



PMOAA BEACON

Home of the Blue Angels - Pensacola, FL

4 Star Chapter Award – 2002

A 5 Star Chapter 2003 – 2019, 2021 - 2023

Printed Newsletter Award –

2008, 2010, 2011, 2019 - 2023

Website Winner – 2010, 2011, 2012, 2018 - 2023

<https://pmoaa.org/>

January 2025



President's Corner

Happy New Year to all. May 2025 bring you many more blessings than challenges. And may we always remain thankful, grateful and mindful of the needs of others. As your recently re-elected President, I want us to double-down on our efforts to bring in new members to the Chapter.

One of the best ways to bring in new members is to personally ask those who know you and are eligible to join MOAA/PMOAA. Talk to them about how the Chapter and MOAA work to preserve the earned benefits of veterans of all services and ranks. In addition we have a robust college scholarship program and support for Junior ROTC programs at a number of local high schools. We are a busy Chapter and we need busy people to join us in this work. Please invite someone each month to come to a meeting, maybe even offer to pay for their lunch or dinner.



We had a fun and enjoyable Christmas Party in early December at PYC. Festive outfits, presents for Toy for Tots (US Marine Corps), a fabulous meal and some laughing, singing and a “reading” from one of our PMOAA raconteurs, Major Charles Booton. Many

thanks also to LtCol Bob Nelson and spouse Judy for putting together the 2024 version of the “Twelve Nights of a Pensacola Christmas” which we all got to sing in our own special ways. Thanks to everyone who attended. And to those of you who



missed this year, please make plans to attend next year on the first Thursday of December 2025.

We mourn the passing of 2 longtime members of the Chapter, LTC James A. Olson, USA (Ret) on December 6. He is survived by his spouse, Carol Ann. Also, Maj Howard “Bill” Maines, USMC (Ret) passed away December 15. He is survived by his spouse, Darlene. Please keep these families in your prayers.

Our January 16 meeting will again be at PYC. The meeting will be chaired by Past President Dean Kirschner because a number of us will be attending the Florida Council of Chapters Mini-Convention and Leadership Training Seminar in Orlando January 17-19. The program for the evening will be Ms. Kim Sullivan, an expert in Surviving Spouse issues. It will be very informative and enlightening on issues we all need to pay attention to, especially as we age (gracefully?). Please sign up by the deadline in early January. Go to PMOAA.org where you can register for the meeting. Due to the travel of many of your board members to Orlando, we will be postponing the installation of new officers and our annual Memorial Service to February 13 at PYC. Note that we are meeting the second Thursday of February.

Please bring a friend, colleague, fellow church-member to a meeting to find out what we are all about. If you like being in PMOAA, they might also like it.

Happy New Year!



**Your President,
Ken Pyle**



LEGISLATIVE AFFAIRS

Hopefully, everyone had a very Merry Christmas in 2024. In the New Year, MOAA along with the help of the Pensacola MOAA Chapter members can move legislation forward to support our National Defense. Hi, my name is Dave Mitchell, retired Navy, and friend of Ken

Pyle (he was my Executive Officer on the USS Dwight D. Eisenhower, CVN-69 when we both were young). In fact, I am taking over this column to allow Ken a little more time for all his other duties!

I am a recent member of MOAA (due to Ken’s invitation) although I have been a life member of VFW, DAV and AMVETS for many years as well a member of the Legion. While I belong, I have never visited Posts or been particularly active as I always am busy working, which I enjoy. After retiring from the Navy and DoD, I pursued a “career” in professional aviation, flying for a regional airline and then charter (flying rich folk where they want to go). After eight years of flying, I now teach USAF Combat Systems Officers in the T-6 Texan II simulator onboard NAS Pensacola. I belong to Veteran organizations for the lobbying power that they give to Veterans and active duty. I also volunteer at the National Naval Aviation Museum where I give tours a couple of Sundays a month. No, I belong to these Veteran organizations because many of the initiatives they have supported over the years have directly benefited me and the Sailors, Soldiers, Airman and Marines I served with over 31 years.

