



MOAA®

Military Officers Association of America

PENSACOLA CHAPTER

THE BEACON

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NEWSLETTER 5-
STAR AWARD



MOAA 5-STAR CHAPTER

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HOME OF THE BLUE ANGELS

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



PRESIDENT'S MESSAGE

PMOAA members, I have some good news for you. We have only one Chapter meeting between now and September 17 and that is our Scholarship Banquet on July 30 at PYC. We will be awarding eleven \$3,000 scholarships and celebrating this exceptional group of young people. We will be providing supplemental funding for them to complete their University studies before launching into professional careers across this country.

Please make plans to attend this special evening where you will have the opportunity to meet the students, parents and loved ones to thank them for their hard work in achieving success. We want them to feel loved and supported. We need your help on July 30. More details will be provided elsewhere in the Beacon and on the pmaa.org website. Sign up now!

The September 17 meeting will feature a MOAA National Office Representative, Captain Frank “Tank” Michaels, USN (Ret), who will join us, along with Captain Tony LaVecchia, USN (Ret) the newly elected President of the Florida Council of Chapters (FCoC), the largest state-wide organization within MOAA. Again, we will be at PYC starting at 1730.

The FCoC is asking our members to sign up on the moaa.org website “Legislative Action Center” to allow your participation in the August “Advocacy in Action” 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.

Our Surviving Spouse Liaison, Mrs. Judith Dickson, is recommending all Chapter members look into a program of Aging with Dignity, the nation’s leading advocate for better end-of-life care. She has copies of the book, FIVE WISHES which has helped over 44 million Americans document their wishes and attain peace of mind at the end of life. She has purchased 10 copies and will have them available at our monthly meetings. There is a companion document, the Conversation Guide, that helps you start these important conversations. If you have any questions, please call on Aging with Dignity at info@fivewishes.org or 850-681-2010.

UPCOMING EVENTS

Mark your calendar and enjoy the camaraderie:

* July 30 Scholarship Awards at PYC

August No Meeting



PROGRAMS

by Karen Vinson-VanHouter, 1st VP

July 30th Scholarship Dinner at PYC. See web site for details.

To make your reservation, send email to
RSVP@pmoaa.org. NLT July 27th



“The Star-Spangled Banner” was born out of the War of 1812. In September 1814, British forces attacked Washington, D.C., and then moved toward Baltimore. During the bombardment of Fort McHenry, an American attorney and amateur poet, Francis Scott Key, watched from a nearby ship and was struck by what he saw: when the British fire stopped, the fort’s flag still flew. Key wrote a poem describing that sight and sent it circulating for publication.

The poem first appeared in print as “Defence of Fort M’Henry,” but it quickly became known by its opening line and, importantly, it was set to an existing popular melody. Over time, the song caught on through performances and parades, and it gained new political and patriotic meaning in the years following the war. By the mid-19th century, it was widely performed at public events, and its lyrics became a familiar symbol of national endurance and identity.

In the 20th century, the government formally elevated the song’s status: it was adopted as the national anthem in 1931. Since then, “The Star-Spangled Banner” has remained central to American ceremonial life, sung at official events and remembered for connecting the nation’s music to a specific moment—Key’s view of the flag surviving the bombardment at Fort McHenry.



Surviving Spouse Committee

by Judy Dickson

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.

Some Scam and Fraud prevention resources:

<https://www.moaa.org/content/benefits-and-discounts/finance/moaas-scam-and-fraud-prevention-resources/>

<https://www.consumerfinance.gov/ask-cfpb/what-are-some-common-types-of-scams-en-2092/>

<https://www.consumerfinance.gov/consumer-tools/fraud/>

Stay Safe From Fraud Tips:

<https://fightcybercrime.org/support/>

Verify before you trust, Be cautious with personal details, Stay skeptical of urgent requests, Place a credit freeze with all three major credit bureaus to prevent unauthorized new accounts and most of all, keep antivirus software up to date on your personal computers, iPhones, networks, etc. Use strong passwords and turn on multi-factor authentication for important accounts.

Considering a Financial Caregiver? –someone other than a spouse or one of your children to manage finances should the need arise due to concerns about memory loss or decrease in health? Here is a link that covers some of the more important aspects when making a decision: https://files.consumerfinance.gov/f/documents/cfpb_considering-a-financial-caregiver-know-your-options_guide_2021-05.pdf

Looking forward to celebrating July 4 and the USA's 250th.

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)

One of my favorite writers is naturalist Loren Eisely who passed away in 1977. He once wrote about an experience that he had one day while wandering in the woods. The birds were singing and chirping in unison until a predator bird flew in amongst the group and grabbed a small bird and flew away. When that happened, all the birds immediately stopped chirping and singing, and the woods became very quiet. After a short time, one bird started singing and all the birds followed the leader and began singing again.

