MOAA®
Military Officers Association of America
PENSACOLA CHAPTER

THE BEACON
NOVEMBER 2025

MOAA PRINTED
NEWSLETTER
5-STAR AWARD

MOAA 5-STAR CHAPTER

2003-2019, 2021-2024

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PRESIDENT'S MESSAGE

Welcome to this month's edition of the Pensacola MOAA Beacon Newsletter. This is the second month of our "new" model for the Beacon. I want to thank Bob Nelson, our webmaster and treasurer, for stepping up and editing the inputs for this version of the Beacon. Please let us know if you have any comments, pro or con, about the newsletter. The Beacon continues to be mailed every month to all of our members who have chosen "snail mail."

We had a beautiful month of October (again!) if not a little warm, but there were so many beautiful days. I hope you were able to enjoy some of the beauty that surrounds us in Pensacola and the surrounding region. One of the more beautiful things that happened in October was our meeting at PYC on the 16th. We heard from four senior military science instructors and a high school student from five of the local Junior ROTC units in local high schools. The excitement and enthusiasm displayed by the instructors served to reinforce my belief that our country is in better shape than we often perceive. They lauded the hundreds of students who participate willingly as volunteers in their respective units. JROTC is an extra-curricular activity, much like football or band, and requires a lot of work, dedication and commitment. These units will receive a $750 stipend from PMOAA for this school year to help with their general expenses. BZ to all these JROTC units and their leaders.

We also awarded significant achievement awards to Major Charles Booton and spouse Jean Booton for their support of PMOAA over the past decade or more. Jean has been editor of the Beacon Newsletter for over 10 years and served in other roles, especially during the Covid-19 years to keep the Chapter viable. Charley was the chair of our Scholarship Committee for the past few years and a member of the committee prior to that. He reorganized the selection process, advocated for members of the local ROTC units at University of West Florida to apply and generally raised enthusiasm and awareness of the program.
Thank you, Jean and Charley! Please see Charley and Jean's "Heartfelt Thanks" letter (pg4).

We have a wonderful speaker scheduled for our November 20 Chapter meeting, General "Spider" Nyland, USMC (Ret) who was the Assistant Commandant of the Marine Corps at the time of his retirement.

In addition, November will be the Chapter's annual Business Meeting where we will elect new officers and members of the Board of Directors and ask your approval of some changes to our bylaws. The slate of candidates and the bylaws changes are published in the Beacon (pg14).

Please reserve December 4 at PYC for our annual Christmas Party starting at 1730. It is always a fun and celebratory time for all who attend. We will also be contributing gifts to the local chapter of Toys for Tots. Hope to see you there as well as for our November 20 meeting.

Please remember to honor all veterans and their families for their sacrifices and service on November 11, Veterans Day. There will be special events across the region, including at Veterans Memorial Park on that day. God Bless them all (and us too)!

Your President,
Ken Pyle

UPCOMING EVENTS - Mark your calendar and enjoy the camaraderie:

* **Nov 20** at PYC - **ANNUAL BUSINESS MEETING/ELECTION of OFFICERS**
* **Dec 4** at PYC - **CHRISTMAS GALA** with Avant Garde (Toys4Tots)
* **Jan 20** at PYC - **Memorial Service** and Induction of Officers

PROGRAMS

by Karen Vinson-VanHouter, 1st VP

ANNUAL BUSINESS Meeting Nov 20th at PYC
SPECIAL GUEST:
GENERAL William "Spider" NYLAND, USMC (Ret)
Former Assistant Commandant of the Marine Corps

Annual Business Meeting: (requires membership vote)
1) Election of Officers & Directors
2) Bylaws revisions

Absentee ballot: on page 14. Mail prior to Nov 13th.