To start with, we can all take action on these issues. MOAA along with the organizations previously mentioned have “legislative action alerts” you can sign up for that will send an email and/or text anytime an important piece of legislation needs our action. By simply clicking on a link, entering a bit of information a communication will be sent to YOUR elected representatives letting them know how you feel. While a “canned” message is provided, you are welcome to add your two cents worth or an original message of your authorship. Now I know some of you are thinking, “I live in Florida, my representatives are always going to vote in favor of National Defense.” Perhaps they will, maybe not in all cases without a “push” from us. In addition, when they are speechifying on the floor of their respective chambers, it’s handy for them to say “I have received messages from 1,000 constituents in support of this”. As in all things, the outcome is largely based on the input we choose to contribute. 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 p3dave@yahoo.com.

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 fmoaa.org and an affiliate of the [Military Officers Association](http://MilitaryOfficersAssociation)

[https://moaa.quorum.us/](http://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 <a href=)

In this issue:

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MOAA’s TRICARE Guide: Priorities for Your Earned Health Care Benefit

(Article by Karen Ruedisueli on 1 November 2024 at MOAA.org)

From a TRICARE advocacy standpoint, the 118th Congress has been a study in adapting to new circumstances and information.

The first session kicked off with the launch of the House Armed Services Committee Quality of Life Panel. MOAA is grateful for all the panel’s work and recommendations for reforms and new programs designed to improve the lives of service members and families.

When it became clear the panel was unlikely to tackle TRICARE issues — such as the TRICARE Young Adult parity gap — MOAA redirected its efforts to address growing reports of access to care challenges in both military treatment facilities (MTFs) and the TRICARE network.

Those efforts were moved into overdrive late last year when, in a stunning reversal on proposed military medical cuts, DoD announced a new strategy to stabilize the military health system (MHS) by increasing MTF staffing and patient capacity.

For several years, halting DoD proposals for medical billet cuts and MTF downsizing was a top MOAA priority. Thanks in large part to the thousands of MOAA members who contacted their lawmakers on the issue, we achieved four consecutive legislative provisions to halt proposed medical manpower reductions, including a five-year congressionally directed halt in the FY 2023 National Defense Authorization Act (NDAA).

The updated MHS stabilization strategy acknowledges numerous challenges across the MHS, including an insufficient MTF caseload to maintain and improve medical readiness and ongoing beneficiary access-to-care issues.

In the second session, MOAA focused on improved access to care through greater flexibility with TRICARE plan enrollment. We’ve advocated for expanded TRICARE qualifying life events (QLEs) to include pregnancy, so beneficiaries can switch TRICARE plans to access care where it is available — in either the MTF, the TRICARE network, or a US Family Health Plan

option. As of this writing, we continue efforts to ensure our pregnancy QLE provision, currently in the House version of the FY 2025 NDAA, is included in the final bill.

We also raised concerns about TRICARE network erosion and requested a review of network requirements for T-5, the next generation of TRICARE contracts. We were pleased the Senate Armed Services Committee included a Government Accountability Office (GAO) evaluation of T-5 in the report accompanying their markup of the FY 2025 NDAA. We look forward to leveraging GAO report findings in our efforts to address TRICARE network issues moving forward.

VA Targets 1 Million Eligible Veterans in Health Care Enrollment Push

(Adapted from a 10 December 2024 article by René Campos on [MOAA.org](https://moaa.org))

A new VA outreach campaign will target eligible veterans who’ve yet to enroll in its health care system, to include about 1 million unenrolled veterans who served in Vietnam, the Gulf War, Iraq, and Afghanistan.

The campaign will include text messages, emails, public service announcements, paid advertising, and events designed to reach veterans. It comes in response to concerns from veterans about health issues potentially linked to repeated blast exposures, including mental health challenges and thoughts of suicide.

VA researchers are urgently studying the health impacts of such exposures. Enrolled veterans can access specialty screenings and services for health issues related to blast exposure. Veterans from Vietnam, the Gulf War, Iraq, Afghanistan, and other specific locations are eligible for VA health care based on their deployments, regardless of health conditions.

