

PMOAA BEACON

Home of the Blue Angels - Pensacola, FL
A 5 Star Chapter 2003 - 2019, 2021 - 2024
Printed Newsletter Award 2008, 2010, 2011, 2019 - 2024
Website Winner 2010, 2011, 2012, 2018 - 2024
https://pmoaa.org
September 2025



President's Corner

Summer has about a month to go, but the arrival of Labor Day marks the unofficial beginning of Fall activities and PMOAA is no exception. But before we move on from Summer 2025, we must celebrate our wonderful Scholarship Banquet held on July 31 at the Pensacola Yacht Club. Every one of our scholarship awardees was present (often with many family members present) except for one, and she was represented by her aunt and uncle. It was a joyous night of making memories and dreaming of the possibilities of lives yet to be lived, relationships to be explored and challenges to be met and conquered. This is the legacy which your scholarship donations allow us to fund every year. It is most likely the finest work that our Chapter accomplishes. Be proud that you bring great honor to these young lives we recognize annually.

In addition, many thanks to our Scholarship Committee chaired by Major Charles Booton, USAF (Ret). The committee members are: Captain Bill Cuilik, USN (Ret), LtCol Karen Vinson-VanHouter, US Army (Ret), and Captain Meredith Yeager, USN (Ret). They work diligently throughout the year to ensure we will be honoring some of the best young people in our community. We were especially proud that four of our awardees were members of the local USAF ROTC and Army ROTC units at the University of West Florida. The Committee worked tirelessly over the past 2-3 years to raise awareness of our scholarship program at UWF and to encourage them to apply. Well done!

Our Fall program kicks-off on September 18 at 1730 at Pensacola Yacht Club. It will be a nice night of recognition for some of our most valuable members, as well as our program entitled "Fall Gardening: You Are What You Eat!" presented by Surviving Spouse Judith Dickson. In addition, Judith will have many copies of the PMOAA Cookbook which she coordinated with a large committee of volunteers to gather the recipes, proofread them and submit to the printer for publication.

Bring your checkbook or credit card to purchase one (or many) for family and friends as Christmas gifts. Or, they can be purchased on the PMOAA website by clicking on the "Shopping Cart" at the top of the home page.

On October 16 we will be honored to have General William L. "Spider" Nyland, USMC (Ret) as our guest speaker. "Spider" completed a 37-year active-duty career in 2005, serving as the Assistant Commandant of the Marine Corps. He is presently employed by the Institute for Human Machine Cognition (IHMC) as the Deputy Director for Defense R&D. In addition, we are inviting the Senior Military Instructors from each of our nine local high school JROTC units which we support. We will be presenting them with a monetary stipend authorized by the Board of Directors to support their unit's program of activities and competitions for the coming school year.

Our program for the November 20 Annual Business Meeting will be LtCol Karen Vinson-VanHouter, US Army (Ret) who will talk about her career as an Army Nurse. One of her most interesting assignments was being the personal nurse to President Dwight D. Eisenhower while he was a patient at Walter Reed Army Hospital in Washington, D.C. We are looking forward to her sharing that and a number of other fascinating stories from her nursing career in the US Army. Please put these meetings on your calendar and make sure you sign up to attend.



Your President, Ken Pyle



LEGISLATIVE AFFAIRS

Friday August 22nd was a normal day, before leaving for work on base I let two of our three dogs out (Lilly and Erin, Emmett was still snoozing) for their morning constitutional. I had to hurry them along as I had students right at 7 am. Lilly, for a 15-year-old (best we could

tell as we rescued her 12 years ago...all our dogs are rescues) was her usual self, doing very well for her age. At the time I had no idea it would be the last time I would enjoy her like that. After work I had some medical appointments and when I got home, I don't recall having any interaction with her and then went to bed. Around 11 pm my wife told me that she and our daughter Keri were going to take Lilly to the ER as she was not eating or drinking, just lying on the floor panting. I got up and all four of us went, it was a busy night there. They admitted her and we finally got to talk to the doctor around 2 am and he went over proposed testing, and we signed off, paid the bill and went home. At 7 am my wife received a call, and we went in to face the sad news that Lilly was beyond saving, undetected cancer had spread. I think what was the hardest thing was that she had been so full of life only 24 hours before. We laid with her, told her she was loved and let her go home. Today as I write this, I grieve for her loss. Our dogs (and as a couple Darcey and I have had 7 over 30 plus years and 5 are no longer with us) have all had different personalities. Lilly was a sweet, sweet girl; escape artist; squirrel hunter but loved her humans and we loved her.

