

Officers' Call

Newsletter of the Lake & Sumter Counties Chapter
Military Officers Association of America
September 2025



Presidents Message

LTC Don Hansen, USA (Ret), Chapter President

September is finally here, and for us football fans, football at last! Ha. ALSO - Labor Day, Patriot Day, Fall Equinox, and for some of our Snowbirds and Snowflakes, a return to The Villages. Now a news flash. I was notified on August 27th that the Eisenhower Regional Recreation Center was to close on September 9 & 10 for maintenance and rug replacement. Our September meeting is now being held at the Lake Okahumpka Recreation Center just below CR 44. If you google the ORC, you will see that it is an easy reach, right below CR 44 on Buena Vista Blvd and then Meggison Road. The address is 4505 Okahumpka Run. Hope to see you there.



Our speaker will be Lt.Cdr. David F. Barden, USNR (Ret.), a Mount

Dora attorney, now retired from active practice, who will speak to us about "Heads Up on Trusts, Wills, and Estates." David F. Barden received his Juris Doctor from Barry University's Dwayne O. Andreas School of Law where he graduated Magna Cum Laude.



(Continues on next Page)



Check out the Florida Department of Veteran Affairs for Florida Veteran Legislation.

OUR NEXT MEETING

Wednesday September 10th 11:30 a.m.

Location
Lake Okahumpka Recreation
Center
4505 Okahumpka Run
Wildwood, FL 34785



OUR MEAL

Our luncheon will be caterer will be Mission BBQ who will have Sliced Brisket, Pulled Chicken, Maggie's Mac-N-Cheese, and Green Beans (no bacon).

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 September 5th

Click Here

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

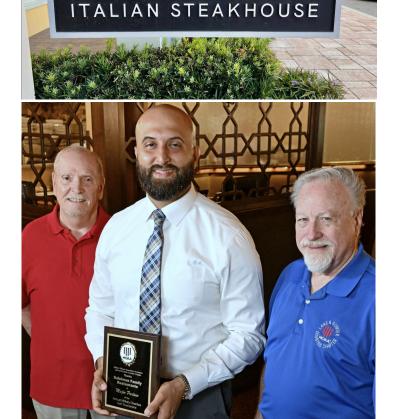
Presidents Message Continued

Since becoming a member of the Florida Bar, he handled cases involving Aviation Law, Business Law, Real Estate Law, Contract Law, Probate Law and Wills, Trusts and Estates. After receiving his Bachelor of Science in Business Administration with Honors from Northeastern University in Boston, Massachusetts, David became a U.S. Naval Aviator. While on active duty, he earned Aircraft Commander and Mission Commander designations in the P-3 Orion long-range patrol aircraft. After leaving active duty, he stayed active in the Naval Reserve and became a pilot for Delta Air Lines, flying both domestic and international routes. During his time in the Naval Reserve he was a member of VP-67 at NAS Memphis, as well as NAS Jacksonville 0167 and VR-46, both located at NAS Atlanta. He retired from the Individual Ready Reserve in 2004. David lives in Mount Dora with his wife Elizabeth.

Our Dine-To-Donate partnership with Suleiman Family Restaurants has continued to be a solid fundraiser for our JROTC Scholarship program. This month's date and location will be September 16th at the Prima Italian Steakhouse in Brownwood Town Center. **Remember** - a \$5 donation in our JROTC Jar will get you a \$10 certificate from David Suleiman to be used at his restaurants. **However**, don't use any of his certificates when paying the bill on the 16th as that will keep us from receiving 20% of your meal donation to our chapter. Use them at another visit not connected to our chapter fund raising day.

As a member of the Retired Soldiers Council for the Southeast Region out of Fort Steward, I ask you, our retired members, if you have or know of any issues dealing with retirement that you would like to bring to the attention of the Army Chief of Staff. If you have an issue you think ought to be addressed, please contact me at karen.donhansen@gmai.com or call me at (352) 461 -0624.

Next month (October 8th) we will be back at Eisenhower and we will have as our presenter, Warden Withers, the senior Warden for the Federal Correctional Complex (FCC) - Coleman, the largest correctional complex in the U.S. with over 6,000 federal prisoners housed in 5 prisons at the complex. The Live Fire Chefs of Ocala will be our



Don Hansen and Tom Lutes presents Joseph Suleiman a "Thank You" Plaque for the Suleiman Family Support of our Annual Military Charities Golf Tournament.

caterer. Finally, I have just been given the word that David Suleiman of the Suleiman Family Restaurants has again offered our chapter a voucher for "One Free Meal a week (up to \$25) for a Year" at the Havana Country Club Restaurant, a maximum value of \$1300. We will again be able to use this in a raffle like last year. Well, that all for now folks! Stay safe, be smart, and **NEVER STOP SERV-ING!**

Membership and Recruiting

COL Al Arnold, USA (Ret), Membership Chairman

A **hearty welcome** to the following member who recently joined our Chapter: Joe Finch, LTC, USA, retired

We currently have 292 Chapter members. All Chapter members are also members of National MOAA!!