Earlier this year, VA expanded eligibility for veterans exposed to toxins and hazards, allowing them to enroll directly in the VA health system. This outreach was initiated by the Sergeant First Class Heath Robinson Promise to Address Comprehensive Toxics (PACT) Act in 2022. Since then, over 835,000 veterans have enrolled in VA health care, 900,000 have upgraded their priority groups, and 4.4 million have applied for disability compensation benefits.

“[W]e don’t want veterans to wait – they should enroll in VA health care today to get full access to primary care, mental health care, regular screenings, specialty care, and more,” VA Secretary Denis McDonough said “That’s what this outreach effort is all about: getting veterans in our care, because veterans who come to VA are proven to do better.”

(Editor’s Note: I myself as a Gulf War Veteran with service in Afghanistan, Bahrain and Kuwait am eligible for the PACT Act but didn’t have any of the presumptive conditions until my Dermatologist removed some cancerous cells in my scalp. Turns out that skin cancer is a presumptive condition. That is why it is useful to stay aware of these things)

Thousands More Could Be Eligible for VA Family Caregiver Program

Editor’s note: This article by Patricia Kime originally appeared on [Military.com](https://military.com), a leading source of news for the military and veteran community.

The VA has announced an overhaul of its family caregiver program that expands eligibility for some veterans but also institutes new eligibility requirements that will affect the thousands of veterans already enrolled.

The department also clarified its terms for eligibility and qualifications for the two different levels within the program, changing some of the language of a policy set in 2021 that sharply restricted qualifications and would have dropped thousands from its rolls but spelling out in clearer language how veterans may qualify for a higher level of compensation within the program.

The Program for Comprehensive Assistance for Family Caregivers provides benefits and stipends to people who care for seriously injured veterans who need at-home care that otherwise would be provided by a health aide, nurse or in an institution.

Under the proposal, veterans and caregivers may be eligible for the program if the veteran needs hands-on help or extensive assistance to complete at least one activity of daily living, such as dressing, bathing, eating, grooming or going to the bathroom, or has a frequent need for supervision or protection as a result of neurological impairment.

To qualify for the highest tier of compensation and benefits, veterans would typically require help with three or more different activities of daily living -- either hands-on assistance or extensive instruction -- or need continuous supervision or protection as a result of a neurological disorder, mental health or other medical condition.

The PCAFC was established in 2010 to provide benefits such as a monthly stipend, respite care, health care and counseling to eligible caregivers of severely injured post-9/11 veterans. By law, the VA was to determine eligibility based on level of injury, to include brain injury, psychological trauma or other mental health disorder, and the need for assistance based on their inability to perform one or more activities of daily living or the need for supervision or protection.

With the expansion under the Mission Act, the VA issued new eligibility criteria that included serious injury but also focused primarily on a veteran's need for physical help, eliminating a middle level of compensation and scoring stipends based on the amount of time it took to provide care, with those in the lowest tier needing 10 hours of care a week and those in the highest tier at least 40 hours a week.

The change, which also included reevaluation of the 19,700 veterans enrolled in the program before the new criteria went into effect in 2020, caused many to lose eligibility. The VA originally estimated that most in the lowest tier would lose eligibility, as would some in the middle tier, or roughly 6,000 veterans.

It is estimated the program will cost \$5.3 billion in the first 5 years after the changes and \$13.9 billion for 10 years.

"These proposed changes would expand the program to tens of thousands of veterans and their family caregivers -- ensuring we can provide these caregivers with the respite care, education, support and resources they need to care for their veteran," VA Secretary Denis McDonough said in a statement.

7 Year-End Money Moves

(Adapted from a 20 December 2024 article by Lila Quintiliani on MOAA.org)

Required Distributions: If you must take a required minimum distribution (RMD), then Dec. 31 is the deadline. It's best not to wait until the last minute, since many other account owners and beneficiaries will be scrambling to take their distributions, too. While 2022's SECURE 2.0 Act lowered the penalty on missed RMDs, there is still a 25% excise tax if you don't take an RMD in time or take an insufficient amount.

