



THE BEACON
AUGUST 2026
MOAA PRINTED
NEWSLETTER 5-
STAR AWARD



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



Table of Contents
President's Message
Upcoming Events
Membership
Surviving Spouse Committee
Chaplain's Corner
Scholarships
Legislative Affairs
Food for Thought
PMOAA Minutes and Reports
Who We Are
Feedback/Comments



PRESIDENT'S MESSAGE

As I write this, we are four days away from our annual Scholarship Banquet at PYC on July 30. Unfortunately, the date does not allow for any coverage of the event in the August Beacon. But, I assure you, we will have full coverage in the September Beacon. Many thanks to our wonderful Scholarship Committee lead by Captain David Mitchell, USN (ret) and his committee members. I also want to thank Major Charlie Booton, USAF (ret) who spent the past few years getting the word out to local colleges, universities, and our own members to encourage student applications. The record response this year (11 scholarship recipients) is a result of those efforts. Many thanks to all.

In January 2027, we will have a ceremony to install new PMOAA officers and directors to serve the 2027-2029 term. Vacancies to be filled are: President, 1st Vice President, and two directors. If you are interested in serving in any of these positions, please contact our Nominating Committee Chair, RADM Joan Engel, USN (ret) at [Joan M. Engel \(Ret\)](#). See the job descriptions below.

The **PRESIDENT** is the principal elective officer of the Organization; shall preside at all meetings of the Organization and the Board of Directors, and shall be a member ex officio, with the right to vote on all committees except the nominating and Audit Committees. He/she shall also, at the annual General Business meeting and at other appropriate times, communicate to the Organization, or to the Board of Directors, such information or proposals as would, in his/her opinion, tend to promote the welfare and increase the usefulness of the Organization.

The **FIRST VICE PRESIDENT** in the event of a vacancy in the office of the President shall permanently assume the duties of the President until the next regularly scheduled election or until a special election is held. The First Vice President is responsible for planning events and obtaining guest speakers. The First Vice President shall also perform such other duties as the President may assign.

The **DIRECTORS** shall function as council to elected and appointed officers with respect to discharge of their functions, which are elsewhere in this Section and in Article V, Section B.1. and shall otherwise participate in the discharge of the functions of the Board as described in Article IV, Section D. Directors may participate in committee activity and may be assigned ad hoc functions by the President as may be necessary to effectively discharge of the business of the Board.

NO Meeting in August. Our next Membership Meeting will be September 17 at PYC starting at 1730. Our special guests will be MOAA National Office Representative, Captain Frank “Tank” Michaels, USN (Ret) and Captain Tony LaVecchia, USN (Ret) the newly elected President of the Florida Council of Chapters (FCoC), the largest state-wide organization within MOAA.

August is Advocacy in Action month. Please sign up at the [moaa.org](#) “Legislative Action Center” to allow your participation in the lobbying effort in Washington, DC with our Congressmen and Senators. The sign up is an easy 3-step process: 1) Go to [moaa.org](#) and login with your MOAA username and password. You may have to reset your account if you’ve forgotten the login information. 2) From the top menu line, click “Advocacy.” 3) Select “Legislative Action Center” from the dropdown menu. You will then be able to browse the list of campaigns you want to support. Please do your Duty. One of our primary reasons to exist as MOAA and Chapters is to influence Congress to preserve our earned benefits. We need your help.

Please enjoy the rest of our famous “**blast furnace**” temperatures this summer. Take care and look for ways to bless those around you, especially family and friends.

UPCOMING EVENTS

Mark your calendar and enjoy the camaraderie:

August No Meeting

See you on September 17th at PYC



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 the local Chapter. For years I did not know there was a local group, and I know many are in the same situation. Our committee is creating a postcard with enticing pictures and messages on one side and information on how to join on the address side. 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.



Surviving Spouse Committee

by Judy Dickson

There is a saying, “Husbands, Help your wife before she becomes a widow”. MOAA has considerable information that is very helpful in this regard. Following is a link to the publication “Preparing for the Loss of a Military Spouse” which helps put personal affairs in order as well as help guide survivors through the first steps they need to take after a loved one’s death. It is a free download for MOAA PREMIUM and LIFE Members, with additional benefits of financial counseling with MOAA staff experts to assist you through this process.

