

MILITARY OFFICERS ASSOCIATION OF AMERICA
Central Florida Chapter



FOCUS



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www.moaacfc.org

Never Stop Serving

Serving Orange, Osceola and Seminole Counties



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Dates to Note:

March 10th – MOAA CFC Luncheon

March is Women's History Month
March 1st – Seabee Birthday
March 3rd - Navy Reserve Birthday
March 8th - **Daylight Saving Time Begins**
March 13th - K-9 Veterans Day
March 15th – American Legion Birthday
March 17th – St. Patrick's Day
March 25th – Medal of Honor Day
March 29th – National Vietnam War Veterans Day

April is Month of the Military Child
April 5th – Gold Star Spouses Day
April 9th – Former POW Recognition Day
April 14th – Air Force Reserve Birthday
April 23rd – Army Reserve Birthday

April 11nd – MOAA CFC JROTC Scholarship Award Luncheon

SEE DUES NOTICE ON PAGE 3

President's Message

I was reminded waking up two Saturdays ago of the high price our most precious of patriotic Americans paid in Operation Epic Fury. Please send extra prayers to the families of the American services members who have been killed or wounded. For those of you who have upcoming overseas trips, I urge you to register your travel information before you depart with <https://travel.state.gov/en/international-travel/travel-advisories/smart-traveler-enrollment-program.html> In my past travels I found it extremely helpful when the State Department sent me very specific alerts, informative messages, and locations of the nearest Embassy/Consulate during my overseas trips. The main State Government website is <https://travel.state.gov>.



By the looks of the new buds coming out on my Bald Cypress trees, I believe Spring has Sprung in Central Florida! Luckily, we are turning our clocks forward on March 8^h to give us an extra hour of sunshine for all the new growth that is occurring. I'm wishing you all the luck of the Irish on March 17th, and don't forget to "Welcome Home" our Vietnam Veterans on their special National Vietnam War Veterans Day on March 29th. Mark your calendar for March 10th as we are having our monthly luncheon with special guest speaker Navy veteran and past American Legion District Commander Kurt Gies, the Founder and Executive Director of Challenge22. www.Challenge22Inc.com exists to end veteran suicide by raising awareness and funding programs that save veterans' lives. Please see more information in this newsletter.

If it's been a while since you've attended one of our MOAA Central Florida Chapter luncheons, please reserve April 11th (our only Saturday luncheon) to come out and celebrate our

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www.flmoaa.org

MOAA National: www.moaa.org

MOAA Take Action Center:

<https://moaa.quorum.us/>

Monthly Central Florida MOAA Luncheon on March 10th @ 11:30am at DoubleTree UCF \$24 per person

Our next Chapter meeting is a luncheon on **March 10th at 11:30 am** and will be held at the DoubleTree Orlando East - UCF Area. The DoubleTree is located at **12125 High Tech Ave, Orlando**. Please note the hotel sits back off the road and may not be immediately visible. Come out to enjoy a wonderful event with our MOAA chapter members and hear a fantastic guest speaker, Navy veteran Kurt Gies, the Founder and Executive Director of Challenge22. **Challenge22 exists to end veteran suicide by raising awareness and funding programs that save veterans' lives. They have a nationwide presence where veterans and communities come together to end veteran suicide.**

RSVP NLT than March 7th to this email, or email lorraineholland@hotmail.com or call 407-221-1388. There will be a full Salad Bar with Cubed Chicken, Turkey, and Ham to customize your own Chef Salad, AND Chicken Parmesan with extra Marinara Sauce on the side, Baked Ziti with Meat Sauce and Grilled Vegetables. Chef's choice for dessert, and always a warm fresh backed DoubleTree Cookie. The price for the lunch is \$24 per person and can be paid in cash, check, or credit card. **Save the Date – April's Special JROTC Scholarship Saturday luncheon will be April 11th. This is a "do not miss" event that we look forward to all year to celebrate our JROTC Cadets who were selected to receive our 2026 Scholarship funds. Come out to celebrate with our Cadets, their families, and the fantastic Cadre who help mold our youth into future leaders!**

