

MILITARY OFFICERS ASSOCIATION OF AMERICA
Central Florida Chapter



FOCUS



January 2025 Volume 68 Issue 1

www.moaacfc.org

Never Stop Serving

Serving Orange, Osceola and Seminole Counties



INSIDE THIS ISSUE

President's Message	1
Key Personnel & Next Luncheon	2
Surviving Spouse Corner	4
Legislative Issues	5

Dates to Note:

14 January – CFC Luncheon

**17-19 January 2025 – FCoC
Leadership Training Seminar
and Mini-Convention**

11 February – CFC Luncheon

January

Martin Luther King Jr.'s
Birthday - Third Monday in

January (Jan. 20, 2025)

Inauguration Day - January
20th

Chinese New Year - January
29th

February

Black History Month Entire
Month of February

Groundhog Day - February 2nd

Four Chaplains Day - February
3rd

USO Birthday - February 4th

National Salute to Veteran
Patients - February 9-15

Valentine's Day - February
14th (Friday)

President's Day - Third
Monday in February (Feb. 17,
2025)

Coast Guard Reserve Birthday
- February 19th

President's Message

Happy New Year MOAA Family! I'm looking forward to seeing many of you on January 14th at our next MOAA Central Florida Chapter luncheon. We have a wonderful guest speaker (Cassandra Guzman, Ms. Veteran America) on January 14th.

Brief Information on Cassandra Guzman,
Ms. Veteran America for 2024



As Ms. Veteran America 2024, Cassandra Guzman is dedicated to furthering the mission of Final Salute Inc., which provides housing and resources for homeless women Veterans. This aligns perfectly with her passion for supporting and empowering her fellow veterans, and she's always looking for ways to contribute and make a positive impact in our community.

On Nov 3rd 2024, Central Florida resident Cassandra "Cassy" Guzman was crowned "Ms. Veteran America 2024" in a ceremony here in Orlando. This is a National title, and she was chosen from over 200 contestants. She is the recognized advocate for 55,000 Homeless Women Veterans. I have had the good fortune of meeting and speaking with Cassandra on several occasions (she's even attended our Orange Co., Orlando, and Seminole Co Mayors Veterans Council) and she is the real deal in her desire to bring awareness to homeless Women Veterans and their children. She sees an avenue for highlighting this as Ms. Veteran America 2024. I'm quoting Cassy "This competition is about more than a title; it's about raising awareness and funds for homeless women Veterans and their children through Final Salute Inc., an organization dedicated to providing safe and suitable housing for these women and their families."

Cassy is a graduate of UCF and an Air Force veteran. Her husband is still serving in the military. I truly believe she has a story that needs to be told to show her passion and desire to never stop serving our military community!

Mailing Address:
MOAA CFC, Inc.
P.O. Box 141025
Orlando, FL 32814-1025

Key Personnel Officers

PRESIDENT
MAJ Lorraine Holland, USA, Ret 407-221-1388
e-mail: president@moaacfc.org
VICE PRESIDENT
COL Kinard J. La Fate, USA, Ret 407-590-6065
e-mail: vice-president1@moaacfc.org
SECRETARY
Mrs. Joan Fiebrandt 954-695-5222
e-mail: secretary@moaacfc.org
TREASURER
LTC John Peters, USA, Ret (Interim) 407-679-1985
e-mail: treasurer@moaacfc.org
SURVIVING SPOUSE LIAISON
Mrs. Patricia A. Green 407-774-7933

DIRECTORS
CDR Randall Fiebrandt, USCG, Ret 954-806-7854
e-mail: director1@moaacfc.org
LTC John Bartholomew, USA, Ret 407-823-0403
e-mail: director2@moaacfc.org
Lt Col Al Schroeder, USAF, Ret 407-679-6674
e-mail: director3@moaacfc.org

STANDING COMMITTEE CHAIRS NOMINATING COMMITTEE

Vacant
LEGISLATIVE COMMITTEE
MAJ Lorraine Holland, USA, Ret 407-221-1388
e-mail: president@moaacfc.org
CHAPLAIN & PERSONAL AFFAIRS COMMITTEE
Chaplain LCDR Tom Love 407-256-5492
e-mail: chaplain@moaacfc.org
MEMBERSHIP COMMITTEE
Vacant
FOCUS EDITOR/COMMUNICATIONS
CDR Randall Fiebrandt, USCG, Ret 954-806-7854
e-mail: director1@moaacfc.org