<https://www.moaa.org/content/search-results/?keyword=preparing%20for%20the%20loss%20of%20a%20loved%20one,%20publication>

For a good summer read, following is a link for several interesting books. The books are now available to purchase on Amazon with audio available for most. MOAA does receive some revenue. These are available to all MOAA Premium and Life members who can log in to access our [digital version and archive](#).

<https://www.moaa.org/content/publications-and-media/news-articles/2026-news-articles/reads/military-officer-magazines-2026-summer-reading-list/>

The [Tragedy Assistance Program for Survivors \(TAPS\)](#) directly supports all grieving the death of an active duty servicemember or veteran, regardless of the survivor’s phase in their grief journey. Following is a link to more info from MOAA: <https://www.moaa.org/content/publications-and-media/news-articles/2026-news-articles/spotlight/surviving-spouse-corner-getting-to-know-taps/>

Happy August and looking forward to fall and cooler weather.

Judy Dickson, Chair Karen Vinson-VanHouter, Karin Wiseman, Bill Mayer, and Christine Cook, Surviving Spouse Committee 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)

In the Gospel of Luke, the story is told about a man who was wounded from an attack by robbers and left for dead on the side of the road. Two religious men, a Priest and a Levite, both of whom should’ve known better, left the injured man to fend for himself. But an outsider, a Samaritan, stopped, helped the man to his vehicle, and took him to an inn and left him, and even offered to pay for his care. In short, according to the custom of the day, the good guys (Priest/Levite) became the bad guys because of their neglect,

and the bad guy (Samaritan) became the good guy because of his care.

Which begs the question—who is our neighbor? Quite simply, our neighbor is anyone in need! Helping a neighbor might be dramatic (saving a life) or something as simple as calling someone who is sick, or taking food to a food bank, or offering a ride to an event, or offering to bring a meal to a shut in.

Whatever the need—our faith calls us to commit to a life of service regardless of our economic, political, ethnic, or religious status. The love we're to show is not a feeling, but a way of acting because that action is part of our faith, and human decency.

One barrier to that service is that we often find it difficult to be of service to others because we have such difficulty letting others be of service to us. Even with our infirmities, we still want to be self sufficient. How rewarding service is to others when we allow others to be of service to us.

Who is our neighbor? Why, it's anyone in need, including even ourselves. May we be of service to others, and may we allow others to be of service to us.



SCHOLARSHIPS

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

Let me remove my legislative affairs hat for a moment and put on my scholarship committee chair hat.... there, feels good! I hope you made it to the July scholarship awards banquet; it was a great time. We recognized 11 awardees with \$3,000 scholarships made possible by donations from members just like you! Thanks to the inspiration of LT Omar Selland (deceased) back in 1994, the generous bequest of Mrs. Anna Johnson (deceased), other members and especially CDRs William and Shatzi Clemons who give two awards each year to medical students, PMOAA is making a difference in the lives of these students. Over the last 32 years we have given over \$336,000 in scholarships. If you are interested in making a donation, please get in touch with our President Ken Pyle or other board member.



LEGISLATIVE AFFAIRS

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

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/>

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:

In this issue:

- Veterans Omnibus Bill Represents ‘Unique But Fleeting Opportunity’
- Major VHA Reorganization Aims to Improve Veteran Care and Access
- Congress’ Plate is Full ... and the Clock is Ticking
- How High Could Your COLA Go in 2027

Veterans Omnibus Bill Represents ‘Unique But Fleeting Opportunity’

By MOAA Staff

From July 16th MOAA Newsletter

Supporters of the Take Care of America’s Veterans Act (TCAVA) – omnibus legislation including more than 20 MOAA-backed bills – gathered on Capitol Hill on July 14 to stress the need to move quickly to secure long-overdue benefits for millions of veterans, caregivers, and survivors.