JROTC Scholarship Cadets, their family and cadre. This is my favorite luncheon event as it's an opportunity to showcase the achievements of our future military leaders and recognize them with the generous financial donations from our chapter members. Lastly, I know there are chapter members who don't always come to our luncheons and thus may not get a reminder that the \$20 membership dues we each pay to support our chapter are now overdue. We rely on the dues to help pay for items such as meals for our guest speakers, and other operating costs such as our Chapter Insurance

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policy. You will find the form to send in your \$20 on the last page of the Focus, or go to www.moaacfc.org and click the "Donate" link. We need your support, and while you are at it, please update your information (especially your spouse) so we can keep in touch! For those celebrating Easter, I wish each of you a joyous Easter celebration on April 1st! I hope to see you all on March 10th for your monthly Chapter Luncheon!

Cheers, Lorraine

Please, please, please. Annual Dues are due. We rely on the \$20 annual dues to help pay for items such as meals for our guest speakers, medals for our JROTC/ROTC cadets, dues to the Council and basic needs like a post office box, mailing and other administrative items. *SECTION 4.1 (of the Bylaws state): The membership of the Chapter shall be composed of: a) men and women (and their surviving spouses) who are, or have been, commissioned or warrant officers of the seven U.S. uniformed services (Army, Navy, Air Force, Marine Corps, Coast Guard, National Oceanic and Atmospheric Administration and Public Health Service) or the reserve or other components of those services. Also, b) cadets (including students in college or university ROTC programs or Armed Service academies.* You don't have to be a MOAA Member to be a member of the Chapter. Dues can be paid at your next meeting, by mailing to MOAA CFC, 10151 University Blvd, PMB 145, Orlando, Fl. 32817-1904, using the form at the end of this newsletter or just using the website at www.moaacfc.org (click on Donate and indicate Dues in the Note block). We need your support, and while you are at it, please update your information (especially your spouse) so we can keep in touch!

Challenge22Inc.com

Navy veteran and past American Legion District Commander Kurt Gies, the Founder and Executive Director of Challenge22. www.Challenge22Inc.com exists to end veteran suicide by raising awareness and funding programs that save veterans. Challenge 22, Inc. is a Florida-based non-profit, with the mission to End Veteran Suicide amongst the veteran community through empowerment and resources, is proud to announce a diverse group of organizations that have been beneficiaries and shown tremendous success in healing veterans with PTS and suicidal ideation. Challenge22 exists to end veteran suicide by raising awareness and funding programs that save veterans' lives. They have a nationwide presence where veterans and communities come together to end veteran suicide.

Mission Statement

Challenge 22 exists to end veteran suicide by raising awareness and funding programs that save veterans' lives.

Vision Statement

To have a nationwide presence where veterans and communities come together to end veteran suicide.

Why 22?

In 2012 The U.S Department of Veteran's Affairs released a staggering statistic, that 22 veterans are committing suicide in this country every single day. Since that time many organizations and groups have rallied to help stop this trend, but in some sectors, it seems to

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be getting worse still. We have veterans that are struggling here in our community right now, and they need our help! Operating as a 501(c)3 non-profit corporation that exists to promote and foster community outreach to raise awareness and funds regarding the issue of veteran suicide in the United States, Challenge 22 raises funds that go to vetted 501(c)3 organizations helping to treat and assist veteran's working through PTS. Please donate, walk, or volunteer to help our effort to stop veteran suicide.

Mail checks to: Challenge22, 12200 W. Colonial Dr. Suite 300K, Winter Garden FL 34787. All donations are appreciated to help us reach our goal of \$100,000 this year! As a 501(c)3 organization, donations to Challenge 22, Inc. are tax-deductible. Federal tax ID number is 93-1479215.



Want to find out what is going on with MOAA members and organizations across the State of Florida? ***The Council Communiqué*** is posted on the FCoC website at www.flmoaa.org.

The Florida Council publishes *The Council Communiqué* every other month (February, April, June, August, October & December) for MOAA members in Florida.