TRICARE/Health Insurance: Many health plans, including TRICARE and the Federal Employee Health Benefits program, reset deductibles and catastrophic caps (the most you or your family will pay for covered health care services) on Jan. 1 each year. If you've met your plan's cap for 2024, it makes sense to schedule any necessary appointments or procedures before year-end.

Flexible Spending Accounts: A flexible spending account (FSA) is an employer-provided benefit that lets employees set aside pre-tax money for out-of-pocket health care and dependent care expenses. The accounts often expire at the end of the year. If you have "use or lose" funds in your FSA, make sure you spend them.

Retirement Savings: Did you max out contributions to your employer's retirement plan? While you can make contributions to your individual retirement accounts (IRAs) all the way through to Tax Day of next year (April 15, 2025), you must make contributions to employer-sponsored plans by the end of the calendar year. Employer-based plans also don't have the same income restrictions and limitations that IRAs do.

Tax Strategies: If you plan on making a Roth conversion, which moves funds from a traditional qualified retirement plan to a Roth IRA, the deadline to do so for this tax year is Dec. 31. Be sure to have enough cash saved to pay taxes on the conversion. If you know that you won't be eligible to contribute to a Roth IRA this year because your modified adjusted gross income is above the income limit, then you can consider a "backdoor Roth" strategy where you make contributions to a traditional IRA and then convert it to a Roth. Contributions using this strategy must be made by the end of the year.

Charitable Contributions: Charitable donations can potentially mean a tax deduction, but a higher standard deduction may mean it doesn't make sense to itemize taxes each year. It may mean sense to consider "bunching" several years' worth of contributions in one tax year to take advantage of itemizing. Another great way to make your year-end charitable donations is to use appreciated stock in your taxable brokerage account. Many charities will allow you to transfer the shares directly to their account. Since you didn't sell the shares, you don't have to pay capital gains taxes. If you itemize your deductions, you can also take a deduction for the gift.

Gifting: For 2024, individuals can gift up to \$18,000 to another individual without the need to file any gift tax forms or incurring any kind of tax burden on either side. A couple could gift \$36,000 to an individual. Grandparents could consider contributing to their grandchild's 529 education savings plan to help with future education expenses.

What's Changing for Your Retirement Contributions in 2025 and Beyond?

(By: Kevin Lilley)

New IRS limits on retirement account contributions announced this month will take effect in 2025, but contribution rule changes the following year could have a larger effect on some retirement plans, including those of higher-income workers.

Employees can contribute up to \$23,500 in 2025 to their 401(k), 403(b), or governmental 457 plan, or their Thrift Savings Plan (TSP) account. That's up from \$23,000 in 2024. Individual Retirement Account (IRA) contributions remain capped at \$7,000.

Some users of all of the above plans can make catch-up contributions exceeding IRS limits, depending on age. The rules for 2025:

- **Age 50 and over:** 401(k), 403(b), 457, and TSP users can contribute an additional \$7,500 in 2025 for a maximum total contribution of \$31,000. IRA users can contribute an additional \$1,000 for an \$8,000 maximum.
- **Ages 60-63:** 401(k), 403(b), 457, and TSP users can contribute an additional \$11,250 in 2025, for a maximum total contribution of \$34,750. This additional catch-up amount does not apply to IRAs.

Catch-Up Rules for 2026

Any contribution limits – catch-up or otherwise – for 401(k) plans in 2025 are the same for both pre-tax and Roth accounts. That changes in 2026.

That year, catch-up contributions for 50-and-over plan users can be made into pre-tax 401(k) accounts only by those making less than \$145,000 per year. All catch-up funds contributed by those making more than \$145,000 must be made into a Roth account, making them after-tax contributions that would be tax free upon withdrawal.

