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OCTOBER
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STAR AWARD



MOAA 5-STAR
CHAPTER 2003-2019,
2021-2025



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PRESIDENT'S MESSAGE



As I write this letter, the first cold front of the fall has arrived and today was comfortably warm with lower humidity. **Hallelujah!!**

I hope this inspires you to come out for our next Chapter meeting on Thursday, October 15. The meeting will be a luncheon at The Oaks Restaurant on NAS Pensacola, second floor, starting at 1100. The program, “Healing Paws for Warriors” is associated with PVA (Paralyzed Veterans of America) which is dedicated solely to helping Veterans with spinal cord injuries and disorders (SCI/D) and diseases like MS and ALS. Please join us for “Camaraderie with a Purpose” and to learn more about this wonderful Veterans Service Organization.

The September dinner at PYC was filled with great information and updates from our direct liaison from MOAA, Captain Frank “Tank” Michael, USN (Ret) and our Florida Council of Chapters (statewide association) President, Captain Tony LaVecchia, USN (Ret) and his spouse, Andrea. The focus was on getting more Chapter members signed up on the MOAA Legislative Action Center (See Captain Mitchell’s Legislative Affairs article later in the Beacon) and ways to attract new members. We need each of you to think about your social, church and community circles of military officer friends and invite them to a Chapter meeting. We have a wonderful Chapter where we do focus on “Camaraderie with a Purpose,” one of the tag lines used by the Florida Council of Chapters. It works!!

The Membership Committee, led by our 2nd Vice President, Capt Sue Varenholt, USN (Ret) and Major Molly Werner, USA (Ret) have been meeting with our Webmaster, LtCol Bob Nelson, USMC (Ret) to find another website vendor that will better meet our needs at a lower cost per year. Our current website (pmoaa.org) is very complex and provides capabilities well beyond what is needed to manage the Chapter, communicate with members and attract new members. Stay tuned for more in the next few months.

As I said last month in my Beacon letter, please look into the option to shift to Medicare Advantage instead of standard Medicare. I recently signed up with Humana and the benefits are unbelievable. Sandy and I will have received over \$6,000 in additional benefits (no Medicare premiums and a \$4000 per year dental benefit, and others) in the first year in the program. I strongly urge you to contact Jon Olson, Director of Operations for Veteran Healthcare, an affinity partner with MOAA, at Jolson@veteran.healthcare . The website is www.veteran.healthcare .

Take care of yourself and those around you. You can be a blessing to many. Take a chance and step up to the challenge.

Your President, Ken Pyle

UPCOMING EVENTS

Mark your calendar and enjoy the camaraderie:

See you for Lunch October 15th at The Oaks

Menu:

Flounder with Crab Stuffing topped with a light cream sauce

Grilled Marinated Chicken Breast au jus

Garlic Mashed Potatoes

Seasoned Green Beans

Dinner Rolls with Butter

Creole Bread Pudding with Vanilla Bourbon Sauce

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

Cost is \$30.00 per person. Social Hour at 1100.



MEMBERSHIP

by Sue Varenholt, 2nd VP

We are starting to target people in our area who are members of National MOAA but have never joined our local Chapter. Our committee has created a colorful eye-catching postcard inviting them to check out our web site and even attend a meeting. These will be mailed out in batches of 200. You can help expand our ranks by encouraging officers you meet to join the local chapter. Talk it up and point them to our web site. YOU are our best recruiter.



Surviving Spouse Corner

by Judy Dickson

MOAA has so many publications and booklets that provide great information targeted to the current need of a Military Officer or Surviving Spouse. You can access “End of Life” documents with this MOAA link: <https://www.moaa.org/content/publications-and-media/news-articles/2022-news-articles/surviving-spouse-corner-end-of-life-documents/>

Also at the end of the article, is a link to past Surviving Spouse Corner articles.

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

For surviving spouses that are MOAA members and would like to get involved, your input in the current bill before the legislature could certainly use your input:

Take Care of America's Veterans Act

A comprehensive veterans legislative package would advance more than 20 standalone MOAA-supported bills, bringing reforms the association has championed in the 119th Congress (and in several previous sessions) on behalf of servicemembers, veterans, caregivers, survivors, and their families. Ask your lawmakers to support swift passage by signing up and add your voice: “Take Care of America’s Veterans Act.”

More than 60 provisions in the Take Care of America's Veterans Act address veterans benefits, health care, education, transition assistance, caregiver support, and survivor benefits. Four of these provisions are long-standing priorities for MOAA:

- Major Richard Star Act
- Veteran Caregiver Reeducation, Reemployment, and Retirement (3R) Act
- Love Lives On Act
- Justice for ALS Veterans Act

A surviving spouse has to deal with so many decisions. It is always better to give yourself as much time as possible to consider your options. But, downsizing or moving might be the best option for your new financial circumstances or emotional state. Make a pro/con list of emotional factors and expenses. Be thoughtful about real estate commissions, state income tax, moving, and redecorating expenses as well as all those emotional pluses and minuses. Investigate whether spousal disability exemptions and entitlements are available at a new home or new location. Changing states can generate issues. Do your homework. Be diligent!