Membership and Mission of MOAA

The last page of this newsletter will always be a Central Florida Chapter (CFC) membership application for your use to recruit new members. MOAA's greatest mission is to improve the lives of those who serve, and their families. The larger our numbers, the greater our voice. If you know of an eligible military, veteran or surviving spouse, please print and cut out the membership application form and ask the veteran to join up and become a member of your Central Florida Chapter!

MOAA CFC Board Meeting Minutes

Minutes for MOAA CFC Board Meetings are now located on the web site at www.moaacfc.org.

Central Florida Quilts of Valor

At our February MOAA Luncheon, Chaplain Tom Love was awarded a Quilt of Valor that was truly a one of a kind quilt! The mission of Quilts of Valor Foundation (QOV) <https://www.qovf.org> is to bestow a universal symbol and token of thanks, solace, and remembrance to those who serve to protect and defend our lives and freedoms. Quilts of Valor are made by the loving hands of countless local volunteers who wish to thank those who have served and to honor their service and sacrifice. Quilts of Valor honors members of our active military and living veterans by showing them how much we appreciate their sacrifice and service with a unique “Quilted Hug of Gratitude”. Quilts of Valor provide comfort, love and healing to those who have given so much. For questions, contact our local Central Florida Group Quilt of Valor Group Leader, email Melissa Mathews at gov.orlando@gmail.com.



Please carefully review the qualifications found under the Nominations & Awards tab at www.QOVF.org and make an online nomination for a deserving military member or living veteran by completing the request form “Nomination for a Service Member or Living Veteran who has been Touched by War for a Quilt of Valor®” at https://www.qovf.org/nominate_qov_tbw_certify/

Direct combat/front line experience is not a requirement. All honorably discharged living veterans and active military qualify to receive a Quilt of Valor. Quilts of Valor must be awarded (it is not a gift), and they must be recorded. The nomination completed online allows the awarded quilt to be recorded. QOV’s are a one-time presentation from a Quilts of Valor Foundation group. If the person has already received a QOV, another cannot be presented. Quilts of Valor may NOT be presented as a surprise. Examples of some special situations that may be recognized by a Quilt of Valor include (but are not limited to):

- Purple Heart Recipients
- Those suffering from Post-Traumatic Stress
- Those with traumatic brain injuries
- Those dealing with the effects of Agent Orange
- Those who have served multiple tours

Quilts of Valor Foundation groups, including Central Florida QOV, receive **no funding** from their national organization. All quilt-making depends on local financial support or funds that come out of the quilter's own pockets. Each quilt they make has a minimum of \$150 in just

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materials. There cannot be a price put on the many hour's quilters loving hands use to create their quilts. **Please consider donating to this worthwhile organization and submit a nomination** on the website for a military or living veteran who qualifies for a QOV!

Surviving Spouse Corner

By Pat Green

Networks and Friendships

At our last Surviving Spouse Advisory Council meeting, the subject of communications came up. Some members espoused Face Book; others embraced LinkedIn, a text trail, or email groups. I can say good things about them all depending on the size of the group and the message.

Still, the need for a personal connection exists.

My favorite means of communication remains a telephone call. Nothing brightens the day like a call from an old friend. A memory shared or a laugh exchanged lifts the spirits. Personal communications build strong families and good friends, and create great institutions and cohesive organizations.

Personal interaction between Chapter members provides opportunities to build friendships, exchange ideas and share experiences.

I have just returned from my annual Council Leadership Training/Convention. At an event like that, you feel the connection of shared experiences and our shared purpose. But you feel more. It's the hugs exchanged, the appreciation of each member and their contributions, and the connection to the MOAA Leaders and staff that attend. It was an experience that energizes and renews your commitment.

Your Council and Chapter create a cohesive network for the work of MOAA. They also provide a setting for friendships to flourish.

This shared affinity should be practiced in your Chapter. The Chaplain and the Surviving Spouse Liaison serve as a personal outreach to each member. Their role is very important.