From TRICARE Fees to Lower COLA, Budget Options Could Gut Service-Earned Benefits

(Adapted from an 18 December 2024 article by Jeff Goldberg on MOAA.org)

Several measures in a recent Congressional Budget Office (CBO) report providing options to reduce federal spending would weaken, or eliminate entirely, specific earned benefits for nearly all members of the uniformed services and veteran communities.

The proposals [in this report](#), if enacted, would cost servicemembers – and their families, survivors, and caregivers – thousands of dollars every year in higher health care costs (including TRICARE For Life fees), reduced retirement and VA disability compensation, and pay and benefit cuts for those in uniform. This is a burden that should not befall those who have served this country.

The report, issued every two years before the beginning of a new Congress, provides a 10-year overview of deficit-reduction measures. However, as with past versions, this year's report does not consider long-term implications that would result from these potential savings. It also does not take into consideration the impact that cuts would have on the uniformed services



The Surviving Spouse Assistance Committee Corner

MOAA provides members with a lot of information and resources. Here is a link to the general Surviving Spouse Corner:

<https://www.moaa.org/content/about-moaa/meet-our-leaders/surviving-spouse-advisory-committee/surviving-spouse-corner/>

If you are ready for a good read, check out this list of books, both fiction and non-fiction, written by MOAA members:

<https://www.moaa.org/content/publications-and-media/member-books/member-books/2024-member-books/>

MOAA has a new resource called “Ask the Experts.” MOAA Premium and Life members can submit a question. Here is the link: <https://www.moaa.org/micro/asktheexperts/asktheexperts/>

Have Christmas money that you want to spend? MOAA Store has many items on sale. Here is a link to the Novelty Items area:

<https://moaa.estore.shop/novelty-items>

There are also many clothing closeouts on sale (limited quantity on many items, though): <https://moaa.estore.shop/closeout>

Wishing you all a HAPPY NEW YEAR and look forward to another great year with PMOAA and seeing you at our meetings. You do not want to miss out on the great speakers that 1st VP and Surviving Spouse Committee member Karen Vinson-VanHouter has lined up.

Judith Dickson, Karen Vinson-VanHouter, Karin Wiseman
Surviving Spouse Assistance Committee

2025 PMOAA CALENDAR OF EVENTS

Most member meetings are held on the 3rd Thursday of each month except for February, June, July, and December. And April will be held on a Wednesday. Board meetings are held on the Tuesday following the member meetings (some exceptions apply). Locations are subject to change (PYC is Pensacola Yacht Club; Mustin is Mustin Beach Club on NAS Pensacola; Oaks is The Oaks on NAS Pensacola).

MEMBER MEETINGS		BOARD MEETINGS
Jan 16	PYC	Jan 21 PYC
Feb 13 – Memorial/Install	PYC	Feb 11 PYC
Mar 20 - St. Patrick’s Day	Mustin	Mar 25 PYC
Apr 16 (Wednesday)	PYC	Apr 22 PYC
May 15	Mustin	May 20 PYC
June 12 -Picnic	Oaks	June 24 EI Paron
July 31 – Scholarship Banquet	PYC	July 22 EI Patron
Aug 1-No Meeting		Aug 26 EI Patron
Sept 18	PYC	Sept 23 PYC
Oct 16	PYC	Oct 21 PYC
Nov 18 -Annual Biz Mtg	PYC	Nov 20 PYC
Dec 4 - Christmas Party	PYC	Dec 16 PYC

Menus and speakers TBD at a later date.

PMOAA BOARD OF DIRECTOR’S MEETING

17 December 2024

The meeting was called to order at 1603 by President, CAPT Ken Pyle at Pensacola Yacht Club. The following Board members were present: RADM Joan Engel, CAPT Sue Varenholt, CAPT Maureen Yeager, LTC Karen Vinson-VanHouter, LtCol Bob Nelson, Surviving Spouse Chair, Mrs. Judy Dickson, CDR Susan Ulloa, Maj Charley Booton, Beacon Editor Jean Booton, and CPT Dean Kirschner. Excused members were MAJ Frank Dillard, MAJ Molly Werner, and LTC Paul Chlebo.

