



MOAA®

Military Officers Association of America
PENSACOLA CHAPTER

THE BEACON JUNE 2026

MOAA PRINTED
NEWSLETTER
5-STAR AWARD



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



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PRESIDENT'S MESSAGE

May is often filled with “year-end” school events, early summer travel, high school and college graduations and weddings. Also, medical appointments! I find that any travel, by auto or air, is more stressful as the years slip (run!!) by, but the alternative is to miss important family and friend social opportunities. As chaotic as this last month was for many of us, I hope the enjoyment of renewed friendships, family experiences shared, and remembering the wonders of living life to it’s fullest made it all worthwhile. Keep traveling, as you are able, and renewing relationships to keep life alive!

June is another busy month for many of you, but I want you to put JUNE 18 from 1100 to 1300 on your “Must-Do” list. The annual PMOAA Picnic will held on that date/time at The Oaks aboard NAS Pensacola. We have a wonderful menu with traditional picnic food, including Apple and Cherry Pie and Ice Cream (dessert first!), and of course Fried Chicken, hamburgers and hot dogs with all the trimmings. We will play at least two games of BINGO with a guaranteed prize of \$50 per game to the Winner. There will be no program or PMOAA business conducted. Come on out in your casual picnic wear and enjoy a great time with your PMOAA friends or make some new ones. This is a superb time to invite guests who would be eligible to join the Chapter. Think about it.

CAPT David Mitchell and our hard-working Scholarship Committee received eleven outstanding applications for our PMOAA scholarships of \$3000 each. We are hopeful that all eleven will be approved for the award. The PMOAA Scholarship Banquet is on Thursday, July 30 at PYC starting at 1730. The Banquet is always exciting as we meet some of the finest young college students from our area, as well as their parents/grand-parents and friends who are invited to attend. Another opportunity to invite guests who could also be future members of PMOAA.

Speaking of the Scholarship Banquet and the PMOAA Scholarship Fund, all of you will receive an envelope from PMOAA in June inviting you to participate in the 2026 Raffle and Donation fundraiser. The envelope includes five \$10 Raffle tickets to be sold to others or you can buy them all. Please return the \$50 (check or cash) along with any additional donation you desire to include, all going to the benefit of our Scholarship Fund. As you may recall, last year we began providing a \$750 stipend to each of our eligible local JROTC units. The funds for those awards come from the same Scholarship fund. Please think generously and include a little (or a lot) additional money in your donation.

I understand the May 21 PMOAA luncheon speaker, Col John Dabrowski, USA (Ret) gave a wonderful, information-filled presentation. Please accept our apologies for the PA system malfunction that made hearing the speaker difficult. We had a great turnout of nearly 50 people in attendance with some tasty food, especially the catfish.

As the cease-fire in the Iran conflict continues, please keep our troops, their leaders and families in your prayers no matter where they are serving. Their mission is important to achieving peace for future generations; the threats are real; and their service is important. God Bless them all.

Your Chapter President
Ken Pyle

UPCOMING EVENTS

- Mark your calendar and enjoy the camaraderie:
- * **June 18 Picnic Luncheon at the Oaks**
 - * **July 30 Scholarship Awards at PYC**



PROGRAMS

by Karen Vinson-VanHouter, 1st VP

June 18th Picnic Luncheon at the Oaks

Menu: Buffet with Hamburgers/Hotdogs, Fried Chicken, Baked Bean, Coleslaw sand Pie for dessert. **Cost: \$25 pp**
Special event is BINGO with cash prizes.