A Chapter member who lives alone and has no local family member needs a Chapter friend or neighbor to exchange a greeting with each day. It could be as simple as texting "Good Morning" and a thumbs up response. The greeter and responder should share contact information for their next of kin in the event that the greeting is not returned.

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I know of one Chapter that has created such a program. They call it Buddy Check. This topic might be a good discussion point for your next meeting.

Also, the Chapter should have a list of emergency contacts for its members in case a member becomes ill at a meeting. I personally experienced two situations where that information would have been helpful.

Please...Keep caring. Keep advocating! Keep in touch! Keep connected. And "Never Stop Serving".

2026 Retiree Appreciation Day (RAD)

By Fort Stewart Retirement Services Office

UCF Student Union

Saturday, Apr 18 from 9 to 3

Fort Stewart will be hosting its annual Retiree Appreciation Day on Saturday, 18 April 2026 for retired veterans, veterans and Family Members The 2026 Retiree Appreciation Day at the University of Central Florida Student Union building, located at 12715 Pegasus Drive, Orlando, FL 32816, on Saturday, April 18, 2026, beginning at 9:00 A.M. (EST). Note: **Please Park in Garage H, 12638 Gemini Blvd North, Orlando.** All Veterans and their Families are invited to attend this great event which will provide the latest information on the current state of military benefits and entitlements, and the outlook for defense programs supporting retirees and pay. Pre-Registering helps speed up the process upon entering the event. Please register for this event

Fort Stewart/Hunter Army Airfield

Retiree Appreciation Day

APRIL 18, 2026
University of Central Florida Student Union
12715 Pegasus Drive
Orlando, FL 32816

Presentations From:
U.S. Army Retirement Services Office
Florida Department of Veteran Affairs
Surviving Spouses Briefing

Registration begins at 8:00 A.M.; **Presentations** begin at 9:00 A.M.
Meet representatives from the different agencies during the RAD Information Fair, 1000 - 1200 hours

Please use Garage/Parking Lot H

Scan or Click the QR Code to Pre-Register for the Event!

Scan or Click to Follow us on Facebook!

Receive Services | Understand Benefits | Learn about Programs and Initiatives | Socialize

U.S. ARMY ONCE A SOLDIER, ALWAYS A SOLDIER... A SOLDIER FOR LIFE!

is <https://www.eventbrite.com/e/2026-retiree-appreciation-day-tickets-1977713944647> or use the QR Code on the flyer.

We usually get well over 1,500 attendees and we expect this year to possibly top that number. At the RAD, we will be including a special briefing this year geared towards Surviving Spouses and Spouses, given by Patricia Green, MOAA National Surviving Spouse Council and Chair of the Virtual Chapter for Surviving Spouses. Pat is also the Florida Council of Chapters (FCoC) and our MOAA Central Florida Chapters Surviving Spouse Chair. Paul Frost, the MOAA National Program Director, Financial and Benefits Education/Counseling/Veteran Services will also be a guest speaker. Come by and visit your MOAA Central Florida Chapter at our table!

Our Community Salutes (OCS) April 22nd 6:30pm at the Orlando Vanguard

Our Community Salutes (OCS) Orlando is a free ceremony on April 22nd at 6:30pm (doors open at 5:30pm) located at **The Vanguard 578 N Orange Ave, Orlando**. The ceremony recognizes and celebrates our Central Florida (and outer surrounding areas) High School Seniors who have contracted and taken an oath with their local Recruiter to enlist in the military. This is my third year as the MOAA representative I thoroughly enjoy talking with parents, new recruits, and recruiters. We expect between 500-700 attendees so please RSVP to attend at: <https://community.ocsusa.org/orlando/>



OCS connects High School Enlistees and their family members with the military community at large to become advocates and support them before they make their journey on active duty. By meeting members of the military community, the parents are armed with valuable information to seek out support if needed.

Florida Department of Veterans' Affairs (FDVA)

Women Veterans' Outreach:

A new comprehensive website for Florida's 172,000 women veterans was launched in 2024 at <https://womenveterans.floridavets.org> The Sunshine State is home to the second-largest population of women Veterans in the nation. Many women Veterans don't know they are eligible for the full range of federal and state benefits, including special programs.