I have chosen a few articles from the weekly MOAA newsletters in May/June, 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. 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:

- Guard and Reserve Retirement: What to do at Age 60.
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Guard and Reserve Retirement: What to Do at Age 60

(By: Kate Horrell from the August 2025 MOAA Magazine)

As National Guard and Reserve members near age 60, they reach important milestones in their military retirement pay and benefits. Whether they have been retired awaiting pay or continue drilling until age 60, this transition requires action so benefits begin on time.

Here are four considerations for reserve component members as they approach their 60th birthday.

TRICARE Health Benefits

At 60 years old, reserve component retirees and their eligible family members can start using TRICARE for health and medical needs — the same version as their retired active duty counterparts.

Some reserve component members might have been using TRICARE Reserve Select or Retired Reserve, both of which require premiums. Upon turning 60, retirees become eligible for standard TRICARE plans with much less expensive enrollment fees. Importantly, enrollment fees count toward a family's catastrophic cap, which further reduces overall health care costs.

[UPDATED MONTHLY: MOAA's TRICARE Toolkit]

Your location can impact the availability of plans, which might include TRICARE Prime, TRICARE Select, TRICARE Overseas, and the US Family Health Plan.

Reserve component retirees must contact TRICARE within 90 days of turning 60; otherwise, they will need to wait until another qualifying life event or an annual open season to enroll.

Military Retirement Pay

Reserve component members might have retired from active drilling status before this point, but age 60 typically marks the beginning of their retirement pay. Some members might be eligible to start earlier if they completed qualifying periods of active duty. However, no member can receive retirement pay before age 50.

To qualify for military retirement pay, members must have completed at least 20 "good" years of service, as confirmed by their notice of eligibility. Retirement pay does not begin automatically, so retirees must apply in advance. It's recommended they submit DD forms 108 and 2656 six to nine months before turning 60. Each branch of the reserve component has its own process for submitting retirement pay applications.

[FORM DOWNLOADS: DD 108 | DD 2656]

Survivor Benefit Plan

Depending on the election made when they received their notice of eligibility, retirees might need to make a decision about the military's Survivor Benefit Plan. This program provides financial security for a spouse or designated beneficiaries after the retiree's death by continuing a portion of the retirement pay.

If a retiree opts out of the plan or selects reduced coverage, spousal consent is required. This ensures both parties are aware of the potential financial impact of not enrolling in full coverage.

[MORE FROM MOAA: Your Guide to the Survivor Benefit Plan]

Retiree ID Card

Reserve component retirees should update military identification cards for themselves and their family members. This will provide continued access to base facilities, such as commissaries. It will also indicate TRICARE medical coverage.

[MORE FROM MOAA: ID Cards]

Don't Wait: Act NOW to Help Move the Military Spouse Hiring Act Forward

(By: Jen Goodale from the August 14th MOAA Newsletter)

Congressional support for the Military Spouse Hiring Act (<u>H.R. 2033</u> | <u>S. 1027</u>) continues to grow, and the August recess is a great time to capitalize on the momentum. Constituent outreach is a key driver in moving legislation across the finish line, so take five minutes out of your busy schedule to send a message about this legislation to your lawmakers **today**.

[ACT NOW: Urge Lawmakers to Cosponsor the Military Spouse Hiring Act]

The Military Spouse Hiring Act will help address persistent high unemployment rates by incentivizing businesses to hire more military spouses. It will add a military spouse target group under the existing Work Opportunity Tax Credit (WOTC), which will help employers offset the costs of hiring and onboarding a new employee who will likely face a military-mandated move in two or three years.

[LEARN MORE: Understanding WOTC and the Military Spouse Hiring Act]

Unlike most bills MOAA supports, the Military Spouse Hiring Act is not referred to the House or Senate Armed Services committees. Because this is a tax-related bill, it falls under the jurisdiction of the House Ways and Means Committee and the Senate Finance Committee and will not be included in the annual National Defense Authorization Act. Some of these committee members may not frequently engage on issues impacting the military community, and their staffers may not be as familiar with the employment challenges military spouses face.

This is why MOAA member engagement is vital. You have an opportunity to educate these offices on the realities of PCS moves and the negative impact they have on spouse employment.

Using MOAA's Legislative Action Center to send a letter to lawmakers is a great start, but if you are looking for opportunities to enhance your engagement, consider these steps:

- 1. Check Congress.gov to see whether your lawmaker is a cosponsor (<u>House</u> or <u>Senate</u>), then review the <u>Military Spouse Hiring Act issue paper</u> and <u>state-specific data on military spouse employment</u> to prepare.
- 2. Find your lawmaker's contact info on their website and reach out by phone or email. Share that military spouse unemployment has been 20% or higher for over a decade, that adding a veteran target group to WOTC helped reduce veteran unemployment, and that the bill only costs money if spouses are hired.
- Follow up one or two weeks later to ask if the lawmaker will cosponsor the bill and reinforce your support for the Military Spouse Hiring Act

If nuanced questions or concerns arise during a meeting with a staffer, jot them down and reach out to legis@moaa.org: A member of MOAA's government relations team will follow up.