WEBMASTER
Ken Dold: e-mail: webmaster@moaacfc.org

MOAA Chapter Site address:
www.moaacfc.org
[MOAA CFC Facebook](#)
MOAA FL Council of Chapters:
www.flmoaa.org
MOAA National:
www.moaa.org
MOAA Take Action Center:
<https://moaa.quorum.us/>

Next MOAA CFC Event January 14th

11:30am \$24 per person

Our next Chapter meeting is a luncheon on January 14th 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. There will be a full Salad Bar with Cubed Chicken, Turkey, and Ham to customize your own Chef Salad, AND a yummy main course yet to be identified, plus Chef's choice for dessert. The price for the lunch is \$24 per person and can be paid in cash, check, or credit card. As always, we will be asking for your generous JROTC scholarship contributions! **RSVP NLT than January 10th to this email**, or email lorraine holland@hotmail.com or call 407-221-1388. Please come out to enjoy a wonderful event with your fellow chapter members! Our guest speaker is

Save the Date for next month's luncheon on February 11th at 11:30am at the DoubleTree Orlando East-UCF.

From Cassandra Guzman:

Both Final Salute Inc. and Ms. Veteran America are deeply committed to empowering and supporting women veterans. As Ms. Veteran America 2024, I have the honor of representing a platform dedicated to advocating for women veterans and ensuring their voices are heard at local, state, and national levels. Our mission is to raise awareness about the unique challenges women veterans face




Published bi-monthly during the year by the Military Officers Association of America Central Florida Chapter, Inc. P.O. Box 141025, Orlando, FL. 32814-1025. The Chapter is a non-partisan, non-profit, tax-exempt organization, affiliated with National MOAA and the Florida Council of Chapters, but not associated with the Department of Defense. The views expressed are not necessarily those of MOAA, the Florida Council of Chapters, or the Department of Defense. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE. REGISTRATION NO. CH61716.

and to advocate for access to resources and services that help them transition successfully to civilian life.

Final Salute Inc. is a national program founded by Jas Boothe, a U.S. Army veteran, who has become a leading voice for women veterans. Her vision and leadership have helped thousands of women veterans secure safe housing and rebuild their lives. Through Final Salute Inc., Jas has worked tirelessly to address the unique needs of women veterans, including access to healthcare, housing, and other essential services.


Ms. Veteran America is also a national competition with a mission to raise the visibility of women veterans, ensuring they have access to the benefits, services, and resources they deserve. In addition, Ms. Veteran America is a sisterhood community that uplifts one another, creating a space where women veterans support and empower each other, ensuring they are heard, valued, and respected. Ms. Veteran America and Final Salute Inc. share a deep connection in their mission to help homeless women veterans and their children. We work together to address the unique needs of this underserved population, providing resources, advocacy, and direct support to ensure they are not forgotten.

For a second year, the Orlando Shakes (812 East Rollins Street, Orlando, FL 32803) is sponsoring our Healing Through Expression Veteran Artists at the January 19th 2pm matinee of Henry VI, Part 2 She Wolf of France! Orlando Shakes continues the exciting saga of Shakespeare's Henry VI Trilogy. It's a love triangle, a plot to murder, and a rebellion all centered on the Wars of the Roses! We are expecting 5 Veteran Artists to display their unique artwork before the play, at intermission, and afterwards. Also in attendance will be Ms. Veteran America! To order tickets, go to www.orlandoshakes.org or call (407) 4471 700 x1 with any questions or concerns. You must use the MOAA36 discount code to obtain the price of \$25 (with no additional fees). Please note if you call to order the tickets, the team in the Box Office may not understand what you mean if you cite the discount code of



January 19th, 2025

Enjoy this one-of-a-kind,
Sunday Play and a Private Veteran Art Show/Sale
before, during intermission and following the performance!
Come See, Learn and Enjoy!





Art has POWER!

Featuring Local Award-Winning Veteran Artists in the Shakes Theater Patrons Room

Presented by
MOAA's Veterans "Healing Through Expression" Project and The Orlando Shakes Theater

Meet Special Guest Cassandra Guzman, Ms. Veteran America 2024.

The play: Orlando Shakes continues the exciting saga of Shakespeare's Henry VI trilogy Part 2: She Wolf of France. In this "Bare Bard" production, a love triangle, a plot to murder, and a rebellion are all part of this thrilling tale – centered on the Wars of the Roses!

