

# Officers' Call

Newsletter of the Lake & Sumter Counties Chapter
Military Officers Association of America

March 2023



## **Presidents Message**

LTC Don Hansen, USA (Ret), Chapter President

Happy St. Patrick's Day (17th) Month not to mention Spring Forward The Time Day (12th)! On our February 8th meeting we were visited by Captain Jim Carman, USN (Ret.), Vice President of MOAA Council, Chapter and Member Support, who gave us an update on what is happening at HQ, MOAA, what MOAA is doing on The Hill, and a little bit on our new President and CEO, Lt. General Brian T. Kelly, USAF (Ret.), who took over from General Atkins on January 4th, this year. He was a dynamic speaker and it was a very interesting presentation. He also congratulated our chapter on having a very healthy and growing one. MOAA national now has almost 360,000 members and his comment to us was that we need to keep our numbers growing as members of congress pay more attention when being lobbied on behalf of a large and growing constituency. This was the first visit by an officer of National MOAA to our chapter in at least 7 or 8 years so it was great to have him visit us. We also had a great turn out with over 70 members at the luncheon meeting.

We also got a first look at our new Chapter Flag that we got from the Florida Council of Chapters. It is displayed behind Captain Carman

in the two photos of him. I'm not sure who the leprechaun is presenting him with his speaker's gift.

We were also pleased to be visited by COL Stephen J. Bond, USA (Ret.), who is the Senior Vice President of the MOAA Florida Council of Chapters (FCOC). Steve also shared some of his thoughts on membership acquisition and retention which meant something when you con-





Check out the Florida Department of Veteran Affairs for Florida Veteran Legislation. OUR NEXT MEETING

## Wednesday March 8th 11:30 a.m.

Location Eisenhower Recreation Center 3560 Buena Vista Blvd



Wildwood, FL 34785

## **OUR MEAL**

Our lunch menu for the meeting will be Sliced Corned Beef & Shepherd's Pie served with parsley potatoes, baby carrots, rye bread, and butter. Our Vegetarian Option will be Pasta Marinara.

COST

Meals are \$20.00/person if you register and pay online. Meals are \$20/person following the deadline and \$20/person if you pay at the door.

**RSVP** 

No Later Than, 10:30 a.m. on Friday March 3rd

**Click Here** 

**or** contact Tim or Annette Balliett at <u>tabal</u>-<u>liett46@gmail.com</u> or 352-728-2945.

## **Presidents Message Continued**

sider he is a member and Past President of the Cape Canaveral Chapter, the largest Chapter in the state with over 1,000 members. He also made it a point to encourage attendance at the MOAA FCOC Annual Convention which is taking place on May 19th-21st at the Renaissance Hotel & Convention Center World Golf Village in St. Augustine, FL. You just have to be a chapter member to attend and you can learn more about it and what they have to offer there by visiting the website at www.MOAAFL.org/Convention.aspx?ConvYear=2023. St. Augustine has a long history and lots to see, do, and eat so take advantage of the long weekend if you can. A separate ad appears later in this newsletter.







Our speaker this month will be Debbie Selsavage who will speak to us on Coping With Dementia. She is the Owner, CDP, and PAC of Coping With Dementia, LLC. Because many of us have dealt with or are having to deal with that traumatic experience, her information should help many of us now and in the future. I know she has spoken to a number of clubs in The Villages, including Honor Flight, and because her talks were so interesting and helpful in understanding dementia more fully, she was invited back to the same organizations for follow up talks. That really says something about her presentations. I encourage you to come to our March 8th meeting to hear her. Bring your spouses.

I mentioned earlier that this is St. Paddy's Day Month. I have a personal experience involving Ireland that I will share with you.