In 2025, the Military Women's Memorial (MWM) recognized Florida for achieving the Strive for 500 State Challenge Silver. A total of 436 military women from Florida were honored and registered in the MWM Veterans National Register. This achievement celebrates the significant contributions of Florida's military women and highlights their enduring impact. The MWM and fellow Floridians are committed to ensuring that future generations understand and



appreciate the stories of these brave women who served and continue to serve our nation. We encourage Women Veterans to tell their story today at womensmemorial.org or <https://womensmemorial.org>

Vanessa Thomas, FDVA, is the State Women Veterans Coordinator Phone: 727-310-7418
Email: Vanessa.Thomas@fdva.fl.gov

MOAA 2026 Federal Legislative Priorities for Veterans, Military & Families

In the February FCoC Communique, our FCoC Legislative Chairman Pierre Louis has a fantastic article on MOAA's **Five Legislative Priorities for 2026**.

Each priority below includes a direct link to the MOAA Legislative Action Center. Taking Action is simple. Each click takes less than 60 seconds and directly contributes to Florida's national leadership in advocacy.

Priority #1: Shutdown Fairness Act (S. 3168)

Ensures service members continue receiving pay during government funding lapses.

Florida Cosponsor: Sen. Rick Scott (R-FL) has been a strong advocate for protecting military pay during shutdowns.

► **TAKE ACTION HERE** <https://moaa.quorum.us/campaign/142300/>

Priority #2: Work Opportunity Tax Credit Act (H.R. 6231 | S. 3265)

Modernizes tax credits for employers who hire veterans and adds military spouses as a targeted group.

Florida Cosponsors: Sen. Rick Scott and Sen. Ashley Moody support the Military Spouse Hiring Act (S. 596), a key component.

► **TAKE ACTION HERE** <https://moaa.quorum.us/campaign/148732/>

Priority #3: GUARD VA Benefits Act (H.R. 1732)

Reinstates criminal penalties for unaccredited representatives who charge unauthorized fees for VA disability claims assistance. Protects veterans from predatory practices.

► **Campaign Coming Soon**

Priority #4: Military CARE Act (H.R. 6796)

Establishes a digital platform for TRICARE beneficiaries to report access barriers at Military Treatment Facilities. Increases transparency and accountability in the military health system.

► **TAKE ACTION HERE** <https://moaa.quorum.us/campaign/151857/>

Priority #5: Veteran Caregiver R3 Act (H.R. 2148 | S. 879)

Expands health care coverage and career transition support for veteran caregivers. Provides extended medical coverage, employment assistance, and retirement planning services.

► **TAKE ACTION HERE** <https://moaa.quorum.us/campaign/113746/>

FLORIDA ADVOCACY IS THE GOLD STANDARD!

What You Can Do: Go to www.moaa.org and register as an advocate in [the Legislative Action Center](https://moaa.quorum.us) <https://moaa.quorum.us> to send a message to your congressional representatives, Taking action is simple. Each click takes less than 60 seconds and directly contributes to Florida's national leadership in advocacy.

VA Fully Rescinds Disability Ratings Rule: Here's What Should Happen Next

By: MOAA Kevin Lilley
FEBRUARY 27, 2026

After feedback from veterans, advocacy groups, lawmakers, and other stakeholders – 20,000 of whom provided comments [via the Federal Register](#) – the VA [fully rescinded an interim final rule](#) that may have punished veterans for receiving medical treatment.

VA Secretary Doug Collins announced Feb. 19, two days after the new rule was published, that it would not be enforced. The official rescission echoes Collins' Feb. 19 statement, which said the rule served to clarify existing policy, but notes the department “recognizes that many commenters construed the interim final rule as something that could result in adverse consequences.”