Said Eisely about that experience---with their silence, the birds went from being singers of death to singers of life. With so much rupture in our society today, it's easy to become 'singers of death' in that we can become overwhelmed with despair and pessimism about those divisions. That sense of despair can drain the life out of decency, optimism, ingenuity, and even our democracy.

I find it exhilarating that many of the tourists here for the World Cup are finding so much good in America, including the friendliness and vitality of Americans, and even the worlds of the Waffle House and Buc-ee's. Yet, sadly, many Americans are so down on our country, admittedly with its flaws, that it seems to take 'foreigners' to see the greatness of our nation. As we approach our nation's 250th anniversary, perhaps we all should step back and take a look in the mirror at ourselves, and our nation, and reflect as to whether we're singers of death or singers of life. May we temper our criticisms with a sense of gratitude for what we have, and how blessed we are as persons, and as a nation.



SCHOLARSHIPS

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

This year PMOAA will be awarding 11 scholarships to deserving students in accordance with our scholarship criteria. The awards banquet will be our scheduled meeting at the Pensacola Yacht Club on July 30th. Either Congressman Patronis or a representative of his office will be in attendance.



LEGISLATIVE AFFAIRS

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

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

I remember in 1976 there was a celebration of the 200th anniversary of the Declaration of Independence, the birth of America! I don't remember much about it as 50 years have passed and at the time I was working a good 60 hours a week in lawn care while taking a full 16 semester hour load at night during the summer semester. I had gotten a late start at college and was trying to get through as quickly as possible. Just 3 years later after graduating, starting my dream job at a worldwide Certified Public Accounting firm, working there 2 years I left it all to come to Pensacola and enter the Navy through Aviation Officer Candidate School. I remember a partner at the firm saying "Dave, are you (expletive deleted) stupid?" when I told him my plan.

Now as we are approaching the 250th anniversary of our great nation, I can retrospectively see that maybe from his way of looking at things, I was stupid. But as I reflect on my 31 years of service, there were many sacrifices made by my brothers and sisters in arms that were in keeping with the traditions of George Washington, John Paul Jones and Deborah Sampson. All citizens of the United States are indeed Americans but very few in the generations that followed have been willing to serve in the military and continue the sacrifices made by the founders to keep this experiment alive. July 4th there will be fireworks, ceremonies and family times but to me, it will always be about the sacrifice of serving in arms.

I have seen the appreciation for military service go up and down, junior service members on food stamps operating outdated equipment, Veterans forgotten. It can change overnight so we must always support legislative action to maintain those hard-earned benefits and a strong military. 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!

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:

- [Bipartisan Bill Takes Another Step Toward Protecting Veterans from Predatory Claims Companies](#)
- [More Lawmakers Join Fight to Restore Employment Support for Veterans, Expand It to Military Spouses](#)
- [NDAAs and TRICARE: What House Amendments Could Mean to Your Coverage](#)
- [Senate NDAAs Markup Complete: What It Means for Military Pay, Health Care, and Other Key Benefits](#)

Bipartisan Bill Takes Another Step Toward Protecting Veterans from Predatory Claims Companies

By Jen Goodale

From June 4th MOAA Newsletter

MOAA and other veterans service organizations (VSOs) have warned lawmakers for years about the growing threat posed by unaccredited, for-profit companies charging veterans thousands of dollars for assistance filing VA disability claims — a service accredited VSO representatives, attorneys, and claims agents often provide at no cost.

Multiple court decisions and state enforcement actions have validated those concerns in recent months. That is why MOAA proudly supports the Stopping Abuse, Fraud, and Exploitation by Governing Unaccredited Representatives Defrauding (SAFEGUARD) Veterans Act (H.R. 9105 | S. 4646), bipartisan legislation introduced in both chambers in June that would strengthen enforcement against companies unlawfully charging veterans for claims assistance while operating outside VA's accreditation system.

[TAKE ACTION: [Ask Your Lawmakers to Protect Veterans From Predatory Claims Companies](#)]

The legislation builds upon MOAA's long-standing support for the GUARD VA Benefits Act, which would restore meaningful criminal penalties against individuals and organizations that unlawfully charge veterans for assistance with VA claims. Together, these measures represent a comprehensive effort to protect veterans, preserve the integrity of the VA claims process, and ensure veterans receive assistance from qualified, accountable representatives

Examples of Bad Actors

Recent events demonstrate why congressional action is urgently needed.

In May, a federal judge ruled that Veterans Guardian VA Claim Consulting acted as an unaccredited agent while preparing and presenting veterans' disability claims and charging contingency fees for those services. The court found Veterans Guardian gathered evidence, reviewed records, identified potential claims, completed VA forms, assembled claim packets, and instructed veterans on submitting those claims — activities the court concluded constituted the preparation and presentation of VA disability claims under federal law. The judge further determined Veterans Guardian was not accredited by the VA and therefore violated federal law by charging veterans for those services.