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Dinner Menu: Buffet with Prime Rib carving station, Chicken Breast, vegetable medley, mashed potatoes, tossed mixed green salad, plus Dessert
Cost: $50 per person for members and their guests

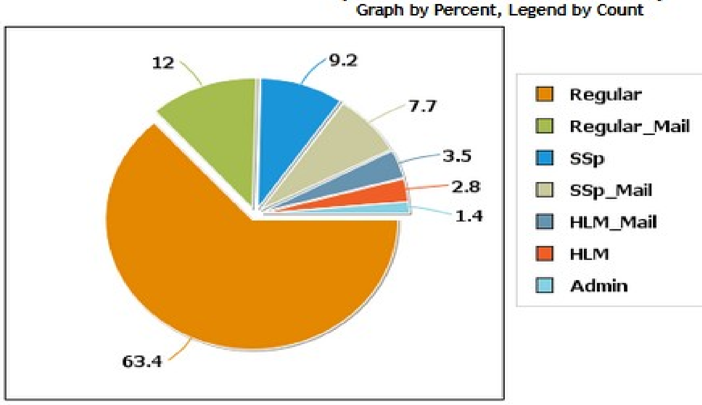
MEMBERSHIP

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).

CDR Eda 'Shatzi' Clemons, USN (Ret)
Col Scott Guilbeault, USAF (Ret)
Lt Col Keith Nelson, USAF (Ret)
Lt Col Troy Cable, USMC (Ret)
CDR Shane Ahalt, USN (Ret)
LCDR Steve Brown, USN (Ret)
LCDR Margaret Brown, USN (Ret)

Pensacola Chapter MOAA Active Members by Membertype
Graph by Percent, Legend by Count



Membertype:	Count:	Percent:
Regular	90	63.4%
Regular_Mail	17	12%
SSp	13	9.2%
SSp_Mail	11	7.7%
HLM_Mail	5	3.5%
HLM	4	2.8%
Admin	2	1.4%
Total:	142	

Our Heartfelt Thanks for Your Thoughtful Recognition!

Last dinner meeting, Jean and I were surprised and humbled in receiving our beautiful gifts presented to us by PMOAA President Ken Pyle. The crystal bowl and certificates are prominently displayed in our home. It was and will continue to be our honor to serve this wonderful organization.

Jean's boundless devotion as the Beacon Editor and her assistance in website oversight was a huge and rewarding challenge that she tackled with utmost dedication. She made it her mission to tirelessly demand accurate and relevant information was imparted to the membership…virtually a full-time effort she demanded of herself.

My four years as scholarship chairman presented a tremendous opportunity to reach out to our college community. My committee demonstrated and reflected PMOAA's generous commitment toward the academic and career potential of local university students. It was gratifying to finally impress upon ROTC students to increasingly compete among our group of scholarship candidates; and I sincerely hope that trend continues.

Again, Jean and I cannot express enough appreciation for this gratifying gesture from PMOAA. We highly recommend the membership to continue to broaden their focus toward the betterment of this great chapter and our military community. We will look forward toward maintaining our volunteerism in other facets of PMOAA.

Sincerely,

Charles and Jean Booton

Wreaths Across America

On December 13, 2025 (Wreath Placement 7:30am CST), Wreaths Across America will be at Barrancas National Cemetery to Remember and Honor our veterans through the laying of Remembrance wreaths on the graves of our country's fallen veterans.
To date, 16,500 wreaths have been sponsored.
But there are still 28,500 graves to cover at Barrancas. PMOAA is proud to serve as a sponsor group. For every wreath purchased through the group ID, the Chapter receives $5 back which helps sustain our community support activities.
The **deadline to sponsor** (purchase) Christmas wreaths is **December 1 at midnight** (EST). Each wreath is $17 and can be purchased for placement on any veteran grave (at Barrancas) or on a specific grave at any national cemetery.

PMOAA will have information and order forms available at both the November membership dinner meetings. CDR Ulloa will also be available to accept and process orders for members as an option.

To order wreaths online using the PMOAA group ID use this link:
[https://www.wreathsacrossamerica.org/FL0843P]

Susan Ulloa, Secretary

Surviving Spouse Corner

By Judy Dickson

As we are coming upon the holiday season, this is a time for reflection. Holidays can be very stressful and hard to deal with, especially if the death of a spouse was recent. Our hearts are never fully prepared for the loss of a loved one. In times of grief and loss, when we may feel paralyzed by sheer emotion or negative feelings, the biggest comfort may come from giving to others. Channeling negative energies in a positive way creates good in the world and can uplift your spirits.