This is a private Art Show. open only to patrons attending the play. You will meet award-winning Veteran Artists presenting their work as testament to the healing power of art. You will learn how art is a therapeutic aid on their continuing journey to healing.

Special Pricing for Veterans only: \$25.00. When using the **discount code MOAA36** you save \$10.00 and there is no service fee! This discount code is valid only for the performance on 1/19/2025 at 2:00pm. You can purchase up to 9 tickets in one order with this code.

To purchase tickets: Call 407-447-1700 X1 (Box Office). Remember to **give the special discount code and your Military ID information.**

Orlando Shakes Theater, 812 East Rollins Street, Orlando, FL 32803

“MOAA” or Military Officers Association of American (you must say **MOAA36** discount code). Please come out to see a great Shakespeare performance and help support and gain more knowledge about our Healing Through Expression Veteran Artist! Please note the rules of the Shakes Theater state that you will be required to purchase a ticket to view our Veteran Artists.

Happy New Beginnings in 2025!

Cheers, Lorraine

Surviving Spouse Corner

By Pat Green

Happy New Year!

It's that time again to make resolutions or chart a new path or make improvements.

I heard someone on television the other day say that he makes 10-20 resolutions and if he can stick to a few of them, he counts it as a successful endeavor. He knows he can't do it all, so he sets no high expectations.

It works for him. It might work also work for you.

After many years of not completing my resolutions, I took a different tack. I now practice a New Year Focus instead of a resolution. Some of my past foci have been...

Eat healthier

Expand my interest in the Arts

Work on a better relationship with a family member

Treat my adult children as adults (no advice unless requested)

Have more Fun!

Write a real letter every week.

These are just a few.

Having a focus in mind, decisions are easier. A cookie or an apple? The apple is healthier. Some are tricky though. A weekend movie or a concert? The devil is in the details with this choice.

This year I am concentrating on OHIO.

That stands for “only handle it once”. This concept was introduced to me when I was drowning in paper. But it also works for emails, regifting, bill paying, laundry, etc. File it answer it, store it, pay it, fold it and put it away. It saves time if you use the OHIO method.

As your IRS notices and 1099s come in the mail, respond or file them immediately. Then filing and paying your taxes will be so much easier, when everything you need is already collected together. While you're at it change your passwords and record them.

This is a Focus that we each must relearn and practice every year. Practice makes perfect!



MOAA's Legislative Priorities for the 119th Congress

By: Jeff Goldberg

(This article originally appeared in the January 2025 issue of Military Officer, a magazine available to all MOAA Premium and Life members. Learn more about the magazine [here](#); learn more about joining MOAA [here](#).)

As the legislative slate resets for the 119th Congress, MOAA member engagement will become even more vital to achieving our advocacy objectives.

Your advocacy ensures that MOAA and the broader community of military and veteran service organizations (MSOs/VSOs) maintain momentum for existing priorities such as the Major Richard Star Act, [which would benefit tens of thousands of combat-injured veterans](#).

We also need your help to build support for new objectives and emerging issues, often via immediate action, to respond to the sporadic nature of the legislative process.

First step: Register as an advocate in [our Legislative Action Center](#). If you're already registered, send the link to a family member or friend. Remember, the Legislative Action Center is open to all who support the uniformed services community.

While our advocacy team remains active on many issues not listed here, our priorities are shaped throughout the year depending on policy developments or emerging issues that necessitate an all-hands approach. Additionally, we share many interests with [The Military Coalition](#) and other stakeholders. MOAA leverages those relationships to expand our reach on Capitol Hill.

These are among MOAA's priorities for this year:

Currently Serving

Military housing: Recent reporting from the Government Accountability Office (GAO) reveals the myriad challenges servicemembers in unaccompanied housing are facing. The health, safety, and privacy concerns outlined by GAO show the need for action.

MOAA seeks to improve funding and condition transparency for unaccompanied housing by requiring an annual, publicly available report, which will highlight areas that require the most attention from both DoD and Congress.

Retirees/Veterans

Toxic exposure: MOAA will focus on capitalizing on our recently released report, [Ending the Wait for Toxic-Exposed Veterans](#), to advocate for veterans exposed to toxic materials during their service.