Lawmakers are considering a second reconciliation package during the August recess, as well as a tax extender package to reauthorize expiring tax credits. That's why your increased engagement during this period is so important. Increasing awareness and support of the Military Spouse Hiring Act is key to ensuring this bill is included in the next tax package brought to the floor.

Keep up with the latest on this and other parts of our summer advocacy campaign by visiting MOAA.org/SummerAiA.

MOAA FAQ: TRICARE For Life and Weight Loss Drugs

(By MOAA Staff from the August 21st MOAA Newsletter)

Weight loss drugs will no longer be covered for TRICARE For Life (TFL) beneficiaries as of Aug. 31 – a policy change that has left many beneficiaries with questions regarding their care.

Answers to some of the more common questions can be found below. This page will be updated as more information becomes available, or should the new rule be revised. Keep up with the latest on this issue and others via MOAA's news page.

Q. Will I lose coverage for my medication?

A. TFL beneficiaries who have been prescribed a GLP-1 medication *for weight loss* – such as Zepbound, Wegovy, or Saxenda – will no longer have that medication covered as of Aug. 31. They must pay 100% of the cost of the weight loss drug as of that date, even if they have an approved prior authorization.

TFL beneficiaries who have been prescribed a GLP-1 medication *for Type 2 diabetes* – such as Ozempic, Mounjaro, or Victoza – will maintain their coverage.

Q. Why has my coverage changed?

A. The change is part of the Defense Health Agency's implementation of "regulatory controls on weight loss medication coverage," according to an Aug. 5 TRICARE.mil article. Direct-care recipients and some other, smaller, coverage pools also saw their coverage removed as a result of the implementation.

You are *not* impacted by this change if you are enrolled in any of the following plans:

TRICARE Prime

TRICARE Select

TRICARE Young Adult

TRICARE Reserve Select

TRICARE Retired Reserve

Continued Health Care Benefit Program

Q. Who should I contact with follow-up questions about my coverage, diagnosis, or prescription?

A. Your provider may be able to offer alternative treatment options. Questions about specific medicines or prescriptions can be directed to Express Scripts.

Q. What is MOAA doing about this change to my coverage?

A. MOAA is researching legislative and regulatory history on TRICARE's weight loss medication restrictions as a first step in developing a response.

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

Q. How much will my weight loss drug cost if I have to pay for it out of pocket?

A. Costs vary widely based on a variety of factors, to include dosage size, drug type, where the drug is being purchased, and whether the user is eligible for any savings plans or other insurance products. MOAA cannot recommend a specific provider or retail outlet, but the manufacturers of GLP-1 weight loss medications do provide some pricing information.

- Wegovy: Manufacturer NovoCare offers an online form to check potential pricing.
- Zepbound: Manufacturer Eli Lilly outlines pricing options and possible savings plans.
- Saxenda: Manufacturer NovoCare offers an online form to check potential pricing.

'TRICARE Is Falling Short': MOAA, Military Coalition Highlight Gaps

(By: Karen Ruedisueli from the August 7th MOAA Newsletter)

TRICARE coverage gaps are growing, and servicemembers and their families are feeling the impact, MOAA and The Military Coalition (TMC) cautioned in a <u>July 22 letter</u> to Defense Health Agency (DHA) leadership.

While coverage should keep pace with Medicare and top private-sector plans, "We are concerned that TRICARE is falling short of that benchmark in some key areas, leaving service members and their families without access to commonly covered treatments," the letter states.

TMC, a group of military and veterans service organizations, represents a combined 5.5 million-plus members. MOAA co-chairs the coalition and many of its committees, including the health care committee.

[RELATED: <u>Bipartisan Bill Would Close Unfair TRICARE Young Adult Coverage Gap]</u>

The letter highlights the two most recent TRICARE coverage gaps to emerge relative to other government payers and high-quality commercial plans:

 Dozens of health plans, including Medicare and the VA, cover JAK inhibitors such as Litfulo for patients with alopecia areata, an autoimmune disorder that leads to hair loss. TRICARE, unlike benchmark plans, does not cover treatment for hair growth despite the documented disfigurement and emotional and psychological trauma of patients with alopecia. Laser Interstitial Thermal Therapy (LITT) is the standard of care for a variety of conditions, including gliomas, brain metastases, and drug-resistant epilepsy. However, unlike Medicare and many commercial payers, TRICARE considers LITT to be unproven and does not cover it, requiring TRICARE beneficiaries to undergo more invasive (and expensive) procedures.

