



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>

March 2023



PRESIDENT'S CORNER

Life is moving along and I hope you are able to enjoy some of this great weather we have been having. The February membership meeting was a wonderful event starting with a nice crowd of fellow veterans and spouses. The meal, especially the salad, was outstanding again. We thank Azalea Trace, their Chef and kitchen staff for a quality meal and good service. Two bottles of wine were provided for each table, one red and one white. During the meal, I passed the "Hat" around to collect some small donations to defray the cost of the wine and generosity reigned. We collected \$190, \$46 more than the cost of the wine. We have a head start on covering the wine purchase for the March meal. Thanks to all.

Our guest speaker, Greg Voyzey, CEO of the Gulf Coast Council of the Boy Scouts of America was a bright young man who explained many of the challenges faced by the Scouts over the past few years. His bottom line was that parents came to them asking for a program for their daughters similar to that offered to their sons. BSA consulted with the Girl Scouts and decided to offer Scouting to females, but in separate troops from the boys. The revised program has been well-accepted and is growing. The Girl Scouts organization apparently was not interested in changing their program, so the BSA is now meeting an unmet need expressed by parents.

There were a number of good suggestions made both during and after the meeting. Among those suggestions were:

- Please recognize new members at the beginning of each meeting. Of course!
- Provide an escort from the registration desk back to the meeting room since it is a long walk to the venue.
- If the wine is not being used at your table, please offer it to other tables. We had six of sixteen bottles left over following the February meeting.

- Think about having an occasional lunch meeting, especially in the fall and winter, to avoid having to drive at night.
- Try some other venues closer to downtown Pensacola to reduce the driving distance for some of our members.

Thank you for the great feedback. Our Board and Directors will take your suggestions and see what could work going forward.

More information will be published in future Beacon issues, but I wanted you to know about the annual Florida Council of Chapter Convention May 19-21, 2023 at World Golf Village in St. Augustine, FL. Sandy and I will be attending. You can go to moaafi.org/home and click on the "Details" button on the FCoC website homepage to register.

The speaker for our March 16 meeting at Azalea Trace will be Councilwoman Allison Patton who currently serves on the Pensacola City Council representing District 6 (Downtown Pensacola). Ms. Patton retired from Morgan Stanley in 2020 as a Managing Director and Head of Retail Litigation. She is currently an adjunct professor in the FSU Law School Juris Master program teaching Broker/Dealer Regulation. Allison graduated from Georgia State with a bachelor's degree in finance and a Juris Doctor, cum laude. We are looking forward to hearing her reflections on the "state of the city" after her first few months in office. See you on March 16. Enjoy!

Your President, Ken Pyle

Final Note: We are a very giving group and deserve recognition. To help us maintain our MOAA Five Star Level Of Excellence Award, we need your volunteer hours. These include the number of hours served in your community, in your churches, service clubs like Lions, Rotary or Kiwanis, etc. Contact Ray Judd at thejuddsfl@cox.net or (850) 456-8104. Final deadline is 31 March 2023.



LEGISLATIVE AFFAIRS

This month we focus on issues affecting our health care and other benefits, that are being discussed in Washington, and may affect our community.

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 thejudsf1@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/>

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1. Supreme Court Rejects Challenge to Disability Claims Filing Deadline.
 2. What is IRMAA and What Does it Mean for My Medicare Premium.
 3. Five Tax Tips for the Filing Season.
 4. When Do I Need a New ID Card?
 5. Millions of TRICARE Users Must Approve Mail-Order Refills Starting Now.
 6. Late Start to Budget Process Puts Your Pay and Benefits at Risk.

1. Supreme Court Rejects Challenge to Disability Claims Filing Deadline

(Adapted from an article by Patricia Kline in the 26 Jan. 2023 MOAA Newsletter)

The U.S. Supreme Court unanimously rejected a veteran's argument that his disability compensation should have been made retroactive to his date of discharge because his condition rendered him incapable of filing a claim within the required one-year window after leaving military service. In a 9-0 opinion announced Monday, the justices rejected the argument of Navy veteran Adolfo Arellano, saying that his case and others like it didn't meet requirements for an exception from the rule that allows veterans to have their compensation backdated to the date they left service if they file within a year of separation.