“Veterans don’t need this legislation tomorrow. They don’t need it even today. Veterans needed this legislation yesterday. And the day before that. And their families and survivors as well,” MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), said during the event. “It is already well past time to make this happen, and we have a unique, but fleeting, opportunity.”

[TAKE ACTION: Ask Your Lawmakers to Support the Take Care of America’s Veterans Act]

Kelly spoke alongside lawmakers and representatives from the American Legion, Wounded Warrior Project, Elizabeth Dole Foundation, Tragedy Assistance Program for Survivors (TAPS), and other organizations backing the omnibus bill. Nearly two dozen such groups signed onto a recent letter to leaders on the House and Senate Veterans’ Affairs committees explaining the need to “translate long-standing bipartisan agreement into meaningful action.”

Speakers highlighted different parts of the sweeping legislation, which includes meaningful relief for tens of thousands of combat-injured veterans whose military retirement pay is offset by VA disability compensation. “We have an opportunity, folks, to make history with the Richard Star Act and all of these bills that we’ve been working on for many, many years,” said Rep. Gus Bilirakis (R-Fla.), longtime lead sponsor of the Major Richard Star Act in the House. “This is the time to get it done.”

TCAVA Provisions

Along with assisting combat-injured veterans, the legislation would:

- Offer education, employment, and retirement support to caregivers, many of whom sacrifice financial and personal well-being to provide for those who served.
- End penalties faced by surviving spouses who lose benefits if they remarry before age 55.
- Reduce eligibility requirements for enhanced Dependency and Indemnity Compensation (DIC) for survivors of veterans diagnosed with ALS.

[MORE DETAILS: Comprehensive Veterans Package Includes Several Top MOAA Priorities]

“We have found a pathway to finally get these benefits and transformations done for the first time in years,” said Rep. Mike Bost (R-Ill.), chairman of the House Veterans’ Affairs Committee, at the press event.

Keeping Our Promises

“MOAA believes that the nation makes a promise to those who serve, their families and their survivors, and it doesn’t end when service ends,” Kelly said. “The Take Care of America’s Veterans Act keeps that promise.”

Kelly and other advocates brought up the bill’s funding mechanism, which would codify a proposed change to the VA Schedule for Rating Disabilities for tinnitus and sleep apnea. The change would not educe benefits for veterans already diagnosed with those conditions, and any updates would be made prospectively to future claims or requests to revise ratings.

“It is not an approach that anyone likes or prefers,” Kelly said, “but the alternative is not acceptable. Doing nothing risks having veterans’ funds inevitably returned to the Treasury with nothing to show for it except reduced ratings and the frustration of once again going back to Square One.”

TCAVA was brought to the House floor the morning of July 16 but a planned vote on the bill was postponed.

Major VHA Reorganization Aims to Improve Veteran Care and Access

By Rene Campos

From July 9th MOAA Newsletter

A significant ongoing reorganization of the Veterans Health Administration (VHA) will improve the quality, consistency, and accessibility of care for veterans, senior VA leaders said.

VA officials recently met with veterans service organizations, including MOAA, to outline the VHA’s Restructure for Impact and Sustainability Effort (RISE), which is already being implemented and reflects a broad push to modernize VA health care delivery.

The changes are not about reducing resources, officials emphasized, but about strengthening care delivery so veterans receive highquality treatment regardless of where they access VA services.

[WATCH THE VIDEO: VHA RISE]

Directed by Executive Order 14210, the effort streamlines VHA’s structure and operations to create a more efficient, effective health care system.

RISE builds on the VHA’s 80year legacy of providing care to veterans by modernizing and realigning the system to support more uniform, coordinated, and responsive care for the veteran community, officials said.

What RISE Means for the Veteran Community

Veterans, their families, caregivers, and survivors who rely on VA health care should see a more predictable, reliable experience across the VHA as the RISE initiative rolls out. While it will affect approximately 10% of the workforce – primarily in non-clinical and non-field roles – officials said the transition is not expected to disrupt care, but rather to reduce variation in processes and strengthen safety, quality, and outcomes over time. The focus is on making VA health care easier to navigate and more responsive while maintaining continuity throughout implementation.

At the heart of the reorganization is a clearer separation of responsibilities and fewer organizational layers.

