail	12	8.8%
HLM_Mail	5	3.6%
HLM	4	2.9%
Admin	2	1.5%
Total:	137	



LEGISLATIVE AFFAIRS

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

Writing this month's input from the kitchen table of CDR Ruben Rodriguez, USN (ret) in Stockton, California. Ruben and I were Shipmates/Battle Buddies in Bosnia and Kosovo during 2000. I was commanding a group of Sailors and Marines at three sites in Bosnia (Sarajevo, Mostar and Tuzla) and one in Pristina, Kosovo. Together we provided command and control of US Navy P-3 Orion aircraft while they were overland performing Intelligence, Surveillance and Reconnaissance (ISR) gathering. Ruben was an Officer in Charge of one of the four sites. It was a good mission, served with a lot of great folks (within my group and the other forces in country) and made some friendships that continue to this day. Well, I had better get on with this month's edition as we will be going to Napa for wine tasting at one winery and a Harvest Celebration at another.

I have chosen a few articles from the weekly MOAA newsletters in May/June, 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 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 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:

- Pentagon Takes Another Step Toward Commissary Privatization.
- Do I Need an Umbrella Insurance Policy?
- Understand Your Long-Term Care Options.
- Online Account Changes Coming for VA, TRICARE Users. Are You Ready?
- MOAA Members Make Their Voices Heard During Summer Recess.

Pentagon Takes Another Step Toward Commissary Privatization

By: Jen Goodale

From September 25, 2025 MOAA Newsletter

The Defense Commissary Agency (DeCA) issued a Request for Information (RFI) to the grocery industry, investment firms, and other potential partners Sept. 19 seeking feedback on the possible privatization of commissary operations.

The request, which covers all 178 commissary locations in the U.S. and Puerto Rico, represents the latest chapter in a decades-long debate over whether the commissary system should remain a government-managed benefit or transition to private sector control. While industry feedback may highlight opportunities to reduce costs or improve operations, history offers a clear warning: Once privatized, it becomes far harder to safeguard quality and affordability for the military community.

Privatization Priorities ... and Problems

The RFI has two goals: to determine whether commercial operators are interested in and capable of managing commissary operations, and to assess whether such a shift could occur without government subsidy (or with a substantially reduced subsidy) while still preserving the military community's critical benefit of 23.7% average savings for authorized patrons.

[READ THE RFI]

In recent years, DeCA has introduced variable pricing and private label products as part of its work to maintain these savings – changes that initially worried patrons (and military and veterans organizations) but are now accepted. The piloted expansion of commissary privileges at 16 locations demonstrates future opportunities for improving the system. MOAA supports this expansion, which would benefit civilians working in support of the total force, yet privatization would represent a fundamental shift in mission and intent.

Congress appropriates about \$1.4 billion annually to cover DeCA's operating costs. A private company taking over commissary operations would need to recoup those costs, most likely through higher prices and diluting the very benefit the system is meant to provide.

For military families living on tight budgets, retirees on fixed incomes, and survivors reliant on commissary savings, even a modest increase in prices could erode a benefit that has stood for more than 150 years.

[RELATED: A Privatized Commissary System Would Put Your Service-Earned Benefit at Risk]

A Long-Standing Debate

Commissary privatization is not a new concept. The Grace Commission floated the idea as part of a broader effort to improve government efficiency in the late 1980s.

In 2001, then-Defense Secretary Donald Rumsfeld asked whether the Pentagon should even be running a chain of grocery stores. And Sen. John McCain (R-Ariz.) pushed for a similar privatization pilot program in the mid-2010s.

Each time, the outcome was the same: The prevailing consensus has been that the system must remain under Pentagon management to ensure the quality-of-life benefit is protected for servicemembers, retirees, veterans, and survivors. Unlike commercial grocery chains, commissaries are not designed to maximize reve-

nue. Instead, they exist to deliver a benefit that will attract, retain, and support morale and readiness for the military community.