In an opinion written by Justice Amy Coney Barrett, the justices noted that in writing the law that included the one-year requirement, Congress made some exceptions, for cases of death and awards to spouses or veteran's children, or if new evidence of disability emerges. "Despite its attention to fairness, Congress did not throw the door wide open in these circumstances or any other," Barrett wrote. "In all but one instance, Congress capped retroactive benefits at roughly a year."

The case, *Arellano vs McDonough*, was tracked closely by veterans and veterans service organizations for its potential to open the door for former service members to petition for backdated compensation under exceptional circumstances. Arellano served in the U.S. Navy from 1977 to 1981, a period in which he was assigned to an aircraft carrier that experienced a collision that "killed and injured several of his shipmates and nearly swept him overboard," according to court documents. He developed post-traumatic stress and bipolar schizoaffective disorder and applied for disability benefits 30 years later. The Department of Veterans Affairs approved his claim and paid him retroactively to 2011, his filing date. Arellano appealed, saying he should have received payments retroactive to his discharge, since his service-connected mental health conditions prevented him from filing a claim sooner. He argued that the statute of limitations should have been waived since he wasn't mentally able to claim before the time limit expired -- a legal concept known as "equitable tolling."

The Court of Appeals for Veterans Claims denied Arellano's claim and he appealed to the U.S. Court of Appeals for the Federal Circuit, which split its decision on the case in a 6-6 opinion, with half the judges arguing that the policy is set by law and the other half arguing that it should be eliminated. The Supreme Court justices said they took the case because of the split at the federal appeals court level. The justices heard Arellano's case on

OCT. 4th, the second day of the 2022-23 term. The opinion was the first announced for the year.

2. What is IRMAA, and What Does It Mean for My Medicare Premium

(Adapted from an article by Lila Quintiliani in the 26 Jan. 2023 MOAA newsletter.)

Members often reach out to MOAA with questions about Medicare premiums. Many of these members don't realize the standard Medicare Part B monthly premium (\$164.90 in 2023) may not be the limit of their Medicare costs - those with income over a certain threshold also pay an Income Related Monthly Adjusted Amount (IRMAA). New Medicare filers typically are charged the standard base premium for Part B without IRMAA until Medicare receives income data from the IRS. The notice with an initial IRMAA determination can come from Social Security at any time - and may surprise some who aren't aware of the impending additional cost. Here are some facts you should know about the adjustment, including how to appeal/or reduce your overall Medicare costs.

IRMAA was created in 2003 as part of the Medicare Modernization Act to help increase the financial stability of the Medicare program. It is a surcharge for high earners added to Medicare Part B and D premiums (uniformed service retirees typically do not have Part D premiums, as they are eligible for TRICARE pharmacy benefits). The current Medicare costs and IRMAA brackets can be found at Medicare.gov.

IRMAA brackets are different from tax Brackets. Because we have a marginal income tax rate, if you are bumped into the next higher tax bracket, only your extra dollars of income over the limit are taxed at the higher rate. But Medicare's IRMAA brackets are what's known as a "cliff" - if you make one dollar over the bracket threshold, you and your spouse (if you are married filing jointly and are both enrolled in Medicare) will pay that bracket's IRMAA amount.

This trips many people up. IRMAA is based on your Modified Adjusted Gross Income (MAGI) from two years ago. So, where you fall in the 2023 IRMAA brackets depends on your 2021 tax return. To further confuse things, MAGI for IRMAA is not simply a line item on your tax return. It is a Medicare-specific form of MAGI that takes your Adjusted Gross Income (AGI) and then adds back in tax-exempt interest that has been earned or accrued (for example, from municipal bonds) and interest from U.S. Savings Bonds used to pay for higher education. It also adds back in earned income from U.S. citizens living abroad. It's important to note that your AGI is your total income that's subject to income tax and is calculated *before* you take standard or itemized deductions.

The best way to avoid IRMAA is, of course, to keep your MAGI down. And the best way to do that is through careful tax planning and intentional retirement withdrawal strategy. Some actions to consider:

- **Save Smart.** . If you are still working and can make tax-deductible contributions to a Traditional IRA or Traditional 401(k), TSP, 403(b), or 457 plan, you can reduce your taxable income and reduce or avoid IRMAA.
- **Consider Charity.** Some charitable contributions can reduce your taxable income, but not all contributions will reduce your MAGI. If you make a cash contribution and itemize your taxes, for instance, your taxable income will be reduced in the year your contribution is made ... but your MAGI won't change because the line for charitable deductions falls below the line for AGI on your tax return.
- **... But Know Your Donation Options.** If you are age 70 and 6 months or older, you can donate your Required Minimum Distributions (RMDs) to a qualified nonprofit organization in a process known as a Qualified Charitable Distribution (QCD). This would reduce your MAGI for IRMAA purposes. If you're charitably-minded, a Donor-Advised Fund (DAF) can be another way to reduce your taxable income/MAGI for IRMAA.
- **Make a plan.** Know what taking withdrawals from retirement accounts, selling real estate, or carrying out transactions that will net a large capital gain will mean for your taxable income. Structure these actions properly and you may avoid triggering the IRMAA penalty.