The new model divides VHA functions into three core areas:

- Policy and oversight at VA headquarters office.
- Operations and standardization through a Medical Operations Center.
- Field execution through regional structures.

The effort aligns with recommendations and findings from the Government Accountability Office, the VA Office of Inspector General, congressional oversight, and broader health care industry trends.

Timeline and Implementation

The changes are already underway, with phased rollout and continued refinement expected over the coming months. Veterans should begin to see gradual improvements in consistency and overall care delivery as the new structure takes hold, VA officials said, with frontline staff also expected to see operational improvements, particularly in processes and care delivery.

While the reorganization is significant, the effort is designed to strengthen care delivery so the veteran community experiences a more dependable and better coordinated system, according to VA leaders.

For ongoing updates on VHA reorganization and its impact on the veteran community, visit [MOAA.org/news](https://moaa.org/news).

Congress' Plate Is Full ... and the Clock Is Ticking

By Brenden McMahon

From July 9th MOAA Newsletter

After a super-sized Independence Day celebration (and recess), Congress returns to Washington next week to face a packed agenda of must-pass authorizations and appropriations, critical veteran and military family-related legislation, and individual priorities of lawmakers – all needing resolution before the end of the 119th Congress.

Here's a look at three of MOAA's key priorities for the waning days of the fiscal year and the legislative session. Get updates on these bills and others by registering at our [Legislative Action Center](#). **The NDAA: Where Does It Stand?**

Congress has passed a National Defense Authorization Act (NDAA) every year since 1961, a streak that's held through recessions, shutdowns, and periods of deep political division. The NDAA remains

one of the few pieces of legislation that reliably becomes law regardless of the climate in Washington. Next week, both chambers move their versions forward. Before taking up its draft, the

House first must adopt the rule that will structure floor debate and determine which amendments receive a vote. The Senate is working in parallel, taking up its own version and its own amendments as floor consideration begins.

[[MORE NDAA NEWS: Senate Markup](#) | [NDAA and TRICARE](#) | [Preventing Health Care Facility Closures](#)]

The Budget: Can It Be Passed on Time?

Unlike the unbreaking continuity of the NDAA, the last time all 12 regular appropriations bills were passed on time was for FY 1997. In the years since, Congress has repeatedly leaned on continuing resolutions to keep the government funded past the deadline and on occasion has been unable to agree even on that stopgap, resulting in a shutdown. That history is the backdrop for this year's appropriations fight.

With less than 90 days before the fiscal year ends, Congress faces the same question it faces every year: whether spending bills get finished on time, get pushed past the deadline under a continuing resolution, or stall out entirely and trigger a lapse in funding. Critical Veterans Legislation: How Do We Get It Signed Into Law?

The Take Care of America's Veterans Act (TCAVA) adds another item to an already crowded congressional calendar. This comprehensive veterans package would advance more than 20 standalone MOAA-supported bills, bringing reforms the association has championed in this Congress and previous sessions on behalf of servicemembers, veterans, caregivers, survivors, and their families.

That scope is exactly why the bill will need careful negotiation among lawmakers and stakeholders to move forward – negotiation that must happen as Congress finishes the NDAA and its budgetary duties.

If either of those priorities slips into the last quarter of the year, the veteran omnibus bill will have only a small window to advance as it competes with other legislation seeking passage before the end of the 119th Congress.

[[READ MORE: MOAA Takes Pragmatic Approach to Supporting Landmark Veterans Bill](#) | [Comprehensive Veterans Package Includes Several Top MOAA Priorities](#)]

How Does This All Fit Together?

These three items are only the tip of MOAA's much broader advocacy agenda. Beyond the NDAA, appropriations, and TCAVA, the association is engaging on a long list of other bills and priorities working their way through the 119th Congress before the session ends. Whether Congress can reach the finish line will be contingent on congressional leadership and both chambers working together.

For 250 years, the Fourth of July has marked not only our nation's founding, but celebrated the enduring responsibility and stewardship of self-governance. All citizens share in that responsibility, and as for Congress, its members bear the duty to fund the government, protect our nation's uniformed services, and safeguard the republic that generations before us built.