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

A few photos from the May 21st meeting with COL John Dabrowski



Lots more photos are available on the Chapter website (PMOAA.org)



MEMBERSHIP

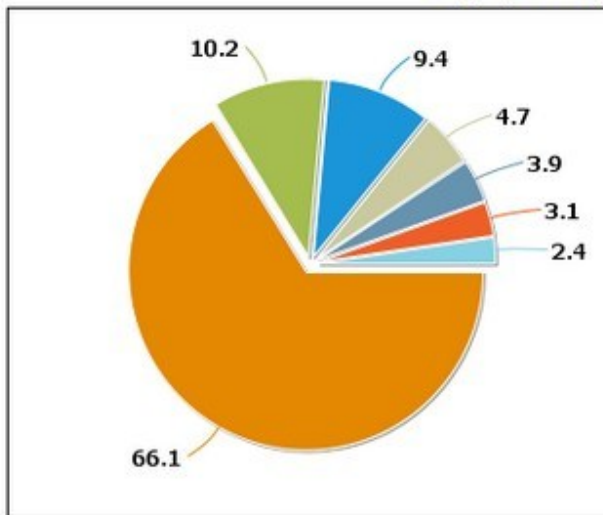
by Sue Varenholt, 2nd VP

TAPS: LtCol Charles MacDonald, USAF (Ret) passed away March 19, 2026

MEMBERSHIP DIRECTORY, updated, searchable and printable is available to "Members Only" at www.PMOAA.org (login required to protect your privacy).

Pensacola Chapter MOAA Active Members by Membertype

Graph by Percent, Legend by Count



Membertype: Count: Percent:

Regular	84	66.1%
SSp	13	10.2%
Regular_Mail	12	9.4%
SSp_Mail	6	4.7%
HLM_Mail	5	3.9%
HLM	4	3.1%
Admin	3	2.4%
Total:	127	



Surviving Spouse Committee

by Judy Dickson

The death of a loved one brings enormous challenges and usually leaves a “BIG” hole in a person’s life. It takes time to adjust. Often small changes or interesting activities can be of some help. For those with family or grandchildren, “Sesame Street for Military Families” has a section covering “Topics, Printables, Games”, etc.

Here is a link: <https://sesamestreetformilitaryfamilies.org/topic/grief/?ytid=a2VpflpbOmk>

Several people recently asked for pre-need information for burial at Barrancas. Here is a link that can help. <https://www.va.gov/forms/40-10007/> This link provides access to a downloadable .pdf copy or a link to fill the form out online.

Also, the office at Barrancas has a copy of the forms at the information desk. These can be filled out, mailed in with a copy of the DD214 and birth certificate.

For those who are updating their estate information or just looking for general information, the following booklet can be a great help as it has a comprehensive list of phone numbers as well as pertinent information for veterans, survivors, dependents and caregivers. “Federal Benefits for Veterans, Dependents and Survivors” booklet is available at:

<https://department.va.gov/get-started/>

Of course, MOAA.org has many booklets covering topics of interest. Here is a link for starters: <https://www.moaa.org/content/publications-and-media/moaa-publications/moaa-publications/#survivor>

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

Looking forward to a great summer (and hopefully no hurricanes this year).

Judy Dickson, Chair, Surviving Spouse Committee

Karin Wiseman, Karen Vinson-VanHouter, Carol Olson, Christine Cook, and Bill Mayer



Chaplain’s Corner

by CAPT Fred Zobel, USN (Ret)

This past Mother’s Day, Mary and I and her sister went to Bonefish Grill for dinner. While there we saw MOAA members Gib and Michele Ahl come in. I went over and spoke to them and then returned to our table. As we left, I stopped at their table to say goodbye and Gib said, “it’s too bad the restaurant ran out of Chocolate Chip cookies.” As he said that, their server came over with two CC cookies ordered by Gib and Michele (photo enclosed). How thoughtful, and what a nice surprise!



I use the above gesture to express thanks to them, and to mention that relationships with others is a primary blessing in our life’s journey, and one that we often overlook.

I’m always inspired and uplifted when I hear someone use the phrase, “I’m blessed.” That phrase tells me something about the person and reminds me to do a bit of internal reflection when I’m down and feeling lousy. That phrase forces me to see if I’m counting my blessings when it comes to family and friends who inspire me, who give me gifts like CC cookies, who tell me my clothes don’t match (my wife), and a myriad of other blessings that make life special.

Next time we're in the closet of despair or feeling sorry for ourselves, why not stop and, as the old hymn says, "count your many blessings, see what God hath done." By doing so, we might realize just how "blessed" we are even during those days when it seems we're overwhelmed with the doldrums.