Meeting Review – Meeting dates, times, and locations for CY year 2025 are confirmed as previously proposed. President Pyle requested review of the Christmas event and ideas for increasing attendance at future Christmas gatherings. All agreed that the food and the atmosphere were both exceptional. Everyone participated in the Twelve Days of Christmas in Pensacola amusement while the pianist provided the background tune. Suggestions to increase attendance of PMOAA members included: 1) announcing the event a few months ahead and then every month afterwards in the Beacon and at the general meetings, and 2) moving the date to the second Thursday in December thereby allowing a longer timeframe between the November meeting and the Christmas event.

November 2024 BOD Minutes – The Minutes were corrected to include the attendance of Director, CAPT Yeager. Following correction, Maj Booton motioned to approve the November meeting Minutes. The motion was seconded by LtCol Nelson. All in attendance approved and the motion carried.

Treasurer Report –The Total Bank Accounts balance to date is \$21,990.88. The Total Assets balance is \$96,394.92. Membership expenses this month were increased due to the cost of covering the dinners for the entertainment and the Marines in attendance for the Toys for Tots program. A motion was made by Mrs. Dickson to approve the Treasurer’s Report and seconded by CAPT Yeager. The motion carried.

REPORTS

1st Vice President – LTC Vinson-VanHouter reaffirmed the speaker lineup for all general membership meetings through May 2025.

2nd Vice President Membership – Total active membership remains at 147. There was a gain of two new members but also a loss of two members through death: LTC James Olson, USA and Maj Howard “Bill” Maines, USMC. RADM Engel provided information regarding the funeral services for Maj Maines noting that the staggering of dates and times are unusual due to the proximity of the Christmas holiday. A group email will be sent to all members with funeral details so members who wish to may attend. The Board extends its condolences to the spouses, Carol Ann Olson and Darlene Maines, and their respective families.

Survivor Assistance – Mrs. Dickson mailed out Christmas cards to all Surviving Spouse members and noted that many were very grateful to be remembered by PMOAA during the Holiday season. She also assisted a couple of spouse members navigate through some benefits issues. The Board commended Mrs. Dickson for her tireless dedication and countless hours assisting the Surviving Spouses in need throughout the year.





Scholarship Committee – Maj Booton reported that the Committee will meet the first week in January to determine what modifications/improvements can be made to the Scholarship program. Discussion will include a proposal to increase the award amount from \$2000 to \$3000 as well as ways the program can assist ROTC students and JROTC programs in the catchment area. Several dilemmas exist such as how to include funding for room and board if the student lives off campus since funds are paid directly to the academic center, how to determine the best process for meeting the needs of JROTC units, and whether there is any means to assist one or more ROTC students who already receive full tuition and a monthly stipend but may still be struggling. Also for discussion will be how to include Army ROTC students who live and attend school in PMOAA catchment area of South Baldwin County but who fall under the unit at University of South Alabama in Mobile which belongs to another MOAA Chapter. Needless to say, the Scholarship Committee has a great deal of work going forward.

Beacon –Beacon input should be submitted to Jean Booton by COB December 27.

NW Area VP, Florida Council of Chapters – LTC Chlebo advised the Board members that the FCoC awards portal is open on the website and will remain available until the deadline in February. President Pyle reminded members to begin working on awards nominations for the Harris Communication Award, Surviving Spouse of the Year Award, and the Level of Excellence Award.

OLD BUSINESS

Annual Leadership Training Seminar and Mini-convention is January 17-19 at the Rosen Center in Orlando. All PMOAA members are welcome to attend and participate in the meetings and activities.

Veterans Treatment Court – The \$2500 grant awarded by MOAA for the VTC retains a balance of roughly \$2400 as the grant year expires in April. An attempt was made to assist a Court participant with a deposit on rent or utilities but the individual was not a reliable candidate. Instead, the Chapter will award each Court participant a gift card to Wal-Mart, Target or similar type store in the amount of \$50 which can be used to purchase groceries or other essentials. The Court currently has 19 veterans participating in the program which will bring the balance down by approximately \$1000. If all goes well, the plan is to award the remainder of funds available equally to each graduate from the program in April. It is currently undecided if the Chapter will pursue application for additional VTC grant monies in the future.