The letter also details several long-standing gaps in including chiropractic TRICARE coverage, and acupuncture for non-pharmaceutical pain management, assisted reproductive technology/in vitro fertilization, residential treatment facility treatment for eating disorders for beneficiaries over age 21, and coverage for young adult dependents up to age 26. It urges DHA leadership to fix TRICARE coverage gaps as MOAA and other coalition members take our concerns to Capitol Hill to seek greater congressional oversight of TRICARE.

[RELATED: <u>Bipartisan Bill Targets Staffing Gaps in</u> Military Hospitals]

"We understand the need to contain health care spending by the Department of Defense," the letter states. "However, America's military families have the right to expect a health care plan that keeps pace with commonly accepted treatments and best practices."

TMC recently had success in ongoing efforts to ensure TRICARE coverage keeps up with evolving technologies, treatment protocols, and commercial plan benchmarks when DHA announced five-year provisional coverage for Leqembi, a drug to treat early stage Alzheimer's disease.

Please watch The MOAA Newsletter and <u>Legislative</u> <u>Action Center</u> to stay informed on opportunities to support our advocacy work.

Bipartisan Bill Would Close Unfair TRICARE Young Adult Coverage Gap

(By: Terry Waters from the July 29th MOAA Newsletter)

MOAA-supported, bipartisan legislation introduced in late July would reverse existing regulations forcing military families to pay more than their civilian counterparts to provide health coverage for their young adult children.

The Health Care Fairness for Military Families Act (H.R. 4768/S. 2448) would address this injustice, allowing military dependents to remain on a parent's plan until age 26, matching the requirement for civilian plans and saving military families as much as \$8,724 per year.

[TAKE ACTION: <u>Ask Your Lawmakers to Fix the TRICARE Young Adult Coverage Gap]</u>

"Ensuring our nation's all-volunteer force remains strong means prioritizing the health and well-being of military families," MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), said. "A key part of that effort is making TRICARE a competitive, modern health benefit that supports both recruiting and retention."

Young adults who stay on a parent's plan maintain access to medical care during a period of major life transition without facing high out-of-pocket costs or risky coverage gaps. Military families were excluded from this protection, as TRICARE coverage ends at 21 (or at 23 for full-time college students).

Once they lose coverage, dependents can purchase TRICARE Young Adult (TYA), costing military families between \$337 and \$727 a month. Shrinking TYA enrollment suggests this cost is unsustainable for many military families.

[RELATED: <u>Sending a Child to College? Consider</u> These Health Care Options]

"Military families have sacrificed so much for this country – it's absolutely unacceptable that they don't have access to the same health care as every other American," said Rep. Pat Ryan (D-N.Y.) in a July 25 press release announcing the reintroduction of the legislation alongside Rep. Jen Kiggans (R-Va.). The Senate version, introduced by Sens. Mark Kelly (D-Ariz.) and Lisa Murkowski (R-Alaska), was reintroduced the day before.

"As a Navy veteran, military spouse, and Mom, I know firsthand how much military families sacrifice," Kiggans said in the release. "Our military families deserve the same peace of mind as every other American family — especially when it comes to healthcare."

Military families "earned access to the same high-quality health care that American families expect," Kelly said in the release. "That's why we're fixing this gap in TRICARE coverage, so young adult children in military families aren't left behind."

[RELATED: MOAA's TRICARE Guide]

Murkowski called the legislation a "common-sense fix," adding that "[t]aking care of our servicemembers means taking care of their families, and this bill takes a critical step in fulfilling that responsibility."

Ask your lawmaker to support military families by cosponsoring this legislation today. Stay up to date with MOAA's legislative efforts through MOAA's advocacy news page.

Editor's note: I admit that Tricare is a bit of a hot button for me and there are three articles in this edition. Some of you may have had the experience I had when I went to the recruiters office and was told that if I retired from the military, I would have free health care for life. Well, when I turned 65 I found out that wasn't true anymore. In order to keep Tricare (now Tricare for Life at 65), I would have

to sign up for and pay Medicare Part B premiums. Currently I pay \$370 a month (premiums run from \$185 to \$629 per month depending on income (take an RMD on your IRA and the next year pay increased premiums or continue working like I do or both). That's per person so a couple could be paying as much as \$1258 per month to keep their "free" health care. Then there is Tricare for Young Adults. The Affordable Care Act mandated that children could be maintained on their parents' health insurance until the age of 26. In the civilian world that means they continue on the policy with no extra charges. Not so with Tricare. Our daughter will be going on Young Adult soon and those premiums currently are \$337 to \$727 per month per child!!! That is why a Shipmate of mine who served in Afghanistan will be staying on his civilian insurance coverage rather than going on Tricare and spending thousands less a year than his "free" military coverage would cost. I hope you sign up and take action on these and other issues.