Lessons From Housing Privatization

The Pentagon has explored privatization before, most notably through the Military Housing Privatization Initiative (MHPI). Established in 1996, MHPI was designed to address the overwhelming backlog of housing repairs that the government could not afford to tackle alone. Early results were promising, with newly built and renovated homes improving the quality of life for military families.

By 2005, when Basic Allowance for Housing (BAH) was increased to cover 100% of housing costs, the initiative still appeared successful. But by 2019, military families had become increasingly vocal about mold infestations, pest problems, and other unsafe conditions found in privatized housing.

[RELATED: Urge Congress to Restore the Basic Allowance for Housing]

Such widespread failures prompted Congress to act, establishing the Tenant Bill of Rights in the FY 2020 National Defense Authorization Act.

In 2021 and 2022, two privatized housing companies settled lawsuits tied to falsifying maintenance logs to achieve performance incentives. Despite fines totaling over \$65 million, the companies still own and operate military family housing due to the long-term, restrictive nature of these privatization agreements.

The MHPI experience serves as a cautionary tale. While privatization can work under certain conditions, quality of life for military families will suffer when revenues are squeezed or oversight falters.

The Path Ahead

As policymakers weigh the future of your commissary benefit, the lessons from MHPI loom large. Cost-cutting and privatization may offer short-term savings, but when the quality and integrity of a critical benefit are at stake, the consequences fall directly on servicemembers, veterans, retirees, and survivors.

Do I need an umbrella insurance policy?

No Author Given

From September 25, 2025 MOAA Newsletter

From the Expert: You have homeowners insurance with liability protection, and you also have an auto policy with liability protection ... so why would you need even more insurance?

The truth is, the more complex your finances are, and the more assets you have, the more insurance you need. If an accident were to happen and you were to get sued, you could be forced to pay a legal judgement from both your current assets and future earnings.

For example, let's say your teenage daughter ran a red light and caused an accident with significant damage to another vehicle (\$40,000) plus injuries to others (\$250,000 in medical bills). Suppose one of the injured passengers in the other car was a surgeon, who was temporarily unable to perform his work and sued for \$200,000 in lost wages. You'd be responsible for a total of \$490,000 in damages.

Your auto policy's liability coverage would kick in and cover up to the limit you have chosen. Some states have required liability minimums as low as \$10,000. But even if you had chosen a much higher amount (and \$300,000 is often the cap), your insurance wouldn't cover everything. You'd have to cover the remaining costs out of pocket.

[RELATED: Tips to Plan for Your Financial Future as You Age]

This is where umbrella insurance, sometimes known as excess liability insurance, comes in. It sits on top of your existing home and auto coverage (hence the name "umbrella") and pays the difference between what your primary insurance policies pay and what you still owe. It would also provide coverage for any legal costs in a lawsuit.

Umbrella insurance covers not just the policyholder, but also other members of their family or household. And it covers liability claims that a typical homeowners or auto policy may not, such as those dealing with libel, slander, and false imprisonment.

These policies don't cover your own injuries or damages to your own property (this would be covered by your health insurance, your homeowners policy, or your auto insurance). And umbrella policies don't cover liability costs incurred through deliberate negligence or by your business or professional activities.

[RELATED: More Finance News From MOAA]

There are many scenarios where this type of insurance could be useful to have:

- You have a swimming pool, and at a party, a guest slips and falls and hurts herself badly, requiring surgery and ongoing care that exceeds the limits of your homeowner's policy.
- Your large dog bites a neighbor's child.
- You write a negative review of a local business, and the owner sues you.

The best part of an umbrella policy is that coverage is very affordable, with a \$1 million policy typically costing around \$150 to \$300 per year, the next \$1 million in coverage costing about \$75 a year, and every \$1 million after that costing about \$50 per year.

The extra layer of protection it offers can provide peace of mind, which is, of course, priceless.