While the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act has made major improvements to how toxic exposures are treated by the VA, additional measures are required. In cooperation with other VSOs, MOAA will advocate for Congress to pass legislation that shortens the time veterans must wait before their toxic exposures are acknowledged and conceded by the VA.

Family/Survivors

Spouse employment: Rates of unemployment for military spouses continue to be four to five times higher than the national average. This persistent challenge requires not only providing education and employment resources for spouses, but also incentivizing businesses to hire someone who will likely move in two to three years.

The Work Opportunity Tax Credit program was established to support populations who face significant barriers to employment, and adding a military spouse target group is long overdue. Passing the Military Spouse Hiring Act will provide another important lever needed to address the critical issue of spouse unemployment.

DoD Health Care

Access to care: DoD has acknowledged that congressionally directed reforms to the Military Health System (MHS), together with U.S. medical workforce volatility, exacerbated long-standing access challenges and led to a destabilized MHS that does not consistently deliver timely care to beneficiaries.

[RELATED: [What a Major DoD Health Care Shift Could Mean for Your TRICARE Benefit](#)]

Current patient resources for reporting access problems and getting assistance navigating the MHS are inadequate. Also, it is unclear if there are mechanisms for reporting up to the Defense Health Agency so systemic access challenges can be identified and addressed.

MOAA seeks a digital MHS assistance platform allowing beneficiaries to report access-to-care challenges and receive help navigating the MHS, including reporting requirements to increase visibility on barriers to access so fixable issues can be addressed.

VA Health Care

Support for caregivers: MOAA has long advocated for legislation that would improve caregiving support for veterans' families. This includes enhancements to the VA Program of Comprehensive Assistance for Family Caregivers (PCAFC) and expansion of home health and long-term care services to meet current and future needs of veterans, their caregivers, and families.

This year, MOAA strongly supports the reintroduction and enactment of the Veteran Caregiver Reeducation, Reemployment, and Retirement Act. This legislation acknowledges caregivers' invaluable contributions while addressing the significant economic and emotional burdens they face. By offering education, employment, and retirement opportunities, the legislation empowers caregivers to achieve financial security while potentially reducing the federal government's long-term economic burden.

Persistent Efforts

There are certain issues that MOAA will always advocate for until they are passed. Among these are concurrent receipt for combat wounded (Major Richard Star Act), Arlington National Cemetery access, and cost-of-living adjustments (COLAs).

[RELATED: [MOAA's COLA Watch](#)]

MOAA will also continually monitor certain issues and will immediately mobilize the entire association, our membership, and VSO/MSO allies to ensure these issues are not negatively impacted. These issues include:

- Decrements to scheduled pay increases.
- New TRICARE or TRICARE Pharmacy Program fees.
- TRICARE cost-sharing increases that exceed military retired pay COLA or TRICARE Pharmacy Program cost sharing that exceeds common industry practice.
- Unequal decrements of compensation and benefits based on rank, age, family composition, retirement status, or disability benefits.

As the work of the 119th Congress gets underway, MOAA will continue its efforts to advocate on behalf of our members and the entire uniformed services community. We will leverage our experience and our relationships on Capitol Hill and with our partners to navigate an increasingly partisan environment.

Through our efforts, MOAA will seek to ensure that servicemembers, veterans, and retirees and their families — who have sacrificed so much — continue to receive benefits earned through their service.

Historic Victory for Veterans and Caregivers

As we step into a new year, we want to thank you for your commitment to advocating for veterans and caregivers. Your support has helped achieve a monumental milestone: the passage of the Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act.

Signed into law on January 2, 2025, after years of advocacy by MOAA and over 40 veteran's organizations, this landmark bipartisan legislation brings significant relief to veterans and their families. It expands benefits, enhances services, and improves long-term care solutions—representing over 90 pieces of legislation developed throughout the 118th Congress.

Key Highlights of the Dole Act

- Expands Home and Caregiver Support: Full VA coverage for home nursing care, mental health grants for caregivers, streamlined benefit applications, and new pilot programs for home health aides in underserved areas.
- Expands Veteran Homelessness Services: Higher per diem for transitional housing, basic necessities, and prevention efforts like job training and mental health services.
- Enhancements to VA Healthcare Access: Funding for home- and community-based care, improved scheduling, expanded telehealth options, rural ambulance coverage, and pilot programs for dental and mobile mammography services.
- Improvements to Education and Employment Benefits: Improved oversight of educational programs, expanded access to technology training, and updates to home loan benefits and burial allowances.