May the Lord "bless and keep you always."



SCHOLARSHIPS

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

As the Chair of the Scholarship Committee it is my pleasure to announce that we have **11 outstanding applicants** for our annual scholarship.

The committee met on May 22nd and found all to be highly qualified and have recommended all receive the scholarship awards.

You may have received the annual raffle tickets in your mailbox, please follow the directions and send in your donation. The donation for the 5 tickets is \$50 but you can certainly contribute more, it all goes to support scholarships.

As a reminder, the award of the scholarships will take place at our **July 30th meeting at the Pensacola Yacht Club**. It looks like it will be a festive night!



LEGISLATIVE AFFAIRS

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

MOAA is currently working several initiatives for the benefit of all the uniformed services and unlike the old days where we would have to prepare a letter, find an envelope, buy a stamp and mail our input, today we can "click the button" and instantly send letters to our elected representatives. It's easy, fun and they always respond so if you are looking for a little interaction.... take action now!

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 at www.moaa.org. Please let me know how you think I can make this column better for you by sending an email to me at dave.mitchell@pmoaa.org .

Also, if you are not aware, the Florida Council of Chapters (FCoC) publishes a newsletter every other month. It can be viewed here at <https://flmoaa.org/news/>

Your voice needs to be heard by our Florida Congressional Delegation. Please use some or all of the links available within this Legislative Affairs column and subscribe to the automatic notifications I mentioned above. The Pensacola Chapter of MOAA is a member of the Florida Council of Chapters, FCoC at flmoaa.org and an affiliate of the Military Officers Association of America (MOAA) who together are the nation's largest and most influential association of military officers. We are an independent, nonprofit, politically nonpartisan organization. MOAA has several critical legislative issues they are championing. Become an advocate and **Take Action NOW!** at <https://moaa.quorum.us/>

In this issue:

- Key Endorsement Brings More Momentum to Supporting Combat-Injured Veterans
- Protecting Servicemember Pay: Partial Shutdown Ends, But Next One Could Be Just Months Away
- MOAA to Congress: Include These 9 Provisions in the NDAA
- New COLA Projections Reflect Major Inflation Increase

Key Endorsement Brings More Momentum to Supporting Combat-Injured Veterans

By Kevin Lilley From May 7th MOAA Newsletter

Long-term efforts to end an unjust pay offset faced by 54,000 combat-injured veterans have made major strides both inside and outside the halls of Congress, a sign of the effectiveness of grassroots efforts championed by MOAA and other advocacy groups.

The Major Richard Star Act not only continues to pick up cosponsors – six in the House and one in the Senate in April alone, pushing the combined count above 400 – it has been front and center during key congressional hearings, in state capitals, and in local media. Here's a look at some of the latest.

[TAKE ACTION: Ask Your Lawmakers to Support Combat-Injured Veterans at <https://moaa.quorum.us>]

On Capitol Hill

Secretary Pete Hegseth made clear where the Pentagon stands on the bill in April 30 testimony before the Senate Armed Services Committee.

“As I have said in the past to other organizations, we support the Richard Star Act,” Hegseth said during questioning from Sen. Richard Blumenthal (D-Conn.). Blumenthal, who introduced the Senate version of the bill, also put a spotlight on the legislation during a Senate Committee on Veterans’ Affairs hearing the day before, which featured testimony from MOAA and other veterans’ groups.

“I am hopeful that we will move forward on the Major Richard Star Act,” Blumenthal said April 29. “I know that the chairman [Kansas Republican Sen. Jerry Moran] is sympathetic, and I believe we have an opportunity for a bipartisan step forward on an act that is about simple justice for combat-injured veterans, and I believe strongly that it is an overdue measure.”

At the State Level

More than a dozen states have introduced resolutions supporting the federal Major Richard Star Act, including four states – California, Iowa, Louisiana, and Pennsylvania – which have passed such a measure, according to the Star Act Alliance.