Understand Your Long-Term Care Insurance Options

By: Lila Quintiliani

From September 18th, 2025, MOAA Newsletter

Someone turning 65 years old today has an almost 70% chance of needing some type of long term care services, according to the Administration on Aging, part of the Department of Health and Human Services. Twenty percent of those who need long-term care need it for longer than five years.

Neither Medicare nor TRICARE For Life cover long term care, providing coverage only for short nursing home stays or limited in-home care when you require rehab or skilled nursing. The Federal Long Term Care Insurance Program (FLTCIP), which includes active and retired servicemembers among its eligible beneficiaries, has not taken new participants since December 2022 and recently extended that suspension, likely through December 2026 at the earliest.

Oct. 14 Webinar: What Military Retirees and Families Should Know About Long Term Care

Considering your future financial plans and protections, but unsure where to begin when it comes to long term care?

Lila Quintiliani, MOAA's program director for Financial and Benefits Education/Counseling, and special guest (and MOAA member) Mike Hunsberger, ChFC®, CFP®, MQFP®, of Next Mission Financial Planning, can help you make informed decisions, outline your care and coverage options, and answer your questions.

REGISTER NOWLEARN MORE

[RELATED: MOAA-Endorsed Long Term Care Insurance Program]

Here are some things you should consider when evaluating long term care insurance options:

Know the Costs – and the Limits

Policies generally have a daily reimbursement rate as well as a maximum number of days or years that will be paid out; multiply the daily rate by the maximum number of days to determine the lifetime maximum benefit. Some policies also offer options like benefits that will increase with inflation.

As you might expect, the higher the reimbursement rate, the more years a policy will pay, and the more options you include, the more expensive the premium.

Rates will depend on your age and health, your gender (women live longer and thus have higher rates), your marital status, and your coverage amount.

[RELATED: MOAA Insurance Plans]

Know the Coverage Types

Different plans may offer different coverage, so read the fine print to make sure it applies to your particular situation. Does the plan allow a choice of where to receive care (nursing home, adult day care center, hospice

facility, at home)? Is caregiving by friends and family covered? Does it cover options supporting care at home, such as home modifications, medical equipment, and emergency medical response systems?

Know the Criteria

To trigger most plan benefits, you'll likely need to prove you can no longer perform at least two activities of daily living (ADLs), such as bathing, dressing, eating, using the bathroom, or transferring from a bed or chair.

In addition, most policies have an "elimination period" of a certain length of time (generally 30 to 90 days) where you will have to pay out of pocket for long term care before the insurer starts reimbursing you.

[RELATED: MOAA's Long Term Care Cost Calculator]

Know Your Possible Premium Increases

Many plans are guaranteed renewable, which means that your coverage can't be canceled based on a change in your health or age. But premiums can go up at any time: In fact, FLTCIP's two-year closure to new applicants in 2022 was to allow for a reassessment of premium rates. The extension of that closure in 2024 came in part because of "ongoing volatility in long term care costs."

Know Your Tax Benefits

Long term care insurance can have some tax advantages if you are able to itemize deductions. Federal (and some state) tax codes let you count a portion of premiums as medical expenses. You'll have to meet a certain threshold, and your policy would have to be labeled as tax-qualified.

[RELATED: MOAA's Military State Report Card and Tax Guide]

Know Your Alternatives

The majority of long term care insurance options are like car insurance – you have coverage if you continue to pay your premiums, but if you stop paying those premiums, then your policy lapses and you lose coverage. And you may pay premiums your whole life but never use the policy.

Recently, though, "hybrid" policies have become popular. These policies combine long term care insurance with permanent life insurance policies such as universal life insurance. Policyholders can withdraw funds from the policy when they need it for long term care. And if the policyholder dies without needing care, then the heirs receive a death benefit.

One of the downsides to these hybrid policies is that they are much more expensive than traditional long term care policies. They are also not tax-deductible.

Another approach could be to self-fund your own long term care. This would involve researching typical long term care expenses in your area and setting aside those funds (preferably in an earmarked account). If you never need long term care, the funds are yours to leave as a legacy for your loved ones.