This achievement honors former Senator Elizabeth Dole's legacy as a lifelong advocate for veterans and their caregivers and underscores the power of collective advocacy.

Your Continued Advocacy Matters

While the Dole Act is a significant victory, our work is not done. MOAA remains dedicated to ensuring the law's effective implementation and addressing the ongoing needs of veterans and their families.

We encourage you to stay engaged by:

- Watching for upcoming Action Center alerts.
- Sharing your story to amplify awareness.
- Contacting lawmakers to keep these critical issues a priority.

Thank you for standing with us in support of our nation's heroes. Your advocacy is invaluable, and together, we can continue making a difference in 2025 and beyond.

Sincerely,

April Vogel. Maj Gen, USAF (Ret)
Vice President for Government Relations
Military Officers Association of America (MOAA)

MOAA CFC Board Meeting Minutes

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

Become a Chapter Member of the MOAA Central Florida Chapter – We Never Stop Serving!

As officers in the Uniformed Forces, service to the country became our way of life and we understood our moral obligation to "take care of the troops." As chapter members, we continue with that spirit. Our ethic is to work on behalf of all veterans, the active military, family members, and future leaders. That is why our motto is — "Never Stop Serving". Help us remain a dynamic and far-reaching chapter within MOAA. I cannot emphasize enough that you, as a Chapter member, are by far the most successful and effective way to secure new members for our Chapter. Personal contact is not only the most productive recruitment tool, and your engagement helps retain a member for the long run. Simply let eligible prospects know who we are (a MOAA Chapter), what we do (advocacy and community support), and about our great camaraderie we share. Invite them to our next luncheon where all of us will warmly welcome them. There is plenty of room to grow our Chapter, and it all starts with you! Remember to point new prospects to our website: www.moaacfc.org

Florida Council of Chapters Communiqué'

The December Edition of the MOAA Florida Council *Communiqué* is available on the Council Website. The *Council Communiqué* has items of interest including our Legislative Advocacy efforts, activities of the State's 39 Chapters, and much more. *The Communiqué* is published on the even numbered months (February, April, June, August, October, and December) to keep Florida MOAA members updated and engaged on events. There is usually a topical quiz on various issues. (*The first one to tell me the December answer at the next luncheon, gets a prize*).

Randy



SERVICEMEMBERS MAKE A
LOT OF SACRIFICES. THEIR BENEFITS
SHOULDN'T BE ONE OF THEM.



MOAA ADVOCATES FOR ALL RANKS ACROSS ALL SERVICES.

The Military Officers Association of America is the nation's largest military service association. With more than 360,000 members, we're able to support and advocate for all ranks across the eight uniformed services.

On April 17, MOAA members from across the U.S. are visiting Capitol Hill to maintain the viability of the all-volunteer force – today and in the future. We'll ask lawmakers to ensure our nation keeps its promises to servicemembers and their families by supporting combat-injured veterans through the Major Richard Star Act, restoring the Basic Allowance for Housing to 100% of rental and utility costs, and protecting the TRICARE For Life health benefit.

Learn more about these issues and other ways MOAA supports those who serve and have served, along with their families and survivors, at MOAA.org/AIA.





**The Florida Council
is on facebook!**

 @ **MOAA Florida Council of Chapters**

Information, News, & Updates for MOAA Members in Florida




- Legislative Advocacy across the State
- Philanthropy and Community Service Activities
- Council Events and Activities
- Find a Chapter Near You

Be sure to Follow and Like Us!

Roy Nichols Insurance LLC


Specializing in Medicare Advantage and Supplement Plans



Roy Nichols
President (Retired Military)

501 Playa Dr Davenport FL 33837

O: 863-438-4875
C: 732-278-0619
ROYPRU65@GMAIL.COM



Military Officers Association of America
 Central Florida Chapter
 PO Box 141025
 Orlando, FL 32814-1025
 RETURNED SERVICE REQUESTED

MILITARY OFFICERS ASSOCIATION OF AMERICA - CENTRAL FLORIDA CHAPTER

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?

Status

- | | | |
|---------------------------------------|---------------------------------------|--------------------------------------|
| <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"/> Surviving SP | <input type="checkbox"/> Marine Corps | <input type="checkbox"/> Space Force |

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, Inc., P.O. Box 141025, Orlando, FL 32814-1025. 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!