While the case is not fully resolved, the ruling represents one of the clearest judicial findings to date that companies cannot simply rebrand themselves as "consultants" while performing functions reserved for accredited representatives.

State attorneys general have reached similar conclusions.

In January, the Texas attorney general's office announced a resolution with VA Claims Insider, a for-profit, unaccredited claims consultant, that resulted in more than \$6.8 million in debt relief for disabled veterans. The company engaged in deceptive practices that left veterans owing substantial fees for claims assistance, according to the office's press release. This outcome demonstrates that states are increasingly willing to pursue enforcement actions when veterans are harmed by misleading business practices.

Likewise, the Arizona attorney general secured a nearly \$2 million settlement in May involving VetLink Solutions and related entities. The settlement included restitution for veterans and penalties associated with alleged deceptive practices targeting former servicemembers seeking disability benefits.

A Federal Fix

These cases reveal a troubling pattern. Companies frequently advertise assistance with VA disability claims, charge contingency-based fees tied to a veteran's increased benefits, and operate outside the accreditation framework Congress established to protect veterans and their families. Unlike accredited representatives, these firms are not subject to VA oversight, training requirements, ethics standards, or fee reasonableness reviews.

The SAFEGUARD Veterans Act would help close those gaps.

Among its provisions, the legislation would reinstate civil and criminal penalties for unaccredited individuals who solicit, charge, or receive compensation for preparing, presenting, or prosecuting VA claims. It would clarify that individuals assisting veterans with claims must be accredited by the VA, improve transparency by creating searchable databases of accredited and barred representatives, strengthen warnings about predatory actors, require the VA to collect information about paid claims assistance, and prohibit the use of certain automated systems to obtain veterans' claims information. It also would direct the VA to modernize and improve its accreditation and enforcement infrastructure.

Most importantly, the legislation reinforces a principle MOAA has long championed: Veterans deserve trustworthy, qualified representation when navigating the benefits they earned through service. The vast majority of accredited VSOs, claims agents, and attorneys serve veterans honorably and professionally. The accreditation system exists to ensure veterans receive competent assistance and to provide accountability when representatives fail to meet established standards. Allowing unaccredited actors to operate outside that system undermines those protections and puts veterans at risk.

The recent court rulings and state enforcement actions make clear that this is not a theoretical problem. Congress has an opportunity to strengthen enforcement, close loopholes, and ensure veterans receive the protection they deserve.

NDA and TRICARE: What House Amendments Could Mean to Your Coverage

By Kevin Lilley

From June 11th MOAA Newsletter

The draft of the FY 2027 National Defense Authorization Act (NDAA) passed by the House Armed Services Committee last week included dozens of amendments touching on all facets of national defense – including your service-earned health care.

[RELATED: NDAA First Look]

Among the requirements put forth as amendments:

Coverage Complaints: Establishment of guidance regarding TRICARE coverage complaints covering a range of issues, including access to care, denials, inaccurate provider directories, payment irregularities, and others. This would include “a reporting tool that follows a simple flow chart for filing complaints and reporting issues,” as well as a comprehensive report to Congress outlining the number and nature of these complaints, as well as the steps taken by the department to address them.

Pharmacy Program Audit: A report from the Government Accountability Office (GAO) that would review a range of TRICARE pharmacy services, to include pricing, wait times, the “adequacy of the retail pharmacy network” – a long-standing MOAA priority – and the establishment of pharmacy access standards.

Physical Therapy Changes: Removal of the referral requirement for active duty servicemembers seeking physical therapy from a licensed TRICARE Prime provider. Another would require a Defense Health Agency (DHA) briefing on an ongoing virtual physical therapy pilot program underway on multiple Army and Navy installations, as well as in Puerto Rico.

Dental Coverage: A study of the reserve component dental program, which would evaluate any connections between out-of-pocket dental costs and delays in obtaining required pre-deployment dental care, along with other readiness concerns and potential gaps in coverage.

Chaperone Policy: One amendment requires the creation of a department-wide policy offering a medical chaperone to patients involved in “any sensitive medical examination ... conducted at a military medical treatment facility,” while another would specifically require chaperones during sensitive procedures performed by an obstetrician-gynecologist.

The Bill So Far

The initial House legislation (“Chairman’s Mark”) already addressed several MOAA health care priorities, including:

- Mandating a feasibility study on a digital system allowing patients to report access to care barriers at military treatment facilities – the mechanism at the heart of the MOAA-backed Military CARE Act (H.R. 6796).
- Requiring a five-year pilot program to evaluate adding pregnancy as a TRICARE Qualifying Life Event, which would allow pregnant beneficiaries to switch plans outside of annual open season and access vital prenatal care.

Increasing Congressional oversight of planned closures and cuts affecting more than 40 military hospitals and clinics.