Know How to Prepare

Do your homework before creating any plan for long term care. If you are considering a long term care insurance policy, make sure you understand the coverage, the limits, and the elimination period. Compare quotes from multiple companies. And make sure that you pick an insurer that has a good rating from one of the agencies that rate the financial strength of insurance companies.

Need more help with your finances? Get the latest from MOAA, including publications and services exclusive to Premium and Life members, at [MOAA.org/finance](https://moaa.org/finance).

This article was first published in December 2022 and will be updated regularly. Last update: September 2025.

Online Account Changes Are Coming for VA, TRICARE Users. Are You Ready?

By: Kevin Lilley

From September 18th, 2025 MOAA Newsletter

Millions of servicemembers, veterans, and other military-connected beneficiaries will see changes to their accounts in the coming weeks or months, with some users required to set up new accounts to maintain easy access to online resources.

The moves come as part of the discontinuation of the DS Logon portal. How users can respond to this change depends on what benefits they're attempting to access.

VA Beneficiaries

Those using a DS Logon account to sign into VA.gov or VA mobile apps will need to switch to either a Log-in.gov account or an ID.me account before Sept. 30, 2025.

Either account can be created before the deadline. VA has a series of resources to assist with account creation, including a step-by-step video:

Those who wish to create an account in person can contact their local VA health facility to arrange an appointment; some facilities may hold events to help veterans create accounts. Check the VA website to learn the materials required for setting up these accounts in person.

Technical support is available through the Ask VA portal and VA's support line at (866) 279-3677 (Monday-Friday, 8 a.m.-8 p.m. Eastern).

TRICARE Beneficiaries

Servicemembers and others using the DS Logon system to access TRICARE materials (and other systems) will move to myAuth before the end of 2026. The changeover began May 20 of this year, with users of mil-Connect and ID Card Office Online (IDCO) making the switch.

The changeover will be phased in across multiple platforms. When a platform switches over, users attempting to access that platform will be prompted to create a myAuth account.

Those without a Common Access Card or a DS Logon will need to create a DS Logon account prior to the changeover so they can confirm their identity before creating a myAuth account, Military Times reported.

As with the VA changeover, DS Logon users can create a myAuth account prior to the deadline using this step-by-step guidance. Users with questions about the process may find answers here or can call the Customer Contact Center at (800) 368-3665.

MOAA Members Make Their Voices Heard During Summer Recess

By: Terry Watters

From September 11th, 2025 MOAA Newsletter

MOAA's grassroots advocates sent over 20,000 messages to more than 500 congressional offices during the monthlong Summer Advocacy in Action Campaign, demonstrating what it means to stand united and hold the line for those who wear the uniform.

Your collective outreach supported key issues imperative to the current and future all-volunteer force, including:

- Passing the **Major Richard Star Act**, which would end the unfair “wounded warrior tax” penalizing combat-injured veterans.
- Enacting the **Military Spouse Hiring Act**, which would break down barriers to employment for military spouses.
- **Advancing Access to Care** for military families using TRICARE, including prenatal and OB-GYN care.

But the work doesn't stop here: Our Summer Advocacy in Action campaign served as just a small part of our ongoing effort to hold the line and protect service-earned pay and benefits, and our fight to keep these issues front and center as Congress continues its work.

What's Next?

Lawmakers returned from their summer recess last week and have resumed work on the FY 2026 National Defense Authorization Act (NDAA), with many of MOAA's top priorities part of their discussions. More than 1,500 amendments have been filed across both chambers, including provisions that directly reflect the issues you championed during Summer AiA. The need to stay engaged and vigilant has never been more important.

[NDAA TRACKER: House Passes \$893 Billion Defense Policy Bill]

MOAA's experts will continue to engage on emerging legislation, amendments, and other changes related to the NDAA. Sustained advocacy and targeted grassroots efforts also will be vital to ensuring these and other reforms continue to move forward.