About 1 1/2 years ago, I began to do research on my family history. I knew I was 1/2 Danish due to the fact that my great grandfather Hansen immigrated from Denmark in 1874 at age 17 and filed on a homestead in Platte County, Nebraska, in 1881. I still own that homestead and it's been in the family now 142 years. He married a Danish girl and my grandfather, his son, also married a Danish girl so my father was all Dane. Dad was the first in the Hansen line here in America to marry a non-

## **Presidents Message Continued**

Dane. My mother was a Ewing. According to her and her father, my great grandfather Ewing's family had originally come from Pennsylvania Dutch country in South East PA. Pennsylvania Dutch meant German. That made sense because the Ewing name is found in Germany. During my two tours in Germany while on active duty, I happily mentioned to my German acquaintances that I too was part German and that made gaining new friends much easier. Anyway, during my research I found that my second great grandfather Ewing had indeed been born in Chester County, Pennsylvania, before getting the itch to travel west and did so in 1845 finally settling in Wayne County, Iowa, in 1865 where many of my cousins still farm the land he settled on. Chester County, PA, is in the middle of Pennsylvania Dutch Country and was where my third great grandfather Ewing was born, raised a family, and died on land that his father and grandfather, my 4th and 5th great grandfathers settled on when they immigrated to the Pennsylvania Colony around 1725. However, they did not come from Germany. They were born on Inch Island, County Donegal, IRELAND, where their family lived, I'm not sure yet how long or how many generations, after moving there from Scotland. I am not German after all. I'm Scots-Irish. I now have to get rid of my lederhosen and buy a kilt, just like the advertisement for ancestry.com. Unbelievable.

Our April 12th meeting, two days before our golf tournament, will feature COL Charles Trant, JAGC, USA (Ret.), a docent at the National Museum of the United States Army that opened in November 2020 and is located at Fort Belvoir, VA. He will give us a verbal and photographic tour through the museum and let us in on some of the little known stories presented at the museum. It should be an interesting tour!

Our luncheon meal this month, in honor of St. Patrick, will be Sliced Corned Beef & Shepherd's Pie served with parsley potatoes, baby carrots, rye bread, and butter. Our Vegetarian Option will be Pasta Marinara. Go to our website, <a href="mailto:lakesumtermoaa.org">lakesumtermoaa.org</a>, and click on the March 8 date on the Calendar on the right side and enter your order, or, call or email Tim & Annette Balliett at (352) 728-2945 or <a href="mailto:taballiett46@gmail.com">taballiett46@gmail.com</a> and give them your order and intent to pay at the door. As always, if you don't want to eat our luncheon but want to hear the speaker, just tell Tim and Annette that and come to the meeting. A chair will be waiting for you. You do not have to be a member to visit our meetings and/or eat at our luncheons but you are expected to pay for them if you register to come and make a meal order but then don't show up because we have to pay for what we order from our caterer.

And a word on our golf tournament. This will be your last chance to bring a bottle of wine (or two) to the meeting so Tim and Annette can prepare the wine baskets for our silent auction. You can also donate an item that you think would generate bids at the silent auction and we would certainly appreciate anything you might offer.

Well enough for now, hope to see you on March 8th and until then, be safe, be positive, and above all, **NEV-ER STOP SERVING**!

## Membership and Recruiting

COL Al Arnold, USA (Ret), Membership Chairman

A **hearty welcome** to the following members who recently joined our Chapter:

Howard Newhoff, Capt, USCG, retired

We currently have 265 Chapter members. All 265 are also members of National MOAA as well as listed in the Florida Council of Chapters database.

But unfortunately, 36 of these 265 folks have yet to renew Chapter membership for 2023. If you have not renewed, please do so right away or we will have to drop you from our roles. If you have a question about your membership, please email or call me and I will let you know your status; <a href="mailto:aeaiii@aol.com">aeaiii@aol.com</a>; 703-470-3886.

Would you like to be more involved with our Chapter? Would you like to assist me as the Membership Chairman? Not looking for a lot of time, just someone who could learn what I do in case I get run over by a beer truck.