NEW BUSINESS

Volunteer Hours – RADM Engel reminded all to submit total hours spent volunteering for various organizations. All PMOAA members are asked to participate. Service may include all PMOAA/MOAA/FCoC service hours as well as volunteer activity with other organizations, church, school, community projects, veteran service programs, etc. Recording your hours allows MOAA to acknowledge your “Continuing to Serve” ethic through Chapter recognition.

Wreaths Across America (WAA) – Several PMOAA members participated in the annual laying of wreaths on veteran graves at Barrancas National Cemetery on December 14. The goal is to completely cover Barrancas with wreaths every holiday season yet there continues to be a shortage of roughly 17,000

wreaths. Wreaths may be purchased throughout the year at \$17/wreath. There is also an option to buy (sponsor) the wreath to be placed on a specific grave at Barrancas or any other National Cemetery or, sponsor a wreath in “Honor of” or “In Memory” of a veteran. PMOAA maintains a group sponsorship. For every wreath sponsored through the group, the Chapter receives \$5 back. And, for each wreath sponsored through the PMOAA group from now until January 17, every wreath will be matched by WAA. To purchase (sponsor) a wreath, follow the link: <https://www.wreathscrossamerica.org/FL0843P> which will take you directly to the PMOAA group. Wreath laying for 2025 is on Saturday, December 13 starting at 0730.

The next general membership dinner meeting will be held on January 16, 2025 at PYC from 1730-2000. The speaker is Kim Sullivan who will discuss Surviving Spouse issues. Past President, CPT Dean Kirschner will preside over the meeting since CAPT Pyle will be attending the FCoC Leadership Training Seminar in Orlando. The annual PMOAA Memorial Service is postponed until the 13 February meeting, also at PYC.

The next Board Meeting is 1600 on January 21 at PYC. The Board Meeting adjourned at 1703 hours.

**Respectfully Submitted
Susan E. Ulloa, Secretary**



January Guest Speaker

Ms. Kim Sullivan

Navigating the Legal Landscape: Empowering Seniors Through Estate Planning and Elder Law

Ms. Sullivan is dedicated to educating her clients about the facts and guiding them through a thorough review of their family’s unique dynamics. In her office, she facilitates the necessary conversations, helping clients emerge with a plan that aligns with the realities of their lives and the personalities of their loved ones. Ms. Sullivan strives to create plans that provide peace of mind and protect family harmony.

Ms. Sullivan graduated from American University Washington College of Law, with honors, in 2012 where she was a member of the American University International Law Review. She subsequently earned an LLM in taxation with a concentration in Estate Planning from Boston University. During law school, Ms. Sullivan clerked for the U.S. House Committee on Ways and Means and, prior to attending law school, worked for a Member of Congress on health care legislation.

Ms. Sullivan is a member of the National Academy of Elder Law Attorneys, the Academy of Florida Elder Law Attorneys, the Florida Bar Elder Law Section, and the Florida Bar Real Property, Probate, and Trust Law Section.

Ms. Sullivan is the fifth generation of her family to live in Pensacola. She enjoys spending time reading, walking Fort Pickens, and doing anything outside in the Florida sunshine. She lives with her husband, three children, and their very patient and loyal chocolate lab, Sophia.



January Buffet Dinner Meeting

Thursday, 16 January 2025

Social: 1730 - 1830

Dinner: 1830

Pensacola Yacht Club
[1897 West Cypress Street](#)
Pensacola, FL 32502

Cost is \$45 per person

Buffet Menu

- Slow Cooked Pot Roast served with a Natural Gravy
- Oven Roasted Pork Tenderloin topped with a Caramelized Onion, Fig and Rosemary Reduction
- Vegetable Medley with Squash, Cherry tomatoes and Asparagus
- Feta and Tomato Risotto
- Mixed Green Salad with choice of toppings and choice of Buttermilk Ranch or Citrus Vinaigrette Dressing
- Warm Dinner Rolls w/ Whipped Butter
- Dessert – Chef’s Choice
- Coffee, Iced Tea and Water
- Cash bar available