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

It is now time to review FedVIP if currently enrolled. MOAA has a great article if you are a member. Here is the link**: https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/2026-fedvip-premiums-announced/**

Our cookbook sales have done very well. As a result, the Board has authorized the purchase of another 100. We hope to have them in by 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

It is also a good time to think about updating your estate records with **https://www.moaa.org/content/publications-and-media/moaa-publications/help-your-survivors-detail/**

Another helpful brochure is **Family Matters: A Personal Inventory for Peace of Mind.**
This and other booklets are available for free to MOAA Life Members.

And thanks to Bob Nelson, we now have an email address in case you have questions or concerns: survivingspousecmte@pmoaa.org

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/upload/Digital%20Estate%20info.pdf

LEGISLATIVE AFFAIRS

Unless you are living in a hut on the beach with no connectivity, I am sure you are aware of the government shutdown. I remember the first one I experienced when I was a student at the Naval Postgraduate School around 1984. Being military, we were required to go to work (school), the civilian staff were required to not go to work so we hung out at campus where the buildings were locked up waiting for something to happen which it did shortly. Not so much this time where I am experiencing yet another shutdown, this time as an "excepted" worker that is required to go to work and not be paid (I'm sure I will eventually). Today, I work for enjoyment, I don't have to rely on it to make ends meet. I can't say that about my students or the young, enlisted members who are in some cases getting food from food pantries to feed their families. Recently unions representing federal workers have come out in support of passing the "clean" continuing resolution so the madness will stop. I hope someone listens to them. Since I have taken this job I have said on occasion that I would do it for free although I prefer being paid! On a side note, Darcey and I attended the 78th USAF Birthday Ball this month, our second, see attached picture.

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

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

To help you stay informed about issues, please consider subscribing to the MOAA Newsletter which is sent out two to four times per month on Thursdays via email. You can sign up 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. Become an advocate and **Take Action NOW**! at **https://moaa.quorum.us/**

In this issue:

- ·MOAA Works to Protect ALL Servicemembers – and Retirees – From Shutdown Fallout.
- ·TRICARE limits GLP-1 drug coverage.
- ·Next Steps for the Star Act: How MOAA Will Continue Fighting for Combat-Injured Veterans
- ·Tax Law Changes May Influence Your Year-End Money Moves.

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MOAA Works to Protect ALL Servicemembers – and Retirees – From Shutdown Fallout

By MOAA STAFF

From October 23, 2025, MOAA Newsletter

While the Pentagon and Department of Homeland Security found temporary ways to provide paychecks to the armed services (Army, Marine Corps, Air Force, Space Force, and Coast Guard), thousands of others in uniform, as well as thousands of retired officers, may not be as fortunate.

No protections are in place for members of the U.S. Public Health Service Commissioned Officer Corps (USPHS), who are paid on a monthly cycle. Members of the NOAA Commissioned Officer Corps are paid biweekly and have already missed a check. And unlike armed services retirees whose compensation comes from the Military Retirement Fund (and is protected from discretionary-funding debates), retirees from those officer corps aren't guaranteed to receive their monthly checks as of the end of October.

"These officers serve and have served alongside those in the armed forces," said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA president and CEO. "MOAA's 350,000-strong membership proudly includes past and present members of both the USPHS and NOAA Commissioned Officer Corps. They've flown through hurricanes and fought pandemics. They've deployed across the globe for missions vital to our national security. Yet despite their service, they continue to face uncertainty and unequal treatment. We urge lawmakers and administration leaders to come together to correct this inequity and uphold our shared commitment to all who serve in uniform."

MOAA's work on the issue has included regular communication with key stakeholders, including letters sent to Department of Health and Human Services Secretary Robert F. Kennedy Jr. and Department of Commerce Secretary Howard Lutnick on the need to match efforts by the armed services to find available funds to pay those in uniform. Another letter to key leaders of House and Senate committees outlines the need to pay USPHS and NOAA uniformed retirees, noting that "immediate congressional attention will prevent further harm to those who have dedicated their careers to protecting the health, safety, and welfare of the American people."