How High Could Your COLA Go in 2027?

By Kevin Lilley

From July 2nd MOAA Newsletter

Inflation-driven projections for the annual cost-of-living adjustment (COLA) for uniformed services retirement pay, along with Social Security and VA disability benefits, point to one of the largest increases in decades.

Estimates vary, but one analyst's recent 4.7% COLA prediction would mean the fourth-largest increase since the early 1990s, trailing COVID-inflated figures from the early 2020s and the 5.8% increase in 2009.

It's well above the 3.1% average increase over the last decade, according to CNBC, which highlighted the year-over-year hikes in fuel oil and gasoline as key drivers of the current figures.

Timing Matters

The projection came after the June release of May inflation data, including the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is used to set the COLA. Tracking this index gives an idea of where the final rate may end up, and the trends will soon translate into the actual adjustment.

[TRACK THE FIGURES: MOAA's COLA Watch]

Only the final three CPI-W data points of the fiscal year – July, August, and September figures – are used in the COLA calculation. The average CPI-W from those months is compared with the average from the same months last year to determine the increase. Get the full details on the math at MOAA's COLA Watch page.

While tracking these figures and projections can be helpful in preparing for future finances, it's critical to remember that the trends can shift before the COLA is set:

- The 2022 COLA came in at 5.9% after tracking below 1% for the first four months of FY 2021.
- The 2023 COLA tracked at 9% entering the summer of 2022, but inflation cooled slightly, leading to an 8.7% increase.
- The 2024 COLA landed at 3.2% after tracking below 3% until August of FY 2023. Higher COLA, Higher Risk

MOAA tracks COLA figures not just for financial planning purposes, but to ensure service-earned benefits (like retirement pay and VA disability benefits) retain their value. Without these inflation-based increases, the purchasing power of this earned compensation would drop sharply over time.

Threats to these benefits are far from theoretical – from “COLA Minus 1 Percent” in the mid-2010s to fighting off a COLA repeal for military retirees in the 1980s, MOAA has made securing this adjustment a key part of its advocacy work for decades. And while no pending legislation would target

the benefit, ever-present language in a regular Congressional Budget Office report on deficit-reduction options would re-index the adjustment and possibly weaken the benefit for retirees and other COLA recipients by billions of dollars a year.

Higher COLA projections make the adjustment a more tempting target for lawmakers, but MOAA will continue its work to ensure the full value of uniformed services retirement is preserved.

Keep up with the latest on this issue at our COLA Watch page and at MOAA.org/news.

**Compiled and Edited by
Captain Dave Mitchell, USN (Ret)**

END of LEGISLATIVE UPDATE
=====

Florida MOAA Members receive a 15% **discount** by using the link below or QR Code when purchasing a flag from Allegiance Flag Supply. Allegiance Flags are made in the USA. Please share the link/code with family, friends, neighbors, and HOA's.



<https://www.showallegiance.com/FLYITFORWARD442258>

FOOD FOR THOUGHT

When we were on active duty, reassignments were frequent yet we never had to worry about a relief. We were free to move on without having to find our own relief. Now that we are retired, and have assumed positions of leadership within various organizations, it is time to look for someone to relieve us.

PMOAA has been blessed with terrific leadership over the years with some folks serving multiple terms. This coming year (2027) is no exception. We are looking for folks to volunteer to serve in these positions: President, First Vice President and two Directors. PMOAA cannot continue with an empty slate of officers. The incumbent officers would be more than happy to discuss their duties and responsibilities; all you need to do is ask. President Pyle outlined these position descriptions in his August column.

I strongly encourage you to step up to the plate and continue to serve by volunteering to fill these soon to be vacant positions. PMOAA cannot continue to exist without leadership, your leadership. I extend accolades to outgoing CAPT Pyle, LTC Vinson-VanHouter and Judy Dickson. They have worked diligently for PMOAA and need relief. How do you spell Relief? **VOLUNTEER!**

UPDATE: THE FOOD BANK IS EMPTY! YOU CAN HELP BY DONATING YOUR TIME.

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



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□