As always, our mission at MOAA is clear: **We will never stop holding the line to protect the earned pay and benefits of the uniformed services and veteran communities.**

How You Can Help Hold the Line This Fall

- **Stay Informed:** Subscribe to the MOAA Newsletter and visit our **Advocacy News page** for the latest updates.
- **Prepare to Take Action:** Register as an advocate on MOAA's **Legislative Action Center** and enable text alerts to receive timely calls to action.
- **Amplify Your Voice:** Share important issues via social media, connect with **local Council and Chapter** advocates, and encourage colleagues to become advocates.

We are incredibly grateful to every MOAA advocate who raised their voice during Summer Advocacy in Action. Legislators need to hear about the challenges impacting our nation's servicemembers, veterans, their families, and survivors, and your messages, calls, and engagement make a tangible difference.

When MOAA Speaks, Congress Listens

Learn more about MOAA's key advocacy issues, and contact your elected officials using our messaging platform.

TAKE ACTION



Author; CDR William Olsen USN (ret); CDR Ruben Rodriguez USN (ret) in Mostar, Bosnia.



SURVIVING SPOUSES ASSISTANCE

by Judy Dickson

At the September MOAA SSP Zoom call, Teresa Taylor spoke about opportunities for surviving spouses. She became a Gold Star wife when her husband died in a helicopter training mission over the Mobile Bay.

Her main focus was on the **Green and Gold Congressional Aide Program**. It provides a 2 year work program for Veterans, Gold Star family members and active-duty spouses.

Here is the website link: greenandgoldprogram.house.gov

Our cookbook sales have been doing well and we only have 30 left. As a result, the Board has authorized the purchase of another 100. We hope to have them in by the next meeting at the earliest and at the latest, the November meeting so members can purchase them for Christmas Presents.

MOAA Preparing for the Loss of a Military Retiree (2025)

webinar link: <https://www.moaa.org/content/benefits-and-discounts/transition-and-careers/transition-center-webinars/loss-of-a-retiree-2025-webinar-archive/>

USAA subscriber accounts – Another item to keep in mind when putting together your estate information.

Here is a USAA link: <https://www.usaa.com/support/insurance/subscribers-account-distribution/?akredirect=true>

Judy Dickson, Chair and Karen Vinson-VanHouter, Karin Wiseman, Bill Mayer, Carol Olson, Christine Cook and Melinda Connell

Link to PMOAA Digital Asset & Quicklist files on our website: <https://pmoaa.org/Surviving-Spouse->

From the Chapter President: “Judith’s presentation was superbly organized, informative and filled with details of how to live your life following her motto: “You are what you eat.” In addition to her program, she was able to sell out the entire first printing of the PMOAA Cook Book. Another order was placed for a holiday sale. We hope many of you will consider buying additional copies as gifts for family and friends, as well as those who missed the first edition will buy one or more for yourself.”

Photos from the September dinner at PYC. Guest speaker was Judy Dickson



KEY CHAPTER PERSONNEL

CHAPTER PRESIDENT: CAPT Kenneth Pyle USN (Ret) (2025-2027)	
1st Vice President LTC Karen VanHouter USA (Ret) (2025-2027)	Director RADM Joan M Engel USN (Ret) (2024-2026)
2nd Vice President MAJ Molly C Werner USA (Ret) (2024-2026)	Director CAPT Sue Varenholt USN (Ret) (2024-2026)
Secretary CDR Susan Ulloa USN (Ret) (2024-2026)	Director Maj Charles Booton USAF (Ret) (2024-2026)
Treasurer LtCol Bob Nelson USMC (Ret) (2024-2026)	Director CAPT Meredith Yeager USN (Ret) (2025-2027)
Immediate Past President CPT Dean Kirschner USA (Former)	Director Mrs. Judy Dickson (2025-2027)
Survivor Assistance Committee Chair Mrs. Judy Dickson, Surviving Spouse	Chaplain CAPT Fred Zobel, USN (Ret)
Legislative Affairs CAPT Dave Mitchell, USN (Ret)	Chair, Scholarship Committee Maj Charles Booton USAF (Ret)
Website Manager: Web Nelson - Info@pmoaa.org	Membership information at: Membership@pmoaa.org

PMOAA BOARD MEETING MINUTES AND TREASURER'S REPORTS:

* Now restricted to "Members Only" (login required) for security and privacy.