What's Next

The bill is far from final – the House version reportedly could reach the chamber's floor in July, likely ahead of the Senate version, which did not begin its armed services committee markup process until June 10. More amendments are likely during floor sessions.

Most years, a conference committee crafts a single piece of legislation from the House and Senate versions, which is then voted on by each chamber and sent to the president.

MOAA will continue engaging with lawmakers and key staff throughout this process, protecting key provisions already included in the bill and encouraging the addition of other priorities during the various amendment processes. As always, our message will be stronger with your support – register at MOAA's Legislative Action Center to ensure you can reach out to your legislators throughout this process.

Senate NDAA Markup Complete: What It Means for Military Pay, Health Care, and Other Key Benefits **By Brenden McMahon** **From June 18th MOAA Newsletter**

The must-pass FY 2027 National Defense Authorization Act (NDAA) has cleared both the House and Senate Armed Services committees (HASC and SASC), marking an important milestone for servicemembers, retirees, and their families. The Senate released its full bill text June 16, and MOAA's uniformed service advocates are digging into the details of this comprehensive legislation.

As that analysis gets underway, the SASC's executive summary offers a strong first look at the key provisions that could affect military pay, health care, housing, and other support programs – and where the Senate and House versions still need to be reconciled before the bill reaches the president's desk.

Where the Versions Align

Military CARE Act: The HASC version has two related provisions. One directs a study on the feasibility of Military CARE Act requirements – specifically, establishing a digital system allowing beneficiaries to report access to care barriers at military treatment facilities (MTFs). The other requires guidance on the process and timeline for beneficiaries and providers to file complaints and report issues related to the TRICARE purchased care system that have not been resolved through existing channels.

The Senate appears to go further by requiring a digital system that will enable TRICARE beneficiaries who receive care at MTFs or under the TRICARE program to electronically file a complaint, raise awareness about an issue, or provide positive feedback relating to that care.

[TAKE ACTION: Urge Your Lawmakers to Address MTF Access Problems with the Military CARE Act]

MTF Downsize/Realignment Protections: The House bill directs the Pentagon to reverse planned service reductions at 41 military hospitals and clinics and halts downsizing pending additional review and

reporting requirements to Congress. The Senate version requires a certification to Congress of a comprehensive review of any future actions to downsize MTFs no later than one year before the proposed action.

Review of Express Scripts/TRICARE Pharmacy Program: Both the House and Senate direct the comptroller general to conduct an audit or review of Express Scripts and the TRICARE Pharmacy program.

Privatized Military Housing Tenant Protections: Both chambers include provisions prohibiting landlords from requesting that tenants, former tenants, or prospective tenants sign nondisclosure agreements, and expand the channels through which tenants can report housing concerns without fear of retaliation.

Impact Aid: Both versions would authorize \$50 million in supplemental impact aid for schools with significant numbers of military-connected students, along with an additional \$10 million specifically for children with severe disabilities.

Non-Medical Counseling Services: The non-medical counseling program has been critical for military families navigating the unique stresses of service, and both chambers moved to preserve it. The House extends the program's authority through Dec. 22, 2029, while the Senate would repeal the time limitation altogether. The commitment to keeping this resource available is clear in both versions.

Where the Versions Diverge

Military Pay Raise: The House adopts the administration's tiered approach, proposing a 7% raise for junior enlisted servicemembers at E-5 and below, 6% for midgrade personnel (E-6 to O-3), and 5% for senior ranks.

The Senate version includes a 3.6% across-the-board raise – in line with Employment Cost Index figures used to inform the raise most years – and bolsters quality-of-life programs including health care, childcare, and tuition assistance as part of a broader compensation package.

MOLD Act: For military families who have lived with the consequences of substandard housing conditions, the Senate bill brings welcome news. The Senate included a version of the MOLD Act, legislation MOAA has actively championed which would establish accountability standards for addressing mold and other hazardous conditions in military housing.

[TAKE ACTION: Ask Congress to Address the Hazardous Unaccompanied Housing Conditions Rampant in the Military]

Child Care Access – In-Home/Au Pairs: The House bill expands the in-home childcare financial assistance pilot to include au pairs and establishes a direct payment mechanism for participating families.

Pregnancy as a TRICARE Qualifying Life Event: The House bill includes a five-year pilot program that would treat pregnancy as a qualifying life event for enrollment in TRICARE Select, giving pregnant servicemembers and beneficiaries more flexibility in accessing care.

With floor votes expected in both chambers later this summer, the real negotiations are just beginning. The House is expected to take up its version in early to mid-July, while the Senate is working to complete its floor action before the August recess.

MOAA will continue to track the bill's progress and keep you informed as the bill moves through the legislative process.

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

END of LEGISLATIVE UPDATE

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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>



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.

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.

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!**

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
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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