Do you know all the things our Chapter does? Knowing would certainly help when talking to prospective new members. As our President, Don Hansen, has mentioned many times, we're all recruiters for new Chapter members. Here's some information to help you: we are a 501(c)(19) Veterans' organization, and meet the qualification for tax deductible contributions. Our only fund-raising activity is our annual Military Charity Golf Tournament coming up in April which draws a good crowd of players and is a highlight of our year. We contribute to Operation Helping Hand, which provides support to the family members of those wounded/injured military personnel being treated at the James A. Haley VA Hospital in Tampa. We also contribute to a few other local veteranrelated charities/organizations in the local area such as Support the Troops, Disabled American Veterans, Careers for Combat Veterans, SMILES, Operation Shoebox, and Villages Honor Flight. We award two college scholarships to cadets at each of the six local Junior ROTC units. We have been selected to receive the top Level of Excellence "Five Star" Award every year since 2011.

If you have questions or need additional information, don't hesitate to ask/email/call me.

Stay safe.



## CHAPTER OFFICERS

#### President

LTC Donald Hansen, USA (Ret)

#### Past President

CAPT Paul Hauser, USN (Ret)

#### First VP

Lt Col Bruce Hacker, USAF (Ret.)

### Second VP

Pam Fillmon Sherrill

#### Treasurer

CWO4 Pete Rector, USN (Ret)

#### Secretary

COL Thomas Smith, USA (Ret)

#### Chaplain

LTC Herbert Siegel, USA (Ret)

#### Legislative Liaison

Lt Col Bob Bienvenue, USAF (Ret)

#### Membership

COL Al Arnold, USA (Ret)

#### Personal Affairs

LCDR Rick Woolf, USNR (Fmr)

#### Community Affairs

Col Marcus Sherrill, USAF (Ret.)

### Surviving Spouse Liaison

Pam Fillmon Sherrill

#### Newsletter

LTC Luke Emerson, USA (Ret)

#### Web Site:

www.lakesumtermoaa.org

## Information:

info@lakesumtermoaa.org

Follow us on Facebook

## **Mailing Address:**

Lake & Sumter Counties Chapter – MOAA

P O Box 666

Lady Lake, FL 32158-0666

## Chaplain's Prayer

LTC Herbert Siegel, USA (Ret), Chaplain

LORD IN THIS MONTH OF FEBRUARY WHERE WE HONOR PAST PRESIDENTS WASHING-TON AND LINCOLN WE ALSO, REMEMBER THE CONTRIBUTIONS OF OUR MILITARY WIFE'S ON VALENTINES DAY. WE ALSO REMEMBER THE SACRIFICES OF FOUR MILITARY CHAP-LAINS WHO GAVE UP THEIR LIFE VESTS ON THAT DAY, FEBRUARY 3, 1943.

WITH SO MUCH CONFLICT AND POVERTY IN THE WORLD, IT IS IMPORTANT TO KEEP OUR NATION IN OUR PRAYERS. LORD, GOOD LEADERS, COME FROM YOU. LORD, THIS NATION NEEDS LEADERS BOTH CIVILIAN AND IN THE MILITARY WITH DISCERNING HEARTS AND WISE MINDS. WE COME TO YOU TODAY ASKING YOU TO GIVE US THESE WISE LEADERS, AS YOU HAVE IN THE PAST, THAT WILL LEAD THIS NATION IN THE RIGHT DIRECTION. LET OUR LEADERS BE PEOPLE WHO HONOR YOUR HOLY NAME FOR IT IS ONLY FROM YOU THAT THEY WILL GET TRUE WISDOM.

LORD, HELP THESE MEN AND WOMEN MAKE DECISIONS THAT WILL BENEFIT ALL OF US. PREVENT THEM FROM MAKING SELFISH DECISIONS THAT WILL RUIN THE PEACE AND GROWTH OF THIS NATION. GIVE OUR LEADERS WISDOM THAT THEY MAY BE ABLE TO DO THINGS BEYOND THEIR UNDERSTANDING. HELP THEM TO CHOOSE THE RIGHT PATH WHEN THEY MAKE DECISIONS ON BEHALF OF THIS NATION. GIVE THEM THE COURAGE TO MAKE SOUND DECISIONS THAT ALIGN WITH YOUR WILL FOR THIS NATION.