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 in Florida under IRS 501(c)(19) rules.

PMOAA 'MERCH'



- 1) COOKBOOKS - \$20 2) CALLENGE COINS—\$20
by Judy Dickson
All recipes by
Chapter members



Now available online at the [PMOAA.org](https://www.pmoaa.org) website
or Order by email to Merch@pmoaa.org

SLATE of OFFICERS for 2026-27 BOARD of DIRECTORS

2VP / MEMBERSHIP: CAPT Sue Varenholt, USN (Ret)
SECRETARY: CDR Susan Ulloa, USN (Ret)
TREASURER: CDR Susan Ulloa, USN (Ret)
DIRECTOR: RADM Joan Engel, USN (Ret)
DIRECTOR: Major Molly Werner, USA (Ret)
DIRECTOR: CDR Eda "Shatzi" Clemons, USN (Ret)

PROPOSED BYLAWS CHANGES

This notice is being posted for all members to review prior to the November 20, 2025 annual business meeting.

MAJOR CHANGES TO THE PMOAA BYLAWS

Article I. Membership and Voting Rights

Section A.3. Honorary Life Members (HLM). "This category accommodates members in good standing with the Pensacola Military Officers Association of America who, due to extenuating circumstances, are unable to continue paying annual dues. The member shall have been a Chapter member for at least 20 years to qualify. On a needed basis, a Board member will submit a nomination consideration and approval by the Board. Once approved, the Chapter President shall notify the selected member. Honorary Life Members are not required to pay Chapter dues and are entitled to a free Beacon. The surviving spouse (if applicable) shall have this designation passed to them on the death of the member. Honorary Life Members are not eligible to vote or hold office."

Rationale: Deleted the Honorary Life Membership Committee in order to better identify members deserving of HLM Membership

ARTICLE IV. Officers and Board of Directors

Section D.1 Functions of the Board. Delete the word immediately.

Rationale: Not necessary as the Board of Directors currently meet before the General Business Meeting.

ARTICLE V. Appointive Officers and Committees

Section B.1. Standing Committees - Delete Honorary Life Committee

Section B.1.a - Change Scholarship Awards Banquet to the last Thursday in July

Section B.1.e. -Delete "A standing committee of three members will determine who will have the Honorary Life Membership designation."

Rationale: Changes needed to concur with current way of doing business.

=====

Absentee voting is permitted to members otherwise entitled to vote under Article 1, Section C. of the Chapter Bylaws dated November 2023.

Absentee ballots for the November 20, 2025 business meeting must reach the Chapter Secretary no later than Thursday, November 13, 2025.

Mail Ballot to: PMOAA [Attn: Secretary] PO Box 17728 Pensacola, FL 32508

ABSENTEE BALLOT FOR THE PMOAA GENERAL BUSINESS MEETING ON NOVEMBER 20, 2025

2nd VICE PRESIDENT: CAPT Sue Varenholt, USN (Ret) ____ Yes ____ NO

SECRETARY: CDR Susan Ulloa, USN (Ret) ____ Yes ____ NO

TREASURER: CDR Susan Ulloa, USN (Ret) ____ Yes ____ NO

DIRECTORS:

RADM Joan Engel, USN (Ret) ____ Yes ____ No

Major Molly Werner, USA (Ret) ____ Yes ____ No

CDR Eda "Shatzi" Clemons, USN (Ret) ____ Yes ____ No

If you wish to nominate anyone from the floor for any of the above positions, please make sure you have received their permission before nominating them. Only regular members are permitted to vote.

Other Nominations for Consideration: _____



PENSACOLA CHAPTER—MOAA

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