A Note About Roth Accounts

Ideally, your retirement "paycheck" should be funded by a mix of taxable and nontaxable sources of income. While your salary, retired pay, and even Social Security can all be counted as taxable income, distributions from a Roth account won't add to your taxable income at all. Note that converting your traditional accounts to Roth accounts can leave you with taxable income and a sizable tax bill, so you will want to complete conversions before you are 63, since IRMAA brackets are based on income from two years prior.

Can I Appeal the IRMAA Determination?

If you have received notification that you will be subject to IRMAA, then under certain circumstances you can [appeal to have your PART B premiums lowered](#). If you feel the IRMAA calculation is incorrect because there was an error in your tax return, you filed an amended return, or you had a major life-changing event that significantly affected your MAGI, you can request a reconsideration of the initial

determination from the Social Security Administration. This can be done by calling Social Security (1-800-772-1213) or by submitting Form SSA-44.

3. Five Tax Tips for the Filing Season

(Adapted from an article by Col. Curt Sheldon, USAF (Ret) in the 2 Feb 2023 MOAA Newsletter.)

It's that time of the year again. Time to sharpen your pencil, get out the calculator, or go online to settle your account with Uncle Sam. As you work on your tax return, here's what to keep in mind.

1. Don't Ignore Tax-Free Income When Itemizing. When you start your tax return, you'll want to know how much you received in tax-free income, whether that is allowances, VA disability compensation, or combat pay. As you complete your tax return, if you itemize deductions, you can choose to deduct your state income tax or sales taxes paid. Since a lot of veterans and active-duty members are residents of states without an income tax and plenty of retirees migrate to those states too, there is a pretty good chance the sales tax deduction will be the better option for you. The sales tax deduction is calculated using your total income, and you can include any tax-free income you received when running the calculation.

2. Deduct the Correct Amount of Mortgage Interest. The Tax Cuts and Jobs Act (TCJA) limited the amount of mortgage interest you can deduct. First, it limited the size of qualifying new mortgages. You can only deduct mortgage interest on up to \$750,000 of the principal. Under the TCJA, you can also only deduct interest on home acquisition debt to acquire or improve real estate - and that applies to home equity loans, too. If you use a home equity loan for other purposes, you can't deduct the interest. Over the past few years, many people refinanced their mortgages, and in many cases, rolled closing costs into the mortgage amount. But the amount that your new loan exceeds the payoff of your old loan is not home acquisition debt, and the interest on it is not deductible. So, you'll need to reduce the amount of interest reported on your Form 1098 to account for the amount that's not deductible. As you pay down the loan, the non-home acquisition debt is paid off first, so eventually you won't have to do this.

3. Check the Date of an Electric Vehicle Purchase. To encourage the purchase of electric vehicles, the government will give you a tax credit if you buy one. But note that the Inflation Reduction Act (IRA), which passed in 2022, changed the rules for the tax credit. In a strange move, Congress made one provision of the law effective on the date of enactment. Under the new law, the final assembly of the electric vehicle must occur in North America to qualify for the credit. The IRA

became law on Aug. 19, 2022. If you purchased or had a binding contract for the purchase of an electric vehicle prior to that date, the vehicle doesn't have to be assembled in North America to qualify for the credit.