[MOAA ISSUE PAPER: The Major Richard Star Act— MOAA account login required]

These resolutions may not provide direct benefits to veterans, but they keep the issue at the forefront, showing lawmakers the importance of ending this “wounded veteran tax” in the minds of their local constituents.

As with all state-level legislation, MOAA members can add their voices not just by contacting their local representatives, but by reaching out to their local MOAA council or chapter to take part in advocacy efforts.

In the Media

MOAA’s Legislative Action Center allows letter-writers to customize their messages to lawmakers, giving them the opportunity to share how proposed legislation could affect them, their families, or their fellow servicemembers. However, some retirees have taken their message to a broader audience by reaching out to local news outlets.

“The Major Richard Star Act would change the lives of more than 1,500 veterans here in Washington,” wrote Army veteran Benjamin Heck in an April 18 opinion piece for [The Seattle Times](#). “These are our friends and neighbors. Some can-

not work at all, so this bill would be a lifeline. For others, the bill would bring a bit more financial stability and peace of mind.”

Heck’s combat injuries caused by a roadside bomb and small-arms fire in Iraq, led to his early retirement after 16 years of service.

“I loved being in the military and serving my country,” he wrote. “It gave me purpose, and I wouldn’t trade those experiences for anything.

“But you know what I can’t make peace with? The way my government is treating combat-injured veterans like me when we get home.”

Other veterans have made similar appeals in publications based in Arizona, Kentucky, South Carolina, and other states. These pieces, along with other types of media coverage, help ensure the fight to end this offset is not overshadowed by other legislative priorities.

What’s Next

MOAA will continue its work to rally congressional and administrative support in the coming months, and to work toward ending the offset via any available legislative channel, which could include adding the substance of the Major Richard Star Act to the annual National Defense Authorization Act or other must-pass legislation.

However, grassroots efforts must continue just the same. If you’ve already written to your legislator, do so again to ensure they do more than just add their name to the sponsorship list.

Protecting Servicemember Pay: Partial Shutdown Ends, But Next One Could Be Just Months Away

By Kevin Lilley From May 7th MOAA Newsletter

A bill funding the Coast Guard and much of the Department of Homeland Security (DHS) became law April 30, ending the longest partial shutdown in U.S. government history and providing some financial certainty for Coast Guard members and their families until the close of the fiscal year.

While these members were paid throughout the 76-day funding lapse, they often entered pay periods not knowing whether their next check would be issued. The service’s top officer told CBS News just before the funding deal that existing funds would not cover May 15 checks. Other military members and families faced similar questions last year in the early days of the full federal shutdown.

While MOAA and other advocacy groups have made clear the preferred solution to these fiscal-cliff crises is a timely budget, history suggests otherwise: We’re approaching the 30-year anniversary of the FY 1997 budget ... the last one Congress passed on time.

That’s why MOAA supports the Shutdown Fairness Act, making it a key part of our spring advocacy campaign. The bill would ensure all servicemembers continue to receive timely pay throughout a lapse in federal funding.

[TAKE ACTION: Ask Your Lawmakers to Protect Servicemember Pay]

Why It Matters

Those in uniform aren’t furloughed when the money dries up – they continue to report to work, and while they would receive back pay for any missed checks, their bills don’t stop just because all or part of the government shuts down. Financial challenges mount and may be made worse by shutdown-related service actions, such as PCS reimbursement delays or last-minute scheduling changes.

At minimum, these financial burdens distract currently serving members from their mission. But the long-term repercussions go far beyond a few paychecks – those in uniform who face regular pay uncertainty may be less likely to remain in service or to recommend the all-volunteer force to others.

Even with guaranteed pay, those in uniform will continue to face hardships connected to funding lapses. The DHS shutdown offered plenty of examples: Coast Guard members dealt with power and water outages, both at duty stations and in some housing facilities.

A Better Bill

MOAA urges lawmakers to add the NOAA Commissioned Corps as a protected group in the Shutdown Fairness Act – these servicemembers have flown into hurricanes and performed other vital missions during past funding lapses without knowing whether they'd receive their next paycheck on time. NOAA Corps retirees also face uncertainty during shut-downs, as their retirement pay does not come from the Military Retirement Fund and is thus not protected from a funding lapse.