Where has the time gone? It's time for our monthly luncheons to start again. Hope you're as excited as we are. On the membership side of things, we've had a fairly slow summer. Only four new members. **This is where you come in**. In your travels around Lake and Sumter County, if you happen to see a veteran, give them a friendly greeting, thank them for their service, and see if they might be eligible and/or interested in joining our chapter. All former and retired officers and surviving spouses of the same are eligible to join. As you know of course, our Chapter provides a lot of comradery and an enormous amount of support and assistance. We award scholarships to all 6 local high school JROTC detachments as well as contribute to numerous other local veteran-related charities/organizations. And our relatively small (\$20.) annual dues really helps with these. I might suggest you print off a copy of our application at the end of this newsletter or get a copy of our Chapter trifold and keep them in the glovebox of your car, just in case.

We can use your help. No doubt we're all busy with a multitude of things. But if you're looking for something/someplace to put in a few hours (you might just be looking for a different venue in place of old ones), your local Chapter can use your help. We've got all sorts of things you could help with from the golf tournament to membership to recruiting to a myriad of things. For example, we need an assistant treasurer. You don't need an accounting degree, just be able to add two plus two.

• We need someone to coordinate our dine-to-donate program that brings in hundreds of dollars to our chapter each month. We need some-

Chapter Awards 2024 2024

CHAPTER OFFICERS

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LTC Donald Hansen, USA (Ret)

Past President

CAPT Paul Hauser, USN (Ret)

First VP

Lt Col Bruce Hacker, USAF (Ret.)

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State Legislative Liaison

Col William Wojciechowski, USAF (Ret)

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COL Al Arnold, USA (Ret)

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COL Kevin Harvey, USA (Ret.)

Recruiting

MAJ Thomas Lutes, USA (Ret.)

Newsletter

LTC Luke Emerson, USA (Ret)

Web Site:

www.lakesumtermoaa.org

Information:

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Follow us on Facebook

Mailing Address:

Lake & Sumter Counties Chapter – MOAA

P O Box 666

Lady Lake, FL 32158-0666

Membership and Recruiting Continued

COL Al Arnold, USA (Ret), Membership Chairman

one to coordinate our presence at the Brownwood farmers market that only happens a couple times per year. None of these jobs require an inordinate number of hours. And if we can get a few folks to help, that lightens the load even more. Send me an email or give me a call.

As many of you know, I also volunteer at the Central Florida Military Retiree Activity Office (MRAO) located at the Lake County Sheriff's Annex just north of highway 441 near Spanish Springs. If you have a few hours to spare, and would like to be part of a very worthwhile organization, we could use your help. We provide information to military retirees and their spouses about who to contact, locations, and how to get answers about ID card renewals, survivor benefit programs, pay issues, and what to do in case of death of the retiree or his/her spouse. The office is open Monday through Thursday from 9 a.m. to noon. As a retiree or former officer, you are well suited to know how to "work the system" and get folks answers. If you're interested in helping out, please contact one of our Chapter members, Ed Mayfield, Capt, USAF, retired at 352-348-9730 or rw.edmayfield@gmail.com.

We haven't mentioned this in a while. Looking for a MOAA shirt or nametag?? They're really easy to obtain. Go to Custom Apparel & Gifts, 3451 Wedgewood Lane, The Villages (off of CR 466, close to Publix). They have the templates for the logo – all you do is pick out the shirt you want and tell them to put our logo on it plus anything else you'd like. For the name tags, they have templates for them also. Just tell them what information you'd like them to put on; for example, mine has Al Arnold, COL, U.S. Army, retired. But I'd suggest that you use your name, not mine. ©

As always, if you have questions or need more information, call or email me.

Stay safe.

Chaplain's Corner

Maj Daryl DesJardin, USAF (Ret), Chaplain

Earlier this month, I flew to Raleigh to the John Medeiros Memorial cribbage tournament. As I played 57 games of cribbage with very experienced opponents/friends, I couldn't help but reflect on how this centuries-old game mirrors so many of the lessons we've learned throughout our military careers and retirement years.

In cribbage, as in military service, you don't always get the cards you want. Sometimes you're dealt a promising hand with face cards and fives; other times you're staring at a collection of cards that seems to offer no immediate opportunity for points. The wisdom lies not in lamenting poor cards, but in making the most strategic play possible with what you have.