4. Get A Do-Over. As you may recall, the CARES Act allowed taxpayers to take a distribution in 2020 of up to \$100,000 from a retirement account and, if the funds were redeposited by the end of 2022, the distribution is treated as a rollover and is not taxable. Even if the funds were not redeposited, the 10% early-withdrawal penalty is waived. If you took a distribution and redeposited none, some, or all of the distribution, you have some options. Let's say that because of COVID-19, your income in 2020 and 2021 was very low and you couldn't redeposit any funds. You included one-third of the distribution in your taxable income each year as that was the default election. In 2022, your income was a lot higher and you decided to redeposit the full amount into a retirement account. You can amend your tax returns for 2020 and 2021 to remove the taxable distributions and get a refund for those years. Or let's say you didn't make any repayments over the last three years. Like the previous scenario, you included one-third of the amount in your taxable income each year. But your tax bracket in 2022 is much higher than in 2020. In fact, even if the full distribution is included in your 2020 income, your 2020 tax rate is lower than 2022. It makes sense to amend your 2020 and 2021 tax returns. You can include the full distribution on your 2020 return and pay any taxes, interest, and penalties due. Your 2021 income will go down when you file an amended return for that tax year, and you will get a refund. The total tax may be less than if you include one-third of the distribution on your 2022 return.

5. Don't Listen to Rumors. There has been a persistent rumor that if you have a VA disability rating, that some percentage of your military pension is tax free. In an April 2022 decision (T.C. Memo 2022-42), the tax court made it clear that if you are receiving a military pension based on longevity, the taxable amount of the pension is not reduced based on the percentage of your VA disability rating. If you were thinking about reducing the taxable portion of your pension based on this rumor, consider rethinking your decision. If you've done it in the past, consider amending your tax returns. This tax court decision doesn't affect the Strickland Decision and IRR 78-161, which allow you to reduce the taxable portion of your military pension for the VA offset that should have been taken if your award is less than 50% and retroactive. It also doesn't affect tax calculations if you are receiving Combat Related Special Compensation (CRSC). Most people don't really enjoy dealing with taxes. But paying attention to the details not only helps

make sure your return is accurate but could even save you some money.

4. When Do I Need a New ID Card?

(Adapted from an article by Kevin Lilley in the MOAA Newsletter of 9 Feb.2023)

DoD officials have yet to set a specific date for the complete changeover to a new, more secure type of ID card in the coming years, but retirees with "indefinite" cards of the old variety can have them replaced at their convenience. The transition to the Next Generation Uniformed Services Identification Card began in July 2020, replacing paper-based cards with plastic ones boasting updated security features. It's set for completion in 2026. Those with indefinite ("INDEF") expiration dates on their older cards were asked to wait until 2021 to begin the changeover, and office closures and other COVID-related protocols made a sometimes-challenging process even worse.

Unsure which card you have, or need? Samples and guidance are available at the [DoD Common Access Card website](#).

Military.com first reported on the 2026 deadline in mid-2022. No further details beyond that year have been set, such as whether the deadline would come at the beginning or end of the calendar, according to the Defense Manpower and Data Center's response to queries. Full details on the changeover and the renewal/replacement process are available at [MOAA.org/IDcards](#). DoD provided the following guidance for those considering a renewal:

ID card holders can visit any ID card site to exchange their older, paper-based card for the new ID. The DoD ID Card Office Online website allows visitors to find nearby locations and make appointments and find out whether a facility provides walk-in services. The site also allows visitors to see how far in advance they'll need to plan. DoD officials warn some locations will have significant backlogs; a Feb. 7th search for appointments at the National Naval Medical Center Bethesda's ID card site found no available appointments until mid-March.

MOAA will continue to update its ID card guidance as new information becomes available. DoD also offers answers to frequently asked questions on the next-generation cards and more general ID card concerns, as well as suggested points of contact for more details.

5. Millions of TRICARE Users Must

Approve Mail-Order Refills Starting Now.

(Adapted from an article by Amanda Miller in the 26 Jan. 2023 MOAA Newsletter)

TRICARE users who receive prescriptions by mail now need to confirm their refills before they are sent, a change

that could cause disruptions for millions of beneficiaries if they don't immediately respond to the confirmation messages and take the needed steps. Express Scripts, TRICARE's pharmacy benefits manager, let patients know in December that the TRICARE Mail Order Pharmacy Program would stop sending refills automatically without confirmation.

The change was in part to "prevent excess waste," a Defense Health Agency spokesperson told Military.com. The federal government is currently suing Express Scripts for allegedly sending out too much medication. The suit claimed the system sent 90-day refills every 60 days, giving patients 73% more tablets than prescribed over a year.