Please R.S.V.P. by Sunday, 12 January 2025 to

LtCol Bob Nelson (Ret)

On line at [January Dinner RSVP](#)

Email: rsvp@pmoaa.org or

Phone: 719.322.4130

Guest Speaker:

Ms. Kim Sullivan

Coastal Probate, Trust & Elder Law will speak on Surviving Spouse Issues

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

Please do not hesitate to ask if you need help with your plate.

Deadline for RSVP is: 1/12/2025

2025 PMOAA MEMBERSHIP SIGNUP/RENEWAL FORM

(Please Print

Existing members – only information changes needed)

Today’s Date: _____

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

RANK/SERVICE: _____

Circle:

Active Duty Retired Reserve Guard Former Surviving Spouse

SPOUSE/SIGNIFICANT OTHER: _____

ADDRESS: _____

PHONE NUMBER: (Home) (Cell)

EMAIL ADDRESS: (For Official Chapter Communications/Use)

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

My MOAA Number is: _____

Life member: **Y / N**

[] If not a member of MOAA National, please check here to receive a **FREE Basic MOAA** membership.

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

- Chapter Officer Website Administrator
- Chapter Director Membership Recruiting
- Survivor Assistance Committee **Beacon** Editor
- Accounting/Finance Public Relations/ Advertising
- ROTC/JROTC Liaison Program/Event Coordinator
- Scholarship Committee Photographer
- Legislative Affairs

PMOAA Membership Dues:

\$30.00/year (**E-Beacon**)

\$42.00/year (**Mailed Beacon**)

SCHOLARSHIP CONTRIBUTION

TOTAL ENCLOSED

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

PMOAA Membership

P.O. Box 17728

Pensacola, FL 32501-7728



**Wreaths Across America
“Live with Purpose”**



From left, in the red coat CAPT Shirley Lewis-Brown, CDR Susan Ulloa and CAPT Sue Varenholt

On 14 December 2024, three PMOAA members joined the force of volunteers laying wreaths at Barrancas National Cemetery. For those of you who believe you missed the WAA giving event, there is still time. Each wreath sponsored through the PMOAA group from now until January 17, 2025 will be matched by WAA. And for very wreath sponsored through our group, the Chapter receives \$5 back. To purchase (sponsor) a wreath, follow the link: <https://www.wreathsacrossamerica.org/FL0843P> which will take you directly to the PMOAA group. Wreath laying for 2025 is on Saturday, December 13 starting at 0730.

“Remember the fallen, Honor those who serve, and Teach the next generation the value of freedom.”



HAPPY PARTY REVELERS!!

President CAPT Kenneth Pyle USN (Ret) (2023-2025)	
1st Vice President LTC Karen Vinson-VanHouter USA (Ret) (2023-2025)	DIRECTORS
2nd Vice President MAJ Molly C Werner USA (Ret) (2024-2026)	Director RADM Joan M Engel USN (Ret) (2024-2026)
Secretary CDR Susan Ulloa USN (Ret) (2024-2026)	Director CAPT Sue Varenholt USN (Ret) (2024-2026)
Treasurer LtCol Robert Nelson USMC (Ret) (2024-2026)	Director Maj Charles Booton USAF (Ret) (2024-2026)
Immediate Past President CPT Dean Kirschner USA (Former)	Director LTC Paul Chlebo USA (Ret) (2023-2025)
Survivor Assistance Committee Chair Mrs. Judith Dickson, Surviving Spouse	Director MAJ Frank Dillard USA (Ret) (2023-2025)
Beacon Editor Mrs. Jean Booton	Scholarship Committee Chair Maj Charles Booton USAF (Ret)
Legislative Affairs CAPT Dave Mitchell, USN (Ret)	
For further information: info@pmoaa.org	Membership information at: Membership@pmoaa.org



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

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