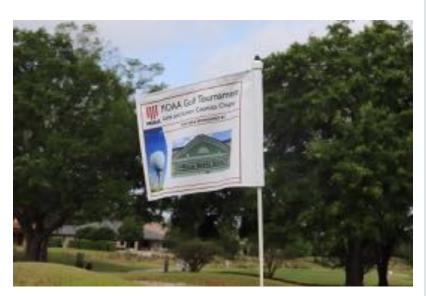
LORD OF ALL, WE LIFT UP OUR TROUBLED NATION TO YOU, ASKING FOR JUSTICE TO PRE-VAIL. WE PRAY FOR ALL PEOPLE IN OUR NATION TO BE TREATED FAIRLY IN ALL PATHS OF LIFE, BUT ESPECIALLY THE JUDICIAL SYSTEM. WE ASK THAT YOU RAISE UP JUDGES WHO ARE MEN AND WOMEN OF HIGH PRINCIPLES AS WAS IN THE BIRTH OF THIS NATION.

LORD AS ALWAYS, WE ASK FOR BLESSINGS ON OUR SERVICE MEN AND WOMEN. WE ASK THAT YOU PROTECT THEM BOTH HERE AND AROUND THE WORLD. WE ARE GRATEFUL FOR THEIR SERVICE AND THEIR DEDICATION TO KEEPING OUR NATION SAFE. WE PRAY THAT YOU WOULD ALWAYS KEEP THEM SAFE. WE ESPECIALLY ASK THAT YOU BLESS THEIR FAMILY MEMBERS WITH WHOM THEIR SERVICE WOULD NOT BE POSSIBLE. THEIR DEDICATION IS DESERVING OF A SPECIAL VALENTINES DAY. REWARD THEIR WORK, RENEW THEM IN SPIRIT AND KEEP THEM IN YOUR CARE.

ALL OF THIS WE ASK IN YOUR NAME, "SO BE IT" AMEN.

## **GOLF TOURNAMENT REPORT**

As you know, our 15th Annual Military Charities Golf Tournament will take place on April 14, 2023, at the Harbor Hills Golf and Country Club. Obviously the Golf Committee is working hard to prepare for the event but each of you members are able to assist us by 1) bringing a bottle (or two) of wine to put in our baskets which will be part of The Village's Best Silent Auction which is a part of our golf tournament. This meeting, March 8th, will be your last chance to bring wine; 2) by bringing an item that you have which has lost it's appeal to you but that you believe people would be willing to bid on at the silent auction; and 3) by encouraging your friends and neighbors that golf to sign up and play in the tournament. We have a limit of 108 golfers and more than 70 have already signed up so if you or your friends want to participate, you need to contact me, Don Hansen, IMMEDIATELY. Last year we were sold out with still three week to go and this year it looks like it may be even sooner. Our goodie bags are well stocked, the after golf dinner is delicious, and the silent auction is a real treat.





## **OUR SPONSORS**

Please Support our Golf Tournament Hole Sponsors















Real Solutions Real Estate, LLC Mario DiMarco (954) 234-5735

Timothy and Annette Balliett Danny and Sandra Abbott Thomas and Christine Smith Dennis and Rhonda Storey

## **GOLF TOURNAMENT REPORT (Continued)**

We give a \$200 prize to the winning men, women, and mixed foursomes, as well as \$50 cash prizes to the closest-to-the-hole winners, 2 for men and 2 for women, at the four Par 3 holes. We also have a long ball hitting champion at one of the Par 5 holes that will show his talents and hit your ball for you at that hole for a donation which goes to their charity and our tournament.