Now reminders are going out in advance of a prescription's scheduled shipping date via beneficiaries' preferred communication method -- email, text message or phone call. You can log in to your account if you need to change your preferred method, or call customer service for help. Patients who choose a phone call and miss the refill notification can call back at 877-363-1303 in the U.S. and choose the option for patients who received a call and need to consent to the refill. If you don't confirm a refill, or if you opt out for a month, that prescription will no longer be part of the auto-refill program, and you'll have to re-opt into automatic refills, according to Express Script's Military Rx blog. However, reminders will keep going out until the prescription expires.

Copayments for mail-order drugs are \$2-\$4 less for generic or brand-name drugs than at retail pharmacies for non-maintenance medications. Maintenance medications, which include prescriptions taken daily for many months at a time such as cholesterol or thyroid medication, must be received by mail or in an on-base pharmacy after the initial fill. Refills of maintenance medications are not covered at retail pharmacies. Specialty medications not in TRICARE's formulary aren't any cheaper by mail.

The steps for approving refills via the Express Scripts website are fairly straightforward, according to a system test by Military.com. Here's what to do for emailed reminders:

Go to your emailed refill-approval notice sent by Express Scripts. Click the "approve refill" button displayed in the email. A new Browser tab will open requesting that you "login to TRICARE" or register for an account. Fill in your login details and click the "login" button. Then be patient -- moving to the next page can take several seconds. On the new page, you'll see a screen displaying any prescriptions with available medications and a drop-down menu for each. The options in that menu include "approve auto refill," "refill and stop auto refills" and "do not refill." Select the option

that best meets your needs. If you select "approve the refill" a new pop-up window will ask you to either "approve" or "cancel". Clicking "approve" loads a new page with a green confirmation check mark and notice of the name of your medication and the date the refill will begin to process. (For example, the medication tested by Military.com was eligible for refill Feb. 1st, but the notice that approval was needed was received by email Jan. 22nd. Approving the refill resulted in a notice that the prescription "will process on 2/1/2023.")

6. Late Start to Budget Process Puts Your Pay and Benefits at Risk.

(Adapted from an article by Kevin Lilley in the 9 Feb. 2023 MOAA Newsletter)

The Biden administration will send its FY 2024 budget to Congress on March 9th, missing the federally mandated deadline of the first Monday in February by nearly a month. Once the budget reaches Congress, lawmakers will begin a process they haven't finished on time since FY 1997, resulting over the decades in costly continuing resolutions, federal funding lapses, and real threats to the all-volunteer force and the earned benefits of those who've served. This White House is far from the first to miss the mark on its submission, with previous administrations from both parties also falling short. A late conclusion to the FY 2023 budget process, which wrapped up in December instead of October, may have contributed to the delay, according to a Roll Call report.

Congress has budget hearings on the books for mid-March, per the report. MOAA and fellow military and veteran advocacy groups will keep close watch on these hearings and remain in contact with legislative staffers regarding the budget, as it serves as a lynchpin for so many MOAA priorities:

- **Shutdown Fears.** While DoD service member pay would continue under a funding lapse, special pay and other allowances could run dry. And uniformed personnel in, and retirees from, the Coast Guard, U.S. Public Health Service, and NOAA lack any protections - while MOAA continues to fight for their protection in this circumstance, they could miss paychecks early next year if a late budget leads to a funding standoff.
- **NDAA Improvements.** The annual National Defense Authorization Act (NDAA) has become the primary driver for pay and benefits improvements in recent years, covering everything from access-to-care concerns to improved spouse and family programs and much more. But without appropriations to pay for the authorizations, these changes can't be enacted.
- **Unwelcome "Solutions":** Lawmakers often threaten a full-year continuing resolution in lieu of a

budget - a move which would compound problems stemming from shorter funding fixes and prevent DoD and the VA from launching new programs over a 12-month span. A full year continuing resolution could cost DoD billions, per a Government Accountability Office report. A prolonged budget debate could also bring more proposals to the table designed to reduce costs, but doing so at the expense of service-earned benefits.

Keep up with the latest budget developments at [MOAA's Advocacy News page](#) and watch for how you can make your voice heard to your legislators on this and other critical issues at [MOAA's Legislative Action Center](#). Get involved and make sure your interests are addressed.

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

ROWWA

Greetings Ladies,

The February Luncheon at the South Market Restaurant (formerly Saltgrass) was most enjoyable to include a delightful dessert, Skillet Bread Pudding.

We will **NOT** be meeting in March. Our next ROWWA event will be in April for our Spring themed get-together planned by our own Luncheon Chair Fran McCarthy, with our 50-50 Pot o'Gold and several door prizes to include themed table decor and gift cards.