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















PMOAA CALENDAR OF EVENTS

Most member meetings are held on the 3rd Thursday of each month except for June, July, and December. Board meetings are held at 1600 on the Tuesday following the member meetings (some exceptions apply). Locations are subject to change (PYC is Pensacola Yacht Club; Mustin is Mustin Beach Club on NAS Pensacola; Oaks is The Oaks on NAS Pensacola; Library is Spring Street Library in Pensacola). Christmas Party will be at 1800 at PYC.

2025

MEMBER MEETINGS BOARD MEETINGS Sept 18 - Dinner **PYC** Sept 23 PYC Oct 16 - Dinner **PYC** Oct 14 PYC Nov 20 -Annual Biz Dinner **PYC** Nov 18 PYC

Dec 4 - Christmas Party (1800) PYC

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.





Dec 16 PYC

JULY SCHOLARSHIP BANQUET



PMOAA BOARD OF DIRECTORS MEETING August 19, 2025

President Pyle called the meeting to order at 1605. The meeting location was the West Florida Public Library on Spring Street, Pensacola. Attendance was 100% with the following members present: RADM Joan Engel, CAPT Meredith Yeager, CAPT Sue Varenholt, LtCol Bob Nelson, LTC Karen Vinson-VanHouter, CDR Susan Ulloa, Maj Charley Booton, MAJ Molly Werner, CPT Dean Kirschner, Beacon Editor Jean Booton and Surviving Spouse Chair Mrs. Judy Dickson.

Discussion ensued regarding location alternatives for future meetings. In the end, it was decided to continue to meet at PYC for meetings in the winter months and use the Library for meetings scheduled over the summer months when PYC is not available.

June 2025 BOD Minutes – A motion to approve the minutes was made by Maj Booton, seconded by CAPT Varenholt and carried unanimously by the Board.

Treasurer Report – Total Bank Accounts - \$22,686.33; Total Assets Accounts - \$89,649.71 with total assets equaling \$112,006.04. LtCol Nelson explained that the assets from closing (selling) 3 Certificates of Deposit (CD) totaling \$15,000 have not yet been deposited but should be visible on next month's statement. He also remarked on the success of the Anna Johnson Foundation which was established in 2003 with an initial deposit of \$75,000, has a current balance of nearly \$90,000, and \$120,000 in scholarships has been awarded in between! The President called for a motion to approve the Treasurer's report. LTC Vinson-VanHouter made the motion followed by a second from CPT Kirschner; all members approved.

REPORTS

1st Vice President – Guest speakers for the dinner meetings for this year's remaining months are confirmed. LTC Vinson-VanHouter has also finalized the speaker line up for the first 3 meetings in 2026: January speaker is member spouse Stacey Porter addressing the role and contributions of the "National Memorial Ladies" volunteer organization; in February, PMOAA will host NAS base Commander, CAPT Chaundra Newman at The Oaks; in March, retired USAF TSgt Brian Margavich, keeper of the Pensacola Lighthouse for four years, will make remarks. Tentative speakers for the April and May meetings are in the process of being confirmed. Suggestions for additional speakers for the Fall of 2026 should be forwarded to LTC Vinson-VanHouter.

2nd **Vice President** Membership — Current Chapter membership is at 134. MAJ Werner reported that there is one new membership pending as well as a renewal. These will hopefully be reflected by next month's Membership report. She continues to utilize the Near Real Time (NRT) report, a recruiting tool to identify local MOAA members who do not belong to the Chapter.

Survivor Assistance – Mrs. Dickson participated in the monthly MOAA Surviving Spouse Zoom meeting for updates on services available to couples for planning and final affairs management following a spouse's death. As the representative of PMOAA, she reported on the SS Committee's success with the Cookbook Project which is currently in print. The book includes well over a 100 recipes covering all categories from appetizers to desserts – and more! Several Surviving Spouses and regular members are participating on the project. The Cookbook Committee members include Melinda Connell, Christine Cook, Karen Wiseman, LTC Vinson VanHouter, and, of course, Judy Dickson. The cookbook is available to order online at PMOAA.org. Select "shopping cart" from the tabs across the top of the page, then select the cookbook and checkout!