We also have a one shot putting contest where the winner splits the proceeds from all who pay the \$5 entry fee with the Chapter.

So jump on board and help us make the tournament a success! Remember - the MOAA Motto is "Never Stop Serving," so live the motto. Join Luke and me in making difference in our community by supporting the JROTC Scholarships and our donations the local military oriented charities that we also give to.





Our 2023 Military Charities Golf Tournament is scheduled for April 14th, 2023

## Legislative Update

Bob Bienvenue, Lt Col, USAF (Ret), Legislative Liaison

## **MOAA Legislative Update:**

http://www.moaa.org/takeaction/?
tab=Legislative-ActionCenter#Legislative-Action-Center



## MOAA's Advocacy in Action Campaign— Status Update



## MOAA's Advocacy in Action Campaign 2023 Targets TRICARE Pharmacy Cuts and Housing Costs

Excerpted from an article by: Dan Merry, Col USAF ret., MOAA's VP Government Relations

"The path to protecting the all-volunteer force amid a generational recruiting crisis begins with this simple message: **We will honor the promises made to those who serve**."



The plans for this year's **Advocacy-in-Action** Campaign will return to in-person visits to Capitol Hill. The Board of Directors have selected two critical issues where our past efforts have fallen short on that important promise. These are issues where small changes will mean big improvements to the lives of service-members past and present. Issues where the DoD can begin to rebuild trust with all groups and stem the erosion of earned benefits.

## Issues where our members can help to make a difference.

This April's **Advocacy in Action** is focused on sending this clear message to lawmakers: "Now is not the time to trim critical programs at the expense of those who need help the most." As servicemembers face skyrocketing rents and mortgage payments, it's time to reverse cuts to the Basic Allowance for Housing, restoring the benefit to cover 100% of these expenses. As TRICARE Pharmacy users deal with drug shortages and high drug costs, it's time to restore the thousands of brick-and-mortar pharmacies, including many locally owned shops in rural areas, to keep this crucial benefit strong.

## How do These Reductions in BAH and Pharmacy Support Impact Recruiting for our All-Volunteer Force?

All services are experiencing challenges with recruiting. The eligibility pool continues to shrink and the propensity to serve remains low, exacerbated by more than 54% of parents who do not recommend their child for military service. Military families are more inclined to recommend service; but in a 2021 poll, the Military Family Advisory Network found 62.9% of military or veteran families would recommend the military — down from 74.5% in 2019. Looking forward, Brookings reports a decline in birth rates that will likely not correct itself: in 2007, for every 1,000 women of childbearing age, roughly 70 gave birth; in 2020 that number was 56. No one should be surprised in 15 years that the pool of eligibles will be even smaller.

**MOAA** and other like-minded associations continue to be concerned about the continued erosion of service-earned benefits and the impact on recruiting. Making the servicemember cover 5% or more of their housing costs to save money for other DoD programs does not help servicemembers manage their finances and does not help the recruiter's position with prospective recruits who hear about eroding benefits directly from their influencers. Additionally, changes in access to health care, enrollment fees for retirees, reduced access to pharmacies, and attacks on COLA won't compel retirees to encourage someone to join the military.

## Legislative Update (Continued)

Bob Bienvenue, Lt Col, USAF (Ret), Legislative Liaison

These challenges, and others you know from your experiences, must be addressed by Congress through a strategic lens focusing on the recruiting process. In that effort, we must educate our legislators to understand this foundational question, "Are we, as a nation, keeping our promises to those who raised their hand to serve in the uniformed services?"

At the end of April MOAA will be sending 5 Florida council leaders among others from every state to Washington, D.C., to meet with their legislators on the Hill accompanied by members of MOAA's Board of Directors and headquarters staff — a contingent of 225 people with sights on contacting every one of the 535 congressional offices to make the case for their collective action. MOAA Is not relying solely on these visits — they need our 350,000+ voices to be heard to make a difference from each Congressional District and home state before and after the **AiA** event.