Looking forward to all the colorful leaves of autumn and cooler weather. Chair, Judy Dickson, Committee Members: Karin Wiseman, Karen Vinson-VanHouter, Bill Mayer, Christine Cook. and Carol Olson

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



Chaplain's Corner

by CAPT Fred Zobel, USN (Ret)

We hear much about the continuing tragedy of suicide in the military, and in our society as a whole. Whenever someone ends their life by suicide, we wonder “why” and usually have no answers. That nagging trauma of “why” becomes particularly difficult along with the grief and bewilderment suffered by loved ones.

Dr. Thomas Butts was a United Methodist minister who passed away in nearby Monroeville, Alabama, which is also the home of the writer Harper Lee. Prior to his passing, Dr. Butts wrote a book entitled, “Tigers In The Dark.” The book speaks about confronting and overcoming the subconscious fears that can hinder personal and spiritual growth, and, in the extreme, destroy the will and desire to continue life. I believe his book is very relevant to the suicide discussion as people are sometimes overwhelmed by the pain inflicted by those tigers. And, no one is immune regardless of age or station in life.

Those “tigers” might include--fear of the unknown, a sense of inadequacy or failure, a sense of loss as we get older, loss of a spouse or significant other, illnesses, a grudge or hurt that destroys a needed friendship, perhaps a financial calamity, or other events that challenge our ability to see the gift of life with thanksgiving and hope.

If suicide contemplation is occurring to you and/or a loved one, please seek professional help. If suicide is not an issue, but you find yourself feeling overwhelmed by the “tigers,” please seek a helpful and wise person who is a good listener, non judgmental in their openness, holds confidences, and one who accepts that they don’t have all the answers. Of course, I pray that you would also seek one who has a solid and healthy spiritual foundation. May the Lord bless and keep us strong whenever we need to confront those “Tigers in the Dark.” And, may the Lord bless us in our healing.

Peace!

SCHOLARSHIPS



By CAPT Dave Mitchell, USN (Ret)
Scholarship Committee Chair



A Thank You!

Dear Mr. Mitchell,

Thank you so much for selecting me as a recipient of the Pensacola Chapter of the Military Officers Association of America scholarship. I am truly honored and sincerely grateful for your generosity and support of my education.

I also want to thank you for the wonderful banquet at Pensacola Yacht Club. I had a great time and truly enjoyed the evening. It was a pleasure meeting you and everyone from the Pensacola chapter. I appreciated the warm welcome, the opportunity to introduce myself, and the chance to learn more about the organization and people who make it such a meaningful part of our community.

Your kindness and encouragement have inspired me as I continue working toward my academic and career goals. Thank you again for investing in my future. I am deeply grateful for your support and will do my best to make you proud.

With sincere
appreciation,
Savanna
Hubbards



LEGISLATIVE AFFAIRS

**By CAPT Dave Mitchell, USN (Ret) Legislative
Committee Chair**

Happy October PMOAA members. This is a one-time (hopefully) departure from the monthly legislative affairs column. I say hopefully because we need every chapter member to sign up for this ASAP. Once you follow the easy instructions below (and I followed them myself with no problems) you will receive emails to take action on MOAA legislative initiatives that are important to all of us. Why does everyone need to do this, well several reasons. The most important reason is that our elected representatives respond to these inputs that will be sent in your name. Second, MOAA has put a premium on five star chapter eligibility for chapters that increase sign ups (currently our chapter is less than a third signed up). Finally, and take my word for this, it feels good to contact our elected representatives about initiatives affecting active, reserve, retired and veteran issues. They will respond, sometimes with a personal email and sometimes with a generic email. Either way you will know you are making a difference.

So, what do you say, do you want to make a difference? Just follow the steps below and in moments you will be signed up. When you complete your sign up you will be asked for your chapter information. This is critical so the chapter gets credit. It is listed in the instructions below, but this is your chapter information "FL22 Pensacola Chapter".

I look forward to seeing many more PMOAA members signed up in the next few weeks and next month I can write about current initiatives.

Warm regards,

Dave Mitchell, Captain, USN (ret)

Legislative Action Center (LAC)

Sign Up Instructions

Go to the Legislative Action Center (LAC) at: <https://moaa.quorum.us/>

- 1. Select the Sign Up button in the upper right of the page.**
- 2. Answer the questions...name, rank, status, etc.**
- 3. For the address question, type your address and as addresses populate in the drop down, select your address from the drop down. You must select your address from the populated drop down option, otherwise you will receive an error.**
- 4. For the last question, MOAA Chapter Affiliation, Type:
"FL22 Pensacola Chapter"**
- 5. Click on "Sign up and Take Action" at the bottom of the page**
- 6. The upper right of the page should say "Hello, (your name)!"**

Note (1): In your browser settings, allow/enable third party cookies.