MOAA also looks forward to working with lawmakers to protect U.S. Public Health Service Commissioned Corps members and retirees under these circumstances. Retirees face the same concern as NOAA officer retirees, while those in uniform are paid by the department controlling their billet, meaning a partial funding lapse could delay some checks but not others.

Ask your legislators to move this bipartisan bill forward – not in a few months, when the threat of another shutdown looms large and compresses the legislative calendar, but **TODAY**, when we can show servicemembers and their families that their sacrifices should stand above budget brinkmanship.

MOAA to Congress: Include These 9 Provisions in the NDAA

By MOAA Staff From May 14th MOAA Newsletter

MOAA offered nine proposals in a May 8 letter to lawmakers that “address issues integral to readiness, retention, and quality of life” and should be included in the upcoming must-pass defense authorization bill.

The issues cover the needs of active-duty families, Guard and Reserve members, as well as retirees. Many have been part of MOAA advocacy efforts dating to the beginning of this Congressional session (or before) and are reflected in bills making their way through the 119th Congress; the FY 2027 National Defense Authorization Act (NDAA) offers a legislative vehicle for passage of these improvements.

Learn more about each item below and click the links to send messages to your lawmakers about the individual bills via MOAA's Legislative Action Center. Continued grassroots support of these pieces of legislation strengthens the argument for their NDAA inclusion.

Duty Status Reform Act: H.R. 6976 would cut the more than two dozen reserve duty statuses to four, better ensuring these members earn the same benefits and service credit as their active-duty counterparts when performing the same duties.

MOLD Act: H.R. 7188/S. 3654 would give families in military housing more resources to escape unhealthy living conditions, including required independent inspections to remediate toxic mold and the ability to withhold housing payments until treatment and repairs are complete.

Military CARE Act: H.R. 6796 would establish a digital reporting system to allow patients at military hospitals and clinics to report access to care issues. The system would connect beneficiaries with patient advocates while reporting data to the Defense Health Agency for use in identifying issues at individual facilities and systemwide trends.

[REGISTER NOW: MOAA's Legislative Action Center at <https://www.moaa.org/takeaction>]

Major Richard Star Act: H.R. 2102/S. 1032, already cosponsored by more than 400 House and Senate members, would end an unjust pay offset faced by combat-injured retirees, who lose a dollar of military retirement pay for every dollar of VA disability compensation. MOAA is a founding member of the Star Act Alliance, which has worked to increase momentum behind the legislation in recent weeks.

TRICARE For Life and GLP-1s: MOAA has been outspoken regarding the need to reverse last year's decision to end coverage of these drugs for certain TRICARE For Life users, creating a two-tier coverage system that sets a dangerous precedent and weakens the service-earned health benefit.

Health Care Fairness for Military Families Act: H.R. 4768/S. 2448 would allow dependents to remain on TRICARE coverage until age 26, bringing parity with commercial health plans. Eligibility currently ends at 21 (or 23 for full-time students), meaning military families must decide between costly TRICARE Young Adult premiums or the end of health care coverage.

[RELATED: More Advocacy News From MOAA]

Basic Allowance for Housing (BAH) Restoration: BAH has not covered full housing costs since 2015 and now sits at 95% of expected rent and utility bills. This means most of the force, to include junior members in high cost-of-living areas, are forced to cover at least 5% of these bills out of pocket. Bringing BAH back to 100% not only restores a service-earned benefit, it will help address other financial concerns faced throughout the all-volunteer force.

Prenatal Care for Military Families Act: H.R. 4381 would create a pilot program to establish pregnancy as a TRICARE qualifying life event (QLE), allowing expectant moms to change plans and secure access to vital prenatal care where it is available. The current system leaves many such patients trapped in a plan that may not allow them to access critical, timely maternity resources.

Child Care Improvements: By expanding the Child Care In Your Home pilot program as well as increasing access to au pairs among military families, the NDAA could help address the more than 8,000 military children now on child care waitlists.