### Click here: How to Make Your Voice Heard

Read more details on those two primary goals for Advocacy in Action this year:

MOAA - MOAA's Advocacy Campaign to Target TRICARE Pharmacy Cuts, Housing Costs

MOAA will be preparing comprehensive fact sheets regarding BAH and pharmacy access, coupled with background info on recruiting as the most essential pipeline to our nation's all-volunteer force to articulate these issues, which we will leave with the congressional offices during our AiA visits.

These fact sheets will also be available to all MOAA members via our website to help in any engagements you might be able to arrange while your legislators are home.

## **IMPORTANT MESSAGE**

MOAA's status as a tax-exempt veterans organization precludes it from participating in political activities, which are defined as intervening directly or indirectly in any political campaign on behalf of or in opposition to any candidate for public office. We all need to be particularly attentive to this *non-partisanship restriction* during this very active political campaign season, when we are wearing our MOAA hat either individually or on behalf of our Chapters.

MOAA is a registered *lobbyist* with Congress. This legal designation pertains to the nature of communications with elected officials and staff. Maybe a better term to describe their effort is *advocacy:* 

the association does play an active role in the field of military personnel matters and especially proposed legislation affecting the career force, the retired community, and veterans of the uniformed services and advocates for a strong national defense it does not, as an association, become involved in matters pertaining to military strategy or individual weapons systems of the various services. The association believes that such decisions can be made only by those who have all of the facts available to them: today's actively serving military leadership.

MOAA has been recognized for the past 16 years by *The Hill News* as a TOP Lobbying Organization based on its effective advocacy on the issues defined in its governing documents and resolutions, presenting and supporting legislative proposals that provide for the fair and equitable treatment of members of the Armed Forces, including the National Guard and Reserves, military retirees, family members, survivors, and veterans as defined in its federal Charter in 36 USC, chapter 1404.

The Editorial Policy of this Newsletter is consistent with the discussion above.

## Legislative Update (Continued)

Bob Bienvenue, Lt Col, USAF (Ret), Legislative Liaison

## The Major Richard Star Act is Closer to Passage this Congressional Session

Senator John Tester has re-introduced S344 again this session with 48 co-sponsors since Feb. 9<sup>th</sup>. Senator Rubio is an "original co-sponsor" but as in the last session Senator Scott has not signed on.

Rep Gus Bilirakis has circulated his letter of intent to re-introduce HR 1282 seeking "original co-sponsors" As of this writing there are over 190 signed-on including Representative Daniel Webster who serves our broad chapter catchments area in the parts of three counties.

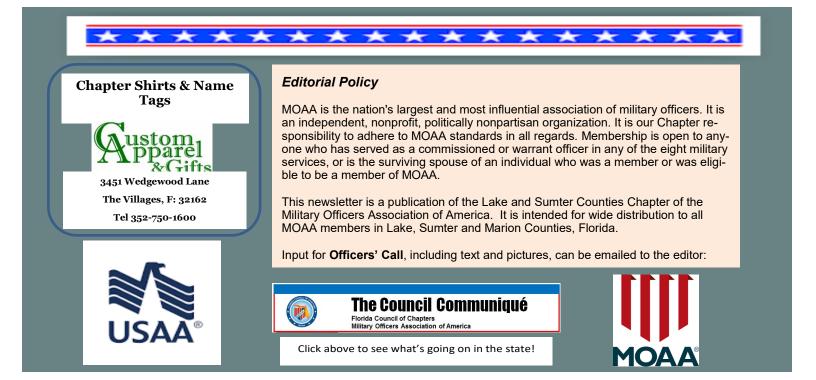
TMC advocates, including MOAA representatives, gathered this week for in-person meetings on Capitol Hill with lawmakers who co-sponsored last year but have not yet signed on as co-sponsors for the 118th Congress. One of the goals is to reach House 290 co-sponsors, which would make the bill one of the first listed on the House Consensus Calendar when it opens March 1. Entry on that calendar can drive early negotiations and a vote as a stand alone bill

Take the time to call Representative Webster's office to thank him for his support of the Bill on behalf of the 50,000 medically retired servicemembers and their beneficiaries who do not receive concurrent receipt of retirement pay (or SBP) with VA disability payments because of an unfair provision in the current laws --. something that congress alone can fix.