Silent Auction! President Anna-Frances will coordinate our annual fundraiser with proceeds being raised for a military-affiliated charity, voted upon at the meeting. Please bring both items and your checkbook for the Silent Auction.

Keep in mind we will be voting for the Election Slate for 2023-24 and discussing next year's calendar.

ROWWA Eligibility for Membership: Retired Wives and Widows of Military Officers and Retired Women Officers. Guests are welcome.

Dues are \$20 and can be paid at door or mailed to our new Treasurer, Melinda Connell, 7230 Mier Henry Road, Pensacola FL 32507. Cell 410-271-9508

Membership Information and Directory updates, please contact: Molly Werner
Home: 850-474-1291
Cell: 850-292-9756

Email: mc4werner@aol.com

Very Respectfully submitted by,
Molly Werner, Membership Chair

**VA Benefits Administration Update
21 Feb 2023**

Intent: Provide periodic Veterans Benefit Administration and HQ MOAA Veterans Service Officer updates to PMOAA membership. Encourage PMOAA members to contact a local Veterans Service Organization (VSO) to apply for or update their disability compensation entitlement and other eligible benefits authorized.

Way ahead:

1. Outreach to local Veterans Support Organizations: Invite a local VSO to a general membership dinner to inform PMOAA members of new conditions authorized by the PACT ACT and provide local assistance for those intending to file compensation/benefit claims. Those wishing to file should submit the VA Intent to File form. [VA Form 21-0966](#)
2. Share HQ MOAA Veterans Benefits information. MOAA conducted a 2 hour webinar in January 2023 which describes the PACT Act and many other VA/VBA benefit updates. You can access it by following this link and filling out the registration information. [Understanding Your VA Benefits \(on24.com\)](#). Summary of VA/VBA benefits begins at minute 13:41. PACT Act summary begins at minute 14:01. VA disability compensation begins a minute 17:50.
3. Attend Pensacola Veterans Support Organization Network (PVSON) VSO information sharing events. The PVSON objective is to enable area VSOs to learn about each other, becoming more knowledgeable of the broad range of support available for Veterans and their families. The next meeting is April 2023. [Pensacola Veterans Support Organization Network | University of West Florida \(uwf.edu\)](#)
4. There are dozens of VSOs that provide claims support free of charge. Contact your local organization or a national office to request a Service Officer. A few of the largest National Service Organizations are:
Vietnam Veterans of America: 800-882-1316 <http://www.vva.org>
Disabled American Vets: 877-426-2838 <http://www.dav.org>
Veterans of Foreign Wars: 800-839-1899 <http://www.vfw.org>
American Legion: 800-433-3318 <http://www.legion.org>
AMVETS: 877-726-8387 <http://www.amvets.org>
5. The Escambia County VSO contact info is Mr. Andy Huffman located at 3363 West Park Place Pensacola FL 32505; Phone: (850) 595-2409.

**Respectfully submitted by
Paul Chlebo & Trumin Brown**

MARCH ST. PATRICK’S DAY DINNER

Thursday, March 16, 2023

Social hour: 1730 – 1815
Dinner: 1820

**Azalea Trace
10100 Hillview Drive
Pensacola, FL 32514
Cost is \$30 per person**

Choice of:

(1) Coffee Rubbed Strip Loin

OR

(2) Grilled Seabass with Vera Cruz Sauce

Loaded Mashed Potatoes
Chef Selected Vegetable

Caesar Salad

Dinner Rolls served with Butter

Dessert: Guinness Cupcake/Cake Slice with Jameson Whipped Cream

Coffee, Iced Tea and Water

No bar available. You may BYOB (bring your own bottle) or you may contribute to the wine provided

Please R.S.V.P. by Sunday, 12 March 2023 to
LtCol Bob Nelson (Ret)
On line at [16 March Dinner RSVP](#)
Email: rsvp@pmoaa.org or
Phone: 719.322.4130

**Guest Speaker: Allison Patton
Pensacola City Councilwoman, District 6**

No Exceptions. Meals are ordered based on accepted reservations. Phone/email/web reservations are considered committed and are payable on-line or at the door.