Scholarship Committee - CAPT Pyle praised the Scholarship Committee for a successful year and a well-attended Scholarship Awards Banquet. Seven candidates were selected and all but one, who was graduating from her ROTC unit in Kentucky, were present to personally receive their awards. Each recipient presented a summary of their career goals to the quests in attendance while the uncle of the absent winner made remarks on behalf of his niece. Congressman Patronis was represented by his field assistant, Mary Beth Barrows who congratulated the students and praised PMOAA for its contributions as an organization to the Veteran community. The two local ROTC Commanders were also in attendance supporting their respective scholarship awardees. \$21,000 in scholarships was awarded in all, including a generous \$6000 donation from PMOAA members CDR (Ret) William (Larry) and Shatzi Clemons, to two students pursuing careers in the medical field.

Scholarship Raffle – LTC Vinson-VanHouter reported that twice as much was collected in raffle donations this year than last resulting in larger cash prizes to raffle winners and a healthy return added to the Scholarship Fund.

A volunteer to Chair the Scholarship Committee is still needed. After a highly successful tenure, Maj Booton will remain on the Committee but will be vacating the Chairmanship after this term. Future Committee discussion will focus on revising scholarship application criteria to meet current technological advances such as the use of AI (artificial intelligence).

Beacon – The deadline for submission of content for the September Beacon is end-of-day Tuesday, August 26. The September Beacon may be the last newsletter produced since there is still no replacement for Editor Jean Booton. The Board briefly discussed alternative means of delivering information to the membership but nothing proved effective or conducive to all members. Further discussion by the Board is required to resolve this dilemma unless a volunteer comes forward to continue production of the Beacon.

OLD BUSINESS

JROTC – President Pyle has assumed the role as temporary Chairman of the JROTC committee with CPT Kirschner as a committee member. Together, they have been in contact with

most of the JROTC units in Escambia and Santa Rosa Counties to determine their needs and how PMOAA can assist. It was concluded that some of the smaller units struggle with funding the activities and training opportunities available and the students' families are tasked with covering the costs, while some of the larger units are better off. A decision was made to award a \$750 stipend to each of the nine JROTC programs to support local students in the programs. The Committee emphasized that this stipend would require that 1) the unit commander for each JROTC unit be a member of PMOAA, and 2) the unit commander be present at the PMOAA meeting when the awards are presented. It is anticipated that, through fundraising and donations, a stipend of \$750 - \$1000 can be awarded annually to all nine JROTC units. The committee will be researching whether the Navy JROTC unit in Navarre falls within PMOAA's catchment area, and if so, will be eligible to receive the stipend.

NEW BUSINESS

Nomination Committee – LCDR Trumin Brown is diligently scanning the membership for candidates to add to the nomination slate for the 2026-2028 Board of Director positions. Several positions are open. Anyone interested in serving on the Board or any Committee may contact LCDR Brown or any Board member to learn more. Elections will be held after the Business meeting in November. Terms begin in January. Never Stop Serving!

Review of By-laws – RADM Engel requested that all Board members review the By-Laws and recommend any changes in order that the Board have time for discussion and preparation of edits to the By-laws prior to the November business meeting. She noted that several positions on the Board of Directors are limited to a maximum of two terms per the By-Laws. Positions may remain unfilled unless there is an amendment made to the By-Laws and approved by the Board.

Membership Meetings

The next PMOAA dinner meeting will be September 18 at PYC from 1730-2000. The speaker will be Surviving Spouse member, Mrs. Judy Dickson who will render tips on Fall gardening and growing your own fruits and vegetables.

The Board of Directors is scheduled to meet again on September 23 at 1600 at PYC.

On October 16, the dinner meeting will be at PYC, 1730-2000, and GEN William L. "Spyder" Nyland will be the guest speaker.

President Pyle adjourned the meeting at 1730 hours.

Respectfully submitted, Susan E. Ulloa, Secretary

The Surviving Spouse Assistance Committee Corner

Losing a spouse often means a reduction in family income. This requires some changes and hard decisions as you consider:

- Can I continue to live in my current home? Do I want to live near my children? What if I work, will I be able to downsize? Current health, safety and friends should also be taken into consideration.
- So, considering living near children, will this involve a move?
 Then changes in taxes could affect your living expenses.
 Can you now afford this with a reduced income? Changing states can also generate some issues. There is some really great information available at

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

As always, be on the lookout for scammers. They seem to target older military and especially new widows. They are proliferating as well as constantly changing their methods. Here is a MOAA link: https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/finance/survivor-scams-4-ways-to-keep-your-benefits-safe/

Bored and needing something to keep your brain sharp? Check out this link: https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/member-spotlight/surviving-spouse-corner-improve-your-mental-skills-with-these-brain-exercises/

Also, the library at the Southwest Branch on Gulf Beach Hwy has a lot of really cheap and very nice puzzles for sale.