MOAA Shutdown Resources

- **WRITE YOUR LAWMAKERS:** Support the Pay Our Troops Act | Protect retiree pay for all who served. [https://moaa.quorum.us/campaign/142300/]
- **MORE MOAA ADVOCACY:** Joining forces to support servicemembers and their families. [https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/recommended-reads/moaa,-fellow-advocacy-groups-speak-out-for-servicemembers-during-the-shutdown/]
- **SHUTDOWN FAQ:** Uniformed pay and retirement pay during the funding lapse. [https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/finance/shutdown-faq-servicemember-and-retiree-pay/]

REGISTER AT OUR LEGISLATIVE ACTION CENTER [HTTPS://MOAA.QUORUM.US/]

An Unclear System

USPHS and NOAA officers use the same pay table as members of the armed services, but that's where the similarities end. USPHS Commissioned Officer Corps members work under the Health and Human Services Department, while NOAA Corps members work under the Commerce Department.

Neither department has announced plans to continue paying these members, even though they are exempt from federal furlough. MOAA has pressed lawmakers in both chambers to add these officers to pending legislation that would ensure servicemembers in the armed forces are paid during the on-going funding lapse, but the bills as structured would not provide such protections.

Retirees from these organizations are paid via the Coast Guard Pay and Personnel Center. Retirement pay for the armed services (including the Coast Guard) comes from the Military Retirement Fund and will be processed regardless of federal funding status. But USPHS and NOAA retiree pay comes from other funding sources dependent on the annual budget, meaning thousands of retirees could miss their next check, set to be issued Oct. 31.

One Powerful Voice

MOAA supported language in the FY 2021 National Defense Authorization Act (NDAA) that required the Coast Guard to be included in the Military Retirement Fund. The same protection should be offered to all who retire from uniform, but a shorter-term fix may be required to protect thousands of uniformed service retirees from potential financial hardship.

As MOAA works to ensure no servicemembers slip through the cracks of these emergency measures, we will continue to engage with lawmakers on the overarching problem – an ongoing inability to pass timely appropriations, and to provide proper safeguards for uniformed personnel during a lapse in federal funding.

Asking those in uniform to count on last-minute reprieves or seek assistance from relief organizations should never be the solution. Put simply, it isn't a solution; financial insecurity undermines our nation's readiness and jeopardizes our national defense. To remain engaged with MOAA's efforts on behalf of the total force, register at our Legislative Action Center. [https://moaa.quorum.us/]

Speaking Out on TRICARE GLP-1 Drug Changes

By MOAA Staff

From October 23, 2025, MOAA Newsletter

Coverage for certain GLP-1 drugs under TRICARE For Life ended Aug. 31 thanks to a Defense Health Agency (DHA) decision that threatens both the health of those taking these medications and the overall health of the TRICARE For Life (TFL) benefit.

Before the change, TFL beneficiaries who completed a rigorous prior-authorization process to validate obesity-related comorbid medical conditions could secure coverage for GLP-1 drugs approved for weight loss by the Food and Drug Administration (FDA). TRICARE did not cover these drugs for weight loss alone, but rather to improve medical conditions associated with obesity.

TRICARE Prime and Select users retain coverage for these medications under these conditions, while all beneficiaries are still covered for GLP-1 medications to treat Type 2 diabetes.

As MOAA works with DHA officials, lawmakers and their staffs, beneficiaries, and fellow advocacy groups to address this issue, we've requested feedback from those who've lost drug coverage because of the change. Hundreds have answered the call so far, but the more stories we can share, the stronger our voice becomes.

Share Your Story

MOAA's advocacy relies on the testimony and experiences of service members and families impacted by changes to TRICARE policy. Will you, or someone you know, be affected by this change in TRICARE For Life coverage? Please share your story through Legislative Action Center at the link below.

TELL MOAA [HTTPS://MOAA.QUORUM.US/CAMPAIGN/136214/]

One MOAA member made his case in a commentary at Military Times, where he shared his personal story while detailing the questionable path DHA officials took to reach their decision.

"In 2001, Congress ended decades of second-class treatment for older retirees with the creation of the Senior Pharmacy Program, guaranteeing Medicare-eligible retirees the same pharmacy coverage as younger beneficiaries," wrote Col. Derence V. Fivehouse, USAF (Ret). "For more than 20 years, that promise held. When I turned 65, nothing changed: same formulary, same co-pays, same access. Until now…This is not an abstract dispute. It is a matter of health and dignity for older veterans."