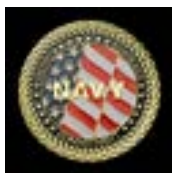
Note (2): Do not log out of the LAC.

THE COINS IN YOUR DRAWER HAVE STORIES WORTH KEEPING

Every officer's career leaves a trail of challenge coins — the squadron coin from a first tour at NAS Pensacola, the one a commander pressed into your palm without a word, the one from the unit that no longer exists. The coins are a record. The problem is that the stories behind them live in exactly one place: your memory.

AllCoin (allcoin.braav.co) is where that record gets preserved. Photograph both sides of a coin, write down its story — who gave it, when, why it mattered — and it joins a permanent, searchable Coin Library alongside coins from across the services. Uploading and sharing is free, and there's nothing to buy: you're preserving the coins you already own. Creating an account takes only an email address.

Start with the coin you'd grab in a fire. Your family gets the stories — and the cradle of naval aviation keeps a little more of its history.



Treasurer's Report

Susan Ulloa, CDR, USN Retired

DEBIT CARD PAYMENTS THRU PAYPAL

PayPal supports debit cards with a Visa or Mastercard logo for payments and treats them similar to credit cards. However, debit cards requiring a numeric password and PIN-pad are not supported by PayPal Merchant Services.

For Point of Sale (POS), Zettle accepts cards from Visa, Mastercard, American Express, JCB, China Union Pay, Discover, Maestro, Visa Electron, and V Pay. Mobile wallets such as Apple, Samsung, and Google Pay are also accepted. Magnetic stripe cards are not accepted for security reasons.

When using a debit or credit card for goods or services, PayPal does not charge a cash advance fee. For payments made as gifts or to friends and family, a fee may apply which the sender can choose to pay or have the receiver pay.

You can process Visa or Mastercard debit card payments as credit card transactions if the STAR logo is present on the back of your card. Refunds for such transactions typically take 5 business days, but can take up to 30 days depending on your card issuer.

ARE YOU STILL SERVING?

For the past two months, the Beacon covered the crisis regarding the need for volunteers to fill vacant officer and board positions. At this time, not all positions have been filled. The critical position is that of President. Captain Pyle has already served two terms (a total of six years) and deserves our deepest thanks and appreciation for his dedicated service. He needs relief in order to step into the Past President role to relieve Captain Kirschner who has been in that position for many, many years.

PMOAA is filled with officers who have had admirable military careers, so we know, there is no lack of talent to assume Chapter leadership positions. Are you still serving? If you believe that you are still serving, then volunteer your time.

The proposed ballot, per our Chapter Bylaws, will be published in the October Beacon. Oh wait, what was I thinking? We do not have a proposed slate. Now What? Well, we can't vote in November if no one steps forward.

We are a 5 Star Chapter, the best of the best. No Chapter can survive without leadership. If no one steps forward, what happens to the Chapter? I think you know the answer to that question. Let's not go down that road. **Volunteer Now!**

Joan Engel



PMOAA BOARD MEETING MINUTES and TREASURER'S REPORTS

* Now restricted to "Members Only" for security and privacy.
Login to www.PMOAA.org and select "My Account" to view Board Minutes.

WHO WE ARE

The Pensacola Chapter of MOAA is a member of the Florida Council of Chapters, FCoC and an affiliate of the Military Officers Association of America (MOAA) who together are the nation's largest and most influential association of military officers. "Never Stop Serving"
We are an independent, nonprofit, politically nonpartisan organization and Veterans Service Organization incorporated under IRS 501(c)(19) rules.
Visit our website, www.PMOAA.org, and click MEMBERSHIP to learn more and join us.

Please email your comments / suggestions to Frank at
Beacon@pmoaa.org

Photos Courtesy of Christine Frazier







PENSACOLA CHAPTER—MOAA
 PO BOX 17728
 PENSACOLA, FL 32508



PMOAA-MEETING PLANS for 2026¶		
DATE □	EVENT □	VENUE □
APR-16 □	DINNER □	PYC □
MAY-21 □	LUNCHEON □	OAKS at NAS □
JUN-18 □	PICNIC/LUNCHEON □	OAKS at NAS □
JUL-30 □	SCHOLARSHIP AWARDS □	PYC □
AUG □	(no meeting) □	□
SEP-17 □	DINNER □	PYC □
OCT-15 □	LUNCHEON □	OAKS at NAS □
NOV-19 □	BUSINESS MTG □	PYC □
DEC-3 □	CHRISTMAS GALA □	PYC □