I've watched seasoned officers approach difficult hands with the same calm assessment they once brought to challenging missions. They don't waste energy on frustration—they study their options, consider their opponent's likely plays, and make decisions based on probability and experience rather than wishful thinking. This mirrors how we've learned to navigate unexpected challenges in retirement, whether dealing with health concerns, financial adjustments, or the loss of dear friends.

Every discard to the crib involves risk assessment. Do you give your opponent potential points, or do you keep a safer hand that might limit your own scoring opportunities? Tournament play has taught me that the most successful players aren't the most conservative or the most aggressive—they're the ones who can accurately assess when to take calculated risks.

Tournament cribbage can be surprisingly intense. When you're behind by twenty points with only a few holes left on the board, the pressure mounts. I've observed that players who maintain their composure—who continue to count carefully, think strategically, and treat their opponents with respect regardless of the score-consistently perform better than those who let frustration cloud their judgment.

This grace under pressure is something we cultivated throughout our military careers, and it serves us well in retirement's various tournaments: medical appointments that don't go as hoped, grandchildren who challenge our patience, or community volunteer projects that become more complicated than anticipated.

Perhaps the most meaningful lesson from cribbage tournaments isn't about the game itself, but about the relationships forged across the board. In tournament play, you face opponents you might never have met otherwise—different occupational careers, different eras of living, different perspectives on life. Yet the shared experience of fair competition creates immediate common ground.

I've watched former adversaries from different services good-naturedly needle each other about Army-Navy football games while respecting each other's strategic prowess. I've seen spouses who initially felt intimidated by the military culture find their confidence as they discover they can hold their own against decorated veterans in a battle of wits and luck.

Cribbage tournaments aren't won or lost on a single hand, just as fulfilling retirements aren't built on single decisions. The players who consistently perform well understand that consistency and patience matter more than dramatic gestures. They play each hand thoughtfully while keeping their eye on the larger objective.

This perspective serves us well as we navigate the challenges and opportunities of our post-military years. Whether we're dealing with the marathon of aging parents' care, the steady work of maintaining friendships across distances, or the ongoing project of discovering new purposes, success comes from showing up consistently and playing our best game, one hand at a time.

If you're a cribbage player, consider what lessons the game might be teaching you about this season of life. Sometimes wisdom comes not from grand revelations, but from the accumulated insights of countless small decisions, played out across the familiar territory of a game board that has entertained and challenged players for over four hundred years.

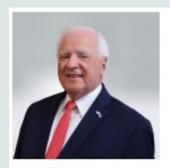
After all, whether we're navigating the complexities of retirement or simply trying to peg out before our opponent, success often comes down to making the best decisions we can with the information we have, treating our companions with respect, and maintaining perspective about what truly matters.

May your cards be favorable and your counting accurate.



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on

Legislative Update

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

MOAA Legislative Update:

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



MOAA's Advocacy in Action Campaign— Status Update



MOAA's Summer Advocacy in Action (AiA) campaign focuses on three legislative priorities that directly affect **readiness**, **retention**, and the well-being of our nation's all-volunteer force and the **quality of life** of their families.

- 1. Administrative red tape and access delays continue to burden military families seeking routine and prenatal care especially through TRICARE Prime. MOAA supports two bipartisan bills designed to streamline care delivery, reduce lost duty time, and ensure continuity during critical life events.
 - The TOTAL Care Act (H.R. 1699) would eliminate the TRICARE
 Prime referral requirement for OB-GYN care. Civilian plans already allow patients to access OB-GYNs directly TRICARE families should not face additional barriers that delay preventive and pregnancy-related care.
 - The Improving Access to Prenatal Care for Military Families Act (H.R. 4381 | S. 2239) would make pregnancy a TRICARE qualifying life event, enabling families to switch plans outside of open season. This flexibility helps families avoid being trapped in under-resourced military treatment facilities where access to timely care isn't quaranteed.
 - Both bills are included in the House version of the FY 2026 National Defense Authorization Act (NDAA), and your advocacy can help ensure they remain in the final version.
- 2. Military spouse unemployment remains stubbornly high hovering above 20% for years. Frequent relocations and hiring stigma often keep qualified military spouses from securing and maintaining gainful employment. The Military Spouse Hiring Act (H.R. 2033 | S. 1027) would incentivize businesses to hire military spouses by adding them to the Work Opportunity Tax Credit (WOTC) program.
 - Many employers avoid hiring military spouses due to concerns about relocation and turnover. Two incomes are essential for many military families; lack of spouse employment can derail long-term financial stability. A 2016 study estimated \$710 million to \$1.07 billion in societal costs from military spouse un- and underemployment. The WOTC has already proven successful with veterans, resulting in nearly 600,000 veteran hires from 2020 to 2024.
 - Dual-income stability is critical to both readiness and retention. When military families can count on financial security, servicemembers can stay focused on their mission and are more likely to stay in uniform.
- 3. Combat-injured veterans who were medically retired before reaching 20 years of service are being unfairly penalized by an outdated policy that offsets their service-earned DoD retirement pay dollar-for-dollar against their VA disability compensation. The Major Richard Star Act (H.R. 2102 | S. 1032) would eliminate the so-called "wounded veteran tax."
 - Nearly 54,000 combat-injured veterans would be impacted by this legislation. The bill has broad bipartisan support and is among the most-cosponsored bills in the 119th Congress.
 - When servicemembers see that promises made will be promises kept espe-