He was far from the only TFL beneficiary to raise concerns about the future of TFL and the betrayal of losing an earned benefit:

"I just don't understand why a person that served 21 years and deployed in wartime is suddenly being treated like a second-class citizen and any differently from those on TRICARE Prime," wrote one.

"My biggest concern is that more drugs will be added to the list that TFL won't cover. Although I am a military veteran, I identify as a spouse primarily. I am thankful for all that Tricare has done for my family throughout the years, but we were promised health care coverage for life. If they can start cutting meds from our plan, what is to stop them from cutting the program down the road," wrote another.

"Am I no longer entitled to equal benefits because I served for over 20 years and now, I'm just too costly to pay for? I am trying to prevent diabetes and maintain a healthy lifestyle. Please fix this egregious error and restore my right to receive equal benefits," wrote a third.

Have Your Say

These messages – and the hundreds more like them – help MOAA put a face on what some policymakers may see as a purely financial issue. If you've been affected by this coverage change, send us your story today.

Keep up with the latest on this issue and others by visiting MOAA's news page, and register at our Legislative Action Center.

Have More Questions About Your Health Care Benefit?

MOAA's TRICARE Guide answers some commonly asked questions.

ACCESS THE GUIDE AT [HTTPS://WWW.MOAA.ORG/MICRO/TRICARE-GUIDE-2022-2023/?UTM_SOURCE=ARTICLE&UTM_MEDIUM=WEBSITE&UTM_CAMPAIGN=TMN&UTM_CONTENT=HEALTH]

Next Steps for the Star Act: How MOAA Will Continue Fighting for Combat-Injured Veterans

By Jen Gooddale

From October 16, 2025, MOAA Newsletter

The Major Richard Star Act — legislation to eliminate the unfair offset that forces many combat-injured, medically retired veterans to forfeit a portion of their retirement pay when they receive VA disability compensation — is again stalled in Congress, despite broad support and renewed pressure.

Here's where things stand, and how advocates and veterans can join MOAA's efforts to keep pushing the legislation forward.

Senate Floor Action

* The Senate version of the bill (S. 1032) was introduced Oct. 8 for consideration by unanimous consent on the Senate floor. The effort would've moved the bill forward to the House for a vote, but it was blocked by an objection.

- After the objection, a compromise motion to waive procedural hurdles and allow a single roll call vote (at a 60-vote threshold) on the bill before the end of the year was raised. It was blocked in similar fashion.
- * The voiced objections claimed the bill would amount to "double dipping" and would impose unacceptable costs. However, retirement pay and disability compensation are two separate, service-earned benefits, and the cost is modest in the context of the broader federal (and military) budget.

Senate NDAA Process

The National Defense Authorization Act (NDAA) is often used to advance veteran-benefits reforms because it is considered a "must-pass" bill. Advocates hoped the Star Act could hitch a ride as an FY 2026 NDAA amendment, but the process hit multiple roadblocks:

- ·Richard Blumenthal (D-Conn.), Sen. Mike Crapo (R-Idaho), and Sen. Elizabeth Warren (D-Mass.) introduced the text of the legislation as a Senate NDAA amendment, but it was not included among the limited amendments to the bill passed by the chamber Oct. 9.
- ·Efforts by Reps. Gus Bilirakis (R-Fla.) and Raul Ruiz (D-Calif.) to introduce the legislation as a House NDAA amendment also were not successful. As in previous years, the Star Act was not found "in order" in the House Rules Committee, preventing its consideration on the House floor.
- ·Some congressional leaders argue the bill lacks an offset or scoring mechanism to show how its costs will be absorbed, making it politically risky in tight fiscal and budgetary negotiations.

In short: even when lawmakers manage to insert Star Act language into NDAA drafts, the bill faces structural and budgetary constraints that prevent its inclusion in the final version.

Why MOAA Isn't Giving Up

MOAA remains among the most active and invested advocates for the Star Act.