**USPS reservations/payments not accepted.
Web Reservations – Be sure you receive an email confirmation, otherwise your reservation was not recorded.**

Deadline for RSVP is: 3/12/2023

PMOAA BOARD OF DIRECTOR’S MEETING

February 21, 2023

President Pyle called the meeting to order at 1702 hours at the Pensacola Yacht Club with the following members present: CAPT Pyle, LtCol Wenzel, MAJ Werner, RADM Engel, LtCol Nelson, CPT Clark, LCDR Judd, LTC Chlebo, MAJ Dillard, CPT Kirschner, Immediate Past President, Jean Booton, Beacon Editor and Maj Booton, Scholarship Chair. Absent or excused: LCDR Brown and Mrs. Dickson.

January 24, 2023 Minutes – A motion was made by LCDR Judd, seconded by CPT Clark, to approve the January minutes as published in the Beacon. Motion carried.

Treasurer Report – Prior to the meeting, LtCol Nelson provided board members with an email copy of the 21 February 2023 Treasurer Report. The checking account balance is \$1,338.18; Savings account is \$7,607.53; PayPal account is \$801.26 and the CD is \$10,008.02 (purchase of the CD was approved at the January board meeting) and the American Funds account is \$83,058.78. A motion was made by LCDR Judd, seconded by CPT Clark, to approve the treasurer’s report. Motion carried.

REPORTS

1st VP – No Report

2nd VP – MAJ Werner and LtCol Nelson are actively monitoring those members who have not yet paid their 2023 dues. The updated recruiting brochure is ready for printing after a couple of changes are made for clarification.

Survivor Assistance – No Report

Scholarship Committee – Maj Booton will be meeting with the Scholarship committee members next week to select an essay topic. ROTC students are qualified to apply for a scholarship after completing their freshman year. Maj Booton will meet with the UWF instructors to discuss the PMOAA scholarship program.

Beacon Editor – Jean Booton states she is not receiving emails from the PMOAA web site. This was discussed in some detail with LtCol Nelson stating he will add Jean to the individual email listing. He also added that sometimes cox.net and gmail.net block the Beacons. Deadline for the March Beacon is NLT COB Friday, 24 February.

Clarification of Surviving Spouse Memberships – When a PMOAA member with a MOAA Lifetime Membership passes away, that Lifetime MOAA Membership is passed to the Surviving Spouse. The Surviving Spouse will not pay MOAA dues. Once the lifetime membership is passed to the Surviving Spouse, the spouse will receive a **one year free PMOAA chapter**

membership. After the one year free chapter membership, if the spouse desires to maintain affiliation with PMOAA, he/she must pay chapter dues.

Upon the death of a PMOAA member, regardless of MOAA affiliation, the Surviving Spouse receives a one year free membership in the PMOAA Chapter. After that, dues must be paid to remain an active PMOAA chapter member. Surviving spouses are encouraged to continue paying the MOAA membership dues (except Lifetime Members).

VA Update – LTC Chlebo gave an update to the board. He along with LCDR Brown will reach out to local veteran organizations. The University of West Florida Military and Veterans Resource Center holds quarterly meetings during which local veteran organizations are provided the opportunity to share information and network.

OLD BUSINESS

Level of Excellence Award – LCDR Judd reported that to date, 14,000+ volunteer hours have been submitted by 32 respondents. This will be the last call for submission.

Clarification of IRS Tax Code - Captain Pyle has submitted a letter dated February 22, 2023 to the IRS regarding clarification and their recommendation on deductibility of charitable donations. Results pending.

NEW BUSINESS

Community Outreach Grants – a volunteer is needed to serve as chair of this endeavor for 2024. This is a mechanism by which a \$5K grant can be provided to a veteran organization using established criteria. It was recommended that the Veteran’s Court be given consideration.

JROTC/ROTC Coordinator – CPT Kirschner will serve as the chair and has already been in contact with the various schools.

FCOC State Convention will be held in St. Augustine from May 19-21, 2023. Captain Pyle and his wife will attend. Other members are encouraged to review the FCOC web site for more information and application forms. A motion was made by CPT Kirschner, seconded by LtCol Nelson, to approve a full page color ad for the convention at the cost of \$300. Motion carried.

Bylaws – RADM Engel will serve as the chair of the Bylaws review committee. After discussions today regarding surviving spouses, Article 1, Section 2 will need to be revised.

Silent Auction – Since PMOAA doesn’t have an annual fund raising event, it was suggested we do a silent auction at one of our meetings. Sandy Pyle volunteered to coordinate this event. Board members agreed that this would be a good idea. **Meeting date undecided.**



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