Legislative Update (Continued)

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

cially in the event of injury — it builds trust and reinforces long-term service.

These three main issues have been communicated directly to Congressman Webster and to his legislative staffer involved in Defense matters. Members of your chapter are scheduled to meet virtually with Rick Podliska on September 5th, before Congress reconvenes on September 8th after a 6 week recess. We will be seeking full support from Congressman Webster for servicemembers, veterans, and their families on these three legislative priorities that directly affect readiness, retention, and the well-being of our nation's all-volunteer force and the quality of life of their families.

We are also going to ask for his support to ensure other provisions currently in either the House and Senate committees' versions of NDAA designed to improve the TRICARE benefit, military housing, child care, and other critical programs which we consider essential to

addressing the challenges facing today's servicemembers and strengthening the foundation for those who will serve tomorrow are included in the final NDAA coming out of the legislative process

House Committee provisions

Presentation by a Veterans Service Organization (VSO) in Transition Assistance Program (TAP) Counseling

Family Separation Allowance (FSA) Increase

Pilot Program on Access to Obstetrical and Gynecological Care Under TRICARE Prime

Pilot Program to Treat Pregnancy as a Qualifying Life Event for Enrollment in TRICARE Select

Senate Committee Provisions

Modifications to Calculation of Basic Allowance for Subsistence (BAS) for Enlisted Members Increased Awareness and Improved Calculation of Rates for the Basic Allowance for Housing Report on Unmet Need for Child Care in Areas with Significant Populations of Members of the Armed Forces

Expansion of Individual Longitudinal Exposure Record (ILER)

Improvements to Annual DoD Reports on Waivers of Privacy and Configuration Standards for Covered Military Unaccompanied Housing

Standby for MOAA's *Calls-to-Action* on these matters as the deadline for funding the government nears and finalization of the two versions of the NDAA go through the reconciliation process in joint Committee.

State Legislative Update

William Wojciechowski, Col, USAF (Ret), State Legislative Liaison

STATE LEGISLATIVE UPDATE

Governor's budget includes the following appropriations:

To ensure the continued support of Florida's veteran community, the budget invests:

- An additional **\$20.8 million** to support capital improvements for the State Veterans' Nursing Homes.
- A continued funding of **\$1 million** to provide for a Veteran's Dental Care Grant Program to enable deserving qualified Florida Veterans to receive no-cost dental care to improve their general health.

A continued **\$2 million** investment to assist veterans in securing meaningful skills-based employment, provide employers a skilled talent pipeline, and to assist veterans in creating and operating a small business.

Other key bills made into law which are effective July 1 include:

House Bill 797 streamlines access to long-term care for veterans and their spouses by removing bureaucratic obstacles like Certificate of Needs processes. It also facilitates better utilization of skilled nursing facilities across the state by allowing them to designate specific beds for veterans and their spouses. The bill empowers FDVA to approve these designations, so long as facilities meet rigorous standards for care and admission.

Senate Bill 116 provides a comprehensive overhaul of how Florida supports its veterans by expanding suicide prevention programs to include early recognition of mental health conditions and not just emergency intervention. The bill also directs the creation of a statewide plan for adult health care centers dedicated to veterans.

Senate Bill 910 protects veterans from predatory practices by cracking down on bad actors who seek to exploit veterans navigating the benefits process. This legislation creates strong new protections for veterans by placing clear limits on unaccredited benefits advisors, qualifying payment contingent upon securing a real increase on benefits for the veteran, and capping payouts. It also bans referral kickbacks, prohibits misleading guarantees, and mandates that anyone offering paid benefits must pass a high-level background check. Violators will face stricter penalties under the Florida Deceptive and Unfair Trade Practices Act.