- ·MOAA has identified the Star Act as an *enduring priority* — we will continue advocating until it becomes law.
- MOAA will continue working with hundreds of councils and chapters nationwide, grassroots advocates, and other military and veterans service organizations to coordinate outreach to lawmakers, provide templates for constituent messaging, and mobilize support for the Star Act.
- MOAA continues to emphasize that while the "cost" objection is repeated, the estimated financial impact of Star Act enactment is relatively modest (less than $1 billion annually over 10 years, by many estimates).
- Because Congress is sensitive to constituent pressure, MOAA sees continuous grassroots engagement as a critical lever for the future.

The moral and political case for the Star Act remains strong, and relentless advocacy may yet force a vote.

How You Can Help Keep Pressure on Congress

If you want to help move the Star Act forward, you and your network can take these steps:

Contact Your Senators and Representative: Use MOAA's Legislative Action Center and ask your lawmakers: *"Will you cosponsor and push for a floor vote on the Major Richard Star Act (S. 1032/ H.R. 2102) before year's end?"*

Ask to meet or engage with their veterans' policy or appropriations staff when lawmakers are home for district work periods; if you're personally affected by this "wounded veteran tax," include your story when communicating with Congress.

Leverage Grassroots Pressure and Media: Write opinion pieces (or a letter to the editor) for local and national news outlets about veterans unfairly denied full benefits. Use social media campaigns tagging your lawmakers, veterans' groups, and national media.

Demand Action From Congress: In the last three sessions of Congress, the Star Act has had overwhelming support from lawmakers (117th, 118th, 119th) yet the bill has not received a floor vote. Cosponsoring such a bill allows lawmakers to gain credit for supporting veterans without taking action: Tell your senators and representative that the debt we owe these combat-injured veterans cannot be calculated with a simple Congressional Budget Office score, and demand they bring the Star Act to the floor for a vote.

The Bottom Line

The Major Richard Star Act is backed by broad bipartisan support and a compelling moral argument, but procedural gatekeeping and cost objections have repeatedly stymied its progress. The next few weeks may be the last chance in 2025 to push it into law.

Tax Law Changes May Influence Your Year-End Money Moves

By: Lila Quintiliani

From October 9, 2025, MOAA Newsletter (Originally from the October MOAA Magazine)

The end of the year usually means it's time to tackle your financial to-do list. But new changes to tax law may give you more to consider when getting your personal finances in order.

The **One Big Beautiful Bill Ac**t made permanent some changes due to expire in 2025.
For example:

- The seven tax brackets — 10%, 12%, 22%, 24%, 32%, 35%, and 37% — will remain in place.
- The standard deduction increased to $15,750 for single filers and $31,500 for married couples filing jointly.
- For 2025-2028, there's an additional $6,000 deduction for taxpayers 65 years and older, although there is a phaseout for those with modified adjusted gross incomes exceeding $75,000 for single filers or over $150,000 for married filers.

Reconsider Charitable Contributions

The increased standard deduction makes it even more difficult to itemize deductions.
For the charitable-minded, "it may be more tax-efficient to give through a qualified charitable distribution or donate appreciated positions from a taxable brokerage account than to donate cash," King said. Since qualified charitable distributions can lower taxable income, not only could you end up with a lower tax bill, but you could also reduce or even avoid the income-related monthly adjustment amount — a surcharge on Medicare premiums levied on beneficiaries with higher incomes.

Do I Have an Emergency Fund?

While there's no universally accepted amount to have in your emergency fund, three to six months' worth of living expenses is a reasonable place to start. If that seems like too much, start with a lower amount, even if it's only a few hundred dollars, and work your way up.

If you don't have an emergency fund in place, or if your fund isn't big enough, then that may be a good place to park your windfall.

You always want to keep your emergency fund in an FDIC- or NCUA-insured financial institution, ideally in an account separate from the one you use to pay bills.

RELATED: Know When to Tap Into Emergency Funds [https://www.moaa.org/micro/asktheexperts/ate-articles/quintiliani/rainy-day-dilemma-know-when-to-tap-into-emergency-funds/]

While you could keep a portion of your emergency fund in a CD, which might earn higher interest than a savings account, you could pay penalties or forfeit interest if you need to access your funds quickly. A no-penalty CD that allows for early withdrawals could be a solution, but be sure to check whether the interest rate is higher than a high-yield savings account.