Hooray! Our cookbooks are now here. You can now purchase them at an upcoming dinner meeting or online at: https://www.pmoaa.org/shopping-cart?getcartcatid=7 and then pick them up at the next meeting.

Looking forward to cooler fall weather and a great September.

Judy Dickson, Chair and Karen Vinson-VanHouter, Karin Wiseman, Bill Mayer, Carol Olson, Christine Cook and Melinda Connell

Link to PMOAA Digital Asset & Quick List files on our website: https://pmoaa.org/Surviving-Spouse-Assistance



PMOAA MEMBERSHIP FORM

(Please Print

Existing members – onl	ly informatio	n changes	needed)
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Today's Date:	_	
FULL NAME: (Last)	(First)	(Middle)
RANK/SERVICE:		
Circle: Active Duty Retired Reserve Guard	Former	Surviving Spouse
SPOUSE/SIGNIFICANT OTHER:		
ADDRESS:		
PHONE NUMBER: (Home)		(Cell)
Member of National MOAA: Y My MOAA Number is: Life member: Y / N [] If not a member of MOAA Nathere to receive a FREE Basic MOAA	tional, p	
Please check all PMOAA activityour spouse, can assist:		·
Chapter Director Survivor Assistance Committee Accounting/Finance ROTC/JROTC Liaison	Member Beacon Public R	elations/ Advertising /Event Coordinator
PMOAA Membership \$30.00/year (E \$42.00/year (N	Email B	,
SCHOLARSHIP CO	NTRIB	UTION
TOTAL ENCLOSED		
Make check payable to PMOAA		I to:
PMOAA Members	ship	

P.O. Box 17728

Pensacola, FL 32501-7728

SEPTEMBER PMOAA DINNER BUFFET

Thursday, 18 September 2025

Social: 1730-1830 Dinner: 1830

Pensacola Yacht Club 1897 West Cypress Street Pensacola, FL 32502

Cost is \$45 per person

Buffet Menu

Herb Crusted Prime Rib Carving Station

Chicken Piccata

Vegetable Medley (Asparagus, Cherry Tomatoes & Squash)

Rosemary and Mascarpone Mashed Potatoes
Ceasar Salad with Croutons and Parmesan Cheese
Assorted Dinner Rolls with Butter
Chef's Choice Dessert
Wine, Iced Tea, Water & Coffee
Cash bar also available

Please R.S.V.P. by Sunday, 14 September 2025 to LtCol Bob Nelson, USMC (Ret)

On line at September 18 Dinner RSVP
Email: rsvp@pmoaa.org or
Phone: 719.322.4130

Guest Speaker: Mrs. Judith Dickson

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

Deadline for RSVP is: 9/14/2025

If you need help with your plate, please don't hesitate to ask.

<u>Please be aware that participants attending the event</u> <u>may be photographed for MOAA chapter products.</u>

July 31 SCHOLARSHIP AWARDS BANQUET AFTER-ACTION REPORT

Definitely one of the most memorable scholarship banquets on record. We fortunately had 6 out of the 7 winners and guests in attendance. Moreover, our chapter showed tremendous support with a total of 65 to enjoy this prideful event.

Absent was Army Cadet Pabo who was at her mandatory ROTC summer camp. Thankfully, her uncle and guest gracefully attended on her behalf. It was an amazing turnout with all the winners represented!

As always, the food, service and professionalism of the PYC staff was world class and made for a lovely evening!

Every student graciously addressed the audience expressing their appreciation among many other kind words. I think we all can be rest-assured that our future is in good hands with this current generation.

In my 12 years on the scholarship committee, only a small handful of our winners were ROTC cadets. This year, however, four (two USAF and two USA) ROTC cadets from UWF were winners.

I hope we can increase this trend as our main mission is to promote and support current, past and most importantly our future officer corps! Granted UWF is our only ROTC detachment within our catchment area, but encouraging/focusing our efforts to ROTC cadets nationwide is important also. Remember, regardless of what school they attend nationwide, as long as the student and/or their parent/grandparent/guardian is a resident of the counties Escambia, Santa Rosa or South Baldwin AL, then they're eligible.

Many thanks to Mary Beth Barrows, Rep Jimmy Patronis' Field Director who distributed a signed certificate from the Congressman to each winner. It means so much for our local politicians to dedicate their valuable time for these future leaders.

I cannot thank our chapters' members and benefactors enough for their selfless support. For 31 years, your valuable personal resources have amassed a sizeable scholarship fund which is handsomely self-sustaining.

I want to express my thanks to our scholarship committee members: CAPT Bill Cuilik USN (Ret), CAPT Meredith Yeager USN (Ret) and LTC Karen Vinson-VanHouter (Ret) for their



integrity, insight and professional judgement. As I mentioned at the banquet, I will be stepping down as chairman but will remain on the committee. I highly encourage a chapter member to volunteer as chairman for next year...a very rewarding endeavor. I will be glad to provide insight and legacy information.