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 18 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.



Surviving Spouses Corner

Cathie Stevens, Surviving Spouse Liaison

Tips on Traveling Alone

Traveling alone as a widow can be both healing and empowering, but it can come with some challenges as well. I travel a lot and have traveled with friends, a group and alone. Here are some thoughtful tips to help make the experience safe, meaningful and fulfilling.



- 1. Choose a trip, cruise or destination that you need. There are so many choices to consider. It could be a cruise, a land tour, a spiritual retreat. Everyone has their own preference. For me I like cruises because I can do excursions based on my physical ability, I can take as many suitcases as I want, and I love all the activities a cruise ship has to offer.
- 2. Plan your itinerary but leave room for last-minute opportunities.
- 3. Consider guided tours or group travel. There are many travel opportunities for solo travelers or widows. These offer built-in social support and safety concerns.
- 4. Keep someone at home aware of your itinerary and your location every few days.
- 5. Avoid sharing personal details with strangers.
- 6. You will meet fellow travelers or locals to enrich your journey. I have made so many friends on my cruise trips and see them from time to time on other cruises.
- 7. Toast your partner's memory at a beautiful place. Let your trip carry some emotional significance. Many times, I hear a special song that reminds me of my husband, and I just close my eyes and pretend he's with me at that moment. That brings me real peace.
- 8. Don't procrastinate just go! Book a small trip and test it out. You won't be sorry. Or if you don't want to travel alone ask a friend or join a solo travel group. You'll be glad you did!
- Solo travel means you'll be handling all your luggage yourself. I always ask for assistance at airports and cruise ports and have no problems. And I am not a light packer! Just remember to tip well.

10. Bon Voyage!

Chapter Shirts & Name Tags Tags Listom Physical Research Control of the Chapter Shirts & Name Tags Listom Physical Research Control of the Chapter Shirts & Name Tags The Villages, F: 32162 Tel 352-750-1600



Editorial Policy

MOAA is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization. It is our Chapter responsibility to adhere to MOAA standards in all regards. Membership is open to anyone who has served as a commissioned or warrant officer in any of the eight military services, or is the surviving spouse of an individual who was a member or was eligible to be a member of MOAA.

This newsletter is a publication of the Lake and Sumter Counties Chapter of the Military Officers Association of America. It is intended for wide distribution to all MOAA members in Lake, Sumter and Marion Counties, Florida.

Input for Officers' Call, including text and pictures, can be emailed to the editor:



MOAA°





Fender Stratocaster Guitar Glass and Wooden Framed Case Group Photo and Certificate of Authenticity Autographed by Mick Jagger, Keith Richards, Charlie Watts 8 Ronnie Wood.

\$25 per ticket or 5 tickets for \$100

Winning Ticket to be drawn on January 23, 2026 at

TCWV Trivia Night at Colony Recreation Center

Do not need to be present to win.

Funds to benefit Tri-County Women Veterans Women Veterans Honor Retreat

Tri-County Women Veterans, Inc.
2518 Burnsed Blvd Ste 203, The Villages, Florida 32163
501(c) (3) non-profit - EIN #88-1552498
tricountywomenveterans.org - tricountywomenveterans@yahoo.com



LAKE & SUMTER COUNTIES CHAPTER MILITARY OFFICERS ASSOCIATION

OF AMERICA

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

MEMBERSHIP APPLICATION

Today's Date:/	
Membership is oper	n to those who have served duty as a commissioned or warrant
officer in any of the	seven uniformed services of the USA, and who are members of national
MOAA. Chapter mer	nbership is separate from national membership and carries its own dues.
Members age 90 and o	over become Chapter Life Members with no dues.
First Name:	Middle Initial:
Last Name:	Suffix:
Type Membership:	Regular Surviving Spouse
Status:	Active Duty Retired Former Officer
Rank:	Service:
Date of Birth:	/ Spouse's Name:
Mailing Address:	
City:	St: Zip:
Phone:	Email:
I am a current Mo	OAA Member. Member#: Life Annual Basic
I wish to join National MOAA. Please contact me with information. (circle one)	
Annual Dues Fee: Regular Member: \$20 Surviving Spouse Member: \$10	
This is an application for: a New or Renewal Chapter membership.	
We are a 501(c)(19)	tax deductible organization. We welcome voluntary donations to our
	rship Fund, which may be included with your dues.
	Dues:
	JROTC Donation:
	Total Submitted:
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Make Check Payable to: MOAA Mail to: MOAA, PO Box 666, Lady Lake, FL 32158

Membership application may also be submitted at http://www.lakesumtermoaa.org/Join?showall=0