Do I Have Debt?

Not all debt is created equal. I wouldn't immediately think of using a lump-sum payout to pay off a mortgage or a car loan, but I would certainly consider paying off high-interest credit card debt.

The average credit card interest rate is about 25%, and no investment, CD, or savings account will earn anything near that. Even if your credit card's rate is slightly lower, paying off high-interest debt can be looked at as another method of saving.

RELATED: MOAA's Retirement Resources [https://www.moaa.org/content/benefits-and-discounts/finance/retirement/]

Do I Want to Boost My Brokerage Account?

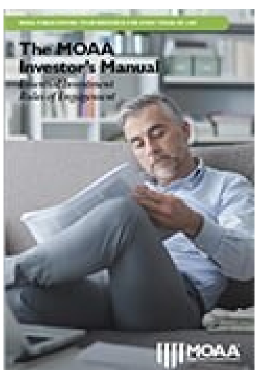
If you've got a rainy-day fund, have paid off your high-interest debt, and have maxed out your retirement savings (or don't have an employer), you could consider opening a non-retirement brokerage account and finding low-cost mutual funds or exchange traded funds (ETFs) to invest in.

Having investments outside of your retirement plan can give you more flexibility, and in the case of ETFs, better tax efficiency. Still, steer clear of day-trading, which can be risky.

Rather than dumping the entire lump sum into the market at once, consider dollar-cost averaging, the practice of investing a fixed amount of money over a period of time. By spreading out your purchases, you reduce risk and take the emotion out of investing.

Do I Want to Treat Myself?

Finally, I am a firm believer in setting aside a *portion* of a windfall for a "want" as opposed to a "need." Discipline is critical to financial success, but just as you would budget some of your regular funds for entertainment or travel, consider doing the same for this income.



Download *The MOAA Investor's Manual* [https://www.moaa.org/content/benefits-and-discounts/finance/retirement/]

Our experts can provide the guidance you need to build your nest egg. Exclusive to PREMIUM and LIFE members.

Not a PREMIUM or LIFE member? Receive **10% off** your membership when you upgrade or join with promo code **EXPERT**.

Compiled and Edited by

Captain Dave Mitchell, USN (Ret)

END OF LEGISLATIVE AFFAIRS ARTICLE

SLATE of OFFICERS for 2026-28 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.

PROPOSED PMOAA BYLAWS CHANGES

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.!. 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.

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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

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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

To nominate anyone from the floor for any of the above positions, please make sure you have received their permission before nominating them. .
Other Nominations for Consideration: ______________________________
Only members are permitted to vote

Bylaws Voting

Article I Section A.3
____ Yes ____ No
Article IV Section D.1
____ Yes ____ No
Article V Section B.1
____ Yes ____ No
Article V Section B.1.a
____ Yes ____ No
Article V Section B.1.e
____ Yes ____ No

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** ** Vacant—need a volunteer
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
   by Judy Dickson
   All recipes by
   Chapter members

2) CALLENGE COINS—$20

Now available online at the Chapter website: https://pmoaa.org/
or Order by email to Merch@pmoaa.org

PENSACOLA CHAPTER—MOAA
PO BOX 17728
PENSACOLA, FL 32508

2026 (Proposed)

Jan 15 – Memorial/Install	PYC	Jan 20 PYC
Feb 19 – Lunch	Oaks	Feb 24 PYC
Mar 19 – Dinner	PYC	Mar 24 Library
Apr 16 – Dinner	PYC	Apr 21 PYC
May 21 – Dinner	Oaks	May 26 Library
June 18 – Picnic Dinner	Oaks	June 23 Library
July 30 – Scholarship Dinner	PYC	No Board Meeting
Aug – No Meeting		Aug 25 Library
Sept 17 – Dinner	PYC	Sept 22 PYC
Oct 15 – Dinner	Oaks	Oct 20 PYC
Nov 19 – Annual Biz Dinner	PYC	Nov 17 PYC
Dec 3 – Christmas Party (1800)	PYC	Dec 15 PYC

Menus and speakers TBD at a later date.

Tentative schedule. See website for changes.