Maj Charles Booton, USAF (Ret) Scholarship Chairman chazbo af@mchsi.com

We never stop serving!



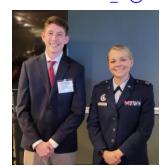
Cadet Gwen Montano



Ms. Rachel Chandler



Ms. Alexis Dillard



Cadet William Schreiber



Cadet Anthony C. Jeter, Jr.



All photos are courtesy of Jean Booton



Mr. & Mrs. Joseph Biliski, aunt and uncle representing Cadet Kaulana K. Pabo

A fond farewell as Beacon Editor

Well, ladies and gentlemen, it has been a pleasure serving you all these years, but this will be my last month acting as editor for the **Beacon**.

I believe I initially started volunteering with PMOAA sometime around 2015 or so. Around that time, PMOAA advertised that they needed a webmaster. Myself and two other folks took the training class. I had already had some training in websites and programming, so this was right up my alley. Back in those days, our newsletter was created and printed by Tom and Kathryn Kuklish at the UPS store they owned in Pensacola. When they had the newsletter compiled, they sent it to Joan Engel to proofread. Charley was also a proofreader. Unfortunately, he was working part-time and often would be out of town. Therefore, I volunteered to take his place. I proofread for a couple of years. But, when the Kulish's sold their UPS store, someone had to take over creating the newsletter. I didn't know anything about desktop publishing, but figured I'd give it a go. Then around 2018, as a cost-cutting measure, PMOAA decided we needed to start sending newsletters out via email. Up until that time, the 150, or so, newsletters would be printed, given to Molly Werner and her group of ladies who would collate, fold, stick on mailing labels, stamp each newsletter and drop them into the mailbox. Going to email certainly saved PMOAA a lot of time and money in paper and stamps.

I also maintained the membership roster and the dues payments (on Excel spreadsheets).

Around 2022 things changed. Bob Nelson came along with a proposal for a new website that could track membership, dues, dinner reservations, send out emails and much more. It was a

great idea. It took a lot of work off of my plate as I no longer had to track membership and dues.

I've always taken all of my duties with PMOAA very seriously. Especially during the Covid outbreak when someone asked me why I bothered to put out a newsletter each month when we couldn't have meetings with our fellow members. That is exactly why! We needed something to hold us together and remind ourselves that we were not alone in the battle against fear and isolation during the pandemic.

And, I've always been a stickler for getting it out on the first of the month (as best I could). There have been times when I have had to beat on certain individuals to get their newsletter input (you know who you are ②). I even took my laptop with me on vacations so I could work on it in the car. But, regardless of the obstacles, I have always tried to publish a product that would both entertain and inform.

Therefore, look around you and see if you know of anyone who would be willing to be **Beacon** Editor. We need someone to keep the membership informed of legislative, community, chapter and personal issues and events. The Board is continuing to look into alternatives as well.

So, I bid you farewell as **Beacon** Editor. Thanks to everyone who I have worked with throughout the years. I definitely could not have done it without you. And a very special thanks to Joan Engel for her eagle eye proofreading. Also, to Trumin Brown for printing, labelling and mailing. Not to worry, I will still be coming to the dinners with Charley. You can't get rid of me that easily.

Take care, be safe and God Bless, Jean Booton

President CAPT Kenneth Pyle USN (Ret)	(2025-2027)		
1st Vice President LTC Karen Vinson-VanHouter USA (Ret)	(2025-2027)	DIRECTORS	
2nd Vice President MAJ Molly C Werner USA (Ret)	(2024-2026)	Page 1 Director RADM Joan M Engel USN (Ret) (2024-2026)	
Secretary CDR Susan Ulloa USN (Ret)	(2024-2026)	Director CAPT Sue Varenholt USN (Ret) (2024-2026)	
Treasurer LtCol Robert Nelson USMC (Ret)	(2024-2026)	Director Maj Charles Booton USAF (Ret) (2024-2026)	
Immediate Past President CPT Dean Kirschner USA (Former)		Director CAPT Meredith Yeager USN (Ret) (2025-2027)	
Survivor Assistance Committee Chair Mrs. Judy Dickson, Surviving Spouse		Director Mrs. Judy Dickson (2025-2027)	
Beacon Editor Mrs. Jean Booton		Chair, Scholarship Committee Maj Charles Booton USAF (Ret)	
For further information: Info@pmoaa.org		Membership information at: Membership@pmoaa.org Scholarship Information and mailing: Scholarships@pmoaa.org	



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

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