MOAA was among those commenters, noting that the rule “fails to account for treatment burdens, creates harmful incentives, destabilizes access to benefits, and was promulgated without adequate public input.” While the VA's Feb. 27 move to rescind the rule represents a first step toward rebuilding trust with the veteran community, three other key recommendations from MOAA's public comment should come next:

End the Legal Fight

The VA's short-lived rule change came after the U.S. Court of Appeals for Veterans Claims ruled against the department in *Ingram v. Collins*, stating that the VA should issue disability ratings based on the severity of a veteran's condition, following precedent “requiring the discounting of beneficial effects of medication.”

In the rule, the VA said the court “erred” in its determination and noted the case and other recent judicial rulings as grounds for rapid passage of the clarifying regulation. MOAA and other stakeholders disagree with this interpretation, and so long as the VA proceeds with appealing *Ingram* and similar cases, veterans' benefits would remain under threat.

“Continued pursuit of an appeal is in direct opposition to the halted enforcement of the [interim final rule],” MOAA wrote in its public comment.

Clarify the Ratings Process

The rescinded rule had been meant to “reaffirm the proper understanding of VA policy,” according to the rule text. And while the rule is going away, such reaffirmation is still sorely needed.

The department should state clearly that a disability rating will not be reduced based on the effects of treatment, and that a veteran's ability to address chronic injury or disease with medication should not be confused with “medical improvement.”

Many veterans suffer a reduced quality of life from effective treatments – anything from moderate to severe side effects to medication and treatment needs that disrupt life’s regular rhythms. They should not worry about losing earned benefits while they deal with these second-order effects.

Keep Veterans Healthy

By weighing medication as part of a VA disability rating (and subsequent benefits), the department inadvertently created an incentive for veterans to skip treatments prior to an evaluation or otherwise mask any treatment-related improvements.

The VA can address this concern moving forward by releasing guidance that would “explicitly prohibit adverse rating consequences tied to treatment compliance, ensuring veterans are not discouraged from following prescribed care,” MOAA wrote in its public comment.

The Next Step

MOAA and fellow veterans service organizations will continue to engage with the VA on this issue; the lack of engagement with such groups has been cited by many as contributing to the confusion caused by the recent rule, which was passed without a traditional feedback period.

No veteran should feel that undergoing treatment for an illness or injury could lead to unexpected downgrades in their service-earned benefits. Keep up with this issue and other MOAA priorities [via our news page](#).

Florida Legislative Update

The 2026 Florida Legislative Session is in its final days, concluding their scheduled work on March 13, 2026. To view the most recent Veteran-related bills, go to <https://www.floridavets.org/news/veteran-legislation/> .

MOAA *The Florida Council Social Media Channels*

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Application for Membership, Dues Payment & Information Change Form

- Enroll me as a regular member Address or Information Change Only
 Enroll me as a surviving spouse member Dues payment of \$20 & Information update

LAST NAME		FIRST	MIDDLE	RANK	SPOUSE NAME
STREET ADDRESS			ADD'L INFO	PHONE NUMBER	
CITY	STATE	ZIP + 4	E-MAIL ADDRESS		BIRTH DATE

NAME OF DECEASED OFFICER (IF APPLICABLE) _____

Member of National MOAA? Y / N Member Number _____

If No, may we sign you up for a no-charge MOAA National Basic Membership?

<u>Status</u>	<u>Service</u>
<input type="checkbox"/> Active Duty	<input type="checkbox"/> Army <input type="checkbox"/> Coast Guard
<input type="checkbox"/> Retired	<input type="checkbox"/> Navy <input type="checkbox"/> USPHS
<input type="checkbox"/> Reserve	<input type="checkbox"/> Air Force <input type="checkbox"/> NOAA
<input type="checkbox"/> Former	<input type="checkbox"/> Marine Corps <input type="checkbox"/> Space Force
<input type="checkbox"/> Surviving Spouse	

Signature: _____ Date: _____

Annual dues (payable January) are \$20 for all memberships (except existing Life Members). New members joining after September 1st get credit through the end of the following year. Make checks payable to and mail application to: MOAA CFC, 10151 University Blvd, PMB 145, Orlando, Fl. 32817-1904.. If you would like to make an additional donation to support our ROTC/JROTC scholarship program, please include it with your membership dues, or send separately. This would be greatly appreciated!