Register at MOAA's Legislative Action Center to keep up with the latest on these MOAA advocacy priorities and others.

New COLA Projections Reflect Major Inflation Increase

By Kevin Lilley From May 21st MOAA Newsletter

Projections for the 2027 cost-of-living adjustment (COLA) made to uniformed services retirement checks, Social Security and VA benefits, and other federal payments rose considerably after the May 12 announcement of April's inflation figures.

Here's a bit more about the projections, plus a look at MOAA's role in protecting the value of service-earned retirement pay and VA compensation.

[SEE THE CHART: MOAA's COLA Watch -MOAA account login required]

The New Numbers

One group's estimate put the COLA at 3.9%, while an independent analyst predicted a 4.2% hike, according to a CNBC report.

Both are up at least a percentage point from the previous month's projections, and either would be the largest increase since the 8.2% added to checks in 2023.

The increase has only topped 4% three other times since 2000: A 5.9% hike in 2022, a 5.8% increase in 2009, and a 4.1% boost in 2005.

The updated projections factor in the May 12 inflation report, which included April's Cost of Living Index for Urban Wage Earners and Clerical Workers (CPI-W), the metric used to calculate the annual COLA. That April figure was 2.9% above the fiscal year baseline, up from 2% in March and the highest April percentage since 2022 (6%).

March's 2% increase was the first time this year's COLA track outpaced last year. The 2.2 percentage-point increase over the past two months is the largest two-month jump since a 3 percentage-point increase from April to June 2022 (6% to 9%).

The monthly CPI-W figures track inflation trends, but they won't be used to calculate the adjustment until the end of the fiscal year, when the average of the July, August, and September figures is compared against the baseline to set the COLA. MOAA's COLA Watch page breaks down the math.

Two Reasons to Track

COLA information can help military retirees, Social Security recipients, and others set their budgets for the new fiscal year, with COLA-adjusted payments serving as a hedge of sorts against inflation. While MOAA provides these figures for those purposes, its interest in COLA goes beyond financial planning: Lawmakers have attempted to reduce COLA in previous years, weakening a service-earned benefit.

While there are no pieces of legislation under consideration that would modify COLA, the issue likely will be raised later this year, as the Congressional Budget Office report offering deficit-reduction options to members of each new legislative session regularly includes COLA-related content.

The 2024 report includes a proposal that would change how the COLA is calculated, resulting in more than \$278 billion in deficit reduction through 2034 ... with some of those savings on the backs of military retirees.

[RELATED: Retirement Resources From MOAA—account login required]

Lawmakers have threatened service-earned retirement COLA over the years, including a plan in 2013 that would have reduced the military retirement COLA by 1%. The move would've cost an O-5 retiring after 20 years of service, \$124,000 before age 62. MOAA joined with fellow members of The Military Coalition (TMC) in successful opposition to the change; the TMC formed in response to 1985 legislation that suspended military retirement COLA increases entirely.

A higher COLA presents a more tempting target for lawmakers looking for ways to reduce the deficit. MOAA stands ready to stall any such attempts before they start – preserving this adjustment, and the purchasing power of these benefits, remains a core tenant to our advocacy work.

Keep up with the latest on this and other MOAA advocacy efforts by registering at our Legislative Action Center.

END of LEGISLATIVE UPDATE

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America250FL - Florida's Celebration

America250FL is an invitation to every Floridian to celebrate the 250th anniversary of our nation's founding. As we journey toward July 4, 2026, we hope you'll reflect on the unique and influential role that Florida played in the establishment of our country.

Together, let's celebrate the nation of freedom and opportunity that our Founders set into motion with the Declaration of Independence.

Through inspiring events, educational programs, and civic engagement, we seek to spark pride in our shared American values, honor the courage and service of our veterans, revere our republic, and encourage neighbors to come together in the spirit of patriotism. America's semi quincentennial is Florida's opportunity to shape our nation's next chapter.





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.

NEW BEACON EDITOR

Major Frank Bean, USAF (Ret) has volunteered to serve as the Beacon Editor.

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





PENSACOLA CHAPTER—MOAA
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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 □