## **Surviving Spouses Corner**

Pam Fillmon Sherrill, Surviving Spouse Liaison

Thanks to Pam for filling this position, she embodies our motto "NEVER STOP SERVING!"



## **MOAA'S 2023**

FLORIDA COUNCIL OF CHAPTERS CONVENTION

May 19 to 21 -SAVE THE DATE!!

In historic St. Augustine.

"Discover the treasures of the ancient city."



## WE ARE PREPARING FOR AN EXCITING TIME NEXT MAY -- JOIN US!



Historic St. Augustine - its rich cultural and military legacy preserved in sites throughout the town - is the perfect setting for our "gathering of chapters."



And the Renaissance Hotel is the perfect venue. Set in the park-like World Golf Village with the World Golf Hall of Fame, it is the ideal start point for excursions of all kinds - which we are now planning for your enjoyment

"Looking forward to seeing all next year. Stay tuned. We know you will enjoy the time with us." Ron Birchall, President, MOAA's Ancient City Chapter

Galleon photo on face courtesy of Ted Pappas.



MOAA Florida Council of Chapters (FCoC) 46<sup>th</sup> Annual Convention, May 19th-21st At the Renaissance Hotel & Convention Center World Golf Village in St. Augustine, FL



Come join us at the gathering of Florida MOAA Members in Florida's Oldest City, §
Augustine, from Friday, May 19th through Sunday, May 21st. There are low hotel
rates available for MOAA members before, during, and after the Convention. The
convention promises to be a fun and memorable event at the Renaissance Hotel as
Convention Center at the World Golf Village, just off I-95 in St. Augustine. There is
Golf Tournament on Friday on one of the world-class courses and tours of the Ok
City. On Saturday there is a bourbon tasting event and a Military Ball! MOAA
President and CEO, Lt. Gen. B.K. Kelly is the guest speaker. There will also be a
memorial service for MOAA members in Florida that we lost in 2022, Surviving
Spouse and Legislative Affairs updates by MOAA representatives. We are hearing
there will be Pirates too with lots of other things to see and do!

Reservations are now open and can be made on the MOAA Florida Council websit at www.MOAAFLorg/Convention.aspx?ConvYear=2023



# LAKE & SUMTER COUNTIES CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA

## P.O. BOX 666 Lady Lake, FL 32158-0666

MEMBERSHIP A	PPLICATIO	N	Today's Dat	te://	
Membership is oper	to those wh	o have served	duty as a co	ommissioned or	warrant
officer in any of the	seven uniformed	l services of the	USA, and who	are members of	f national
MOAA. Chapter mer	nbership is separ	rate from nationa	ıl membership a	nd carries its own	n dues.
Members age 90 and o	ver become Cha	pter Life Memb	ers with no dues	L	
First Name:			Middle Initial	: <u> </u>	
Last Name:	Suffix:				
Type Membership:	Regular	Surviv	ring Spouse		
Status:	Active I	Duty Retire	edFormer	Officer	
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We are a 501(c)(19)		_		•	5
to our Junior ROTC	Scholarship Fu	ınd, which may	be included wi	•	
			***	Dues	s:
				ROTC Donation Total Submitted	

Make Check Payable to: MOAA Mail to: MOAA, PO Box 666, Lady Lake, FL 32158

Membership application may also be submitted at <a href="http://www.lakesumtermoaa.org/Join?showall=0">http://www.lakesumtermoaa.org/Join?showall=0</a>