President's Message
LTC Marc Oliveri, USAR (Ret)

Each year councils and chapters compete to receive a four or five star Level of Excellence Award. In April, a selection board was convened at national MOAA headquarters to evaluate the LOE submission packages. Only the very best are selected.

It is with great pleasure that I extend my congratulations to the 23 chapters, and our own Florida Council, that were selected to receive the 4 and 5 Star Level of Excellence Award. It should be noted that of the 23 out the 43 chapters in the Florida Council that submitted an application for consideration, all 23 chapters won an award. "You have to be in it to win it."

For all other chapters in the Florida Council, I urge you to make every effort to submit you application for next years LOE Award. I have included a list of award winners.

The winners will receive a special streamer and pin at the Sheraton Pentagon City in Arlington, Va. on October 24-25, 2016 during MOAA's Annual Meeting and Levels of Excellence Awards Dinner. By mid-August, winning chapter presidents, should anticipate a by-name electronic invitation with detailed registration instructions for the LOE Awards dinner.

Thank you all for your hard work.

To highlight our council and chapters achievements, the end of July national Chapter Recruiting 2016 report shows that all councils and chapters in MOAA national recruited 1,032 new monetary incentive qualified chapter members. The Florida Council is credited with a total of 224 of that 1032 new members. This is an outstanding achievement for all the participating chapters. A direct result of all your leadership and hard work – well done!

Barry Wright, Director of Councils and Chapters, stated in a recent email, “During the annual Levels of Excellence (LOE) awards selection process, many chapters highlighted their active participation in recruiting activities within their local community. However, when we closely compared information provided in the LOE submission package with new member gains, we identified some potential reporting discrepancies where chapters may not be earning proper credit for their efforts.”

It is very important that all chapters report new members to MOAA national not only for monetary gain, but to increase our advocacy base. We are well on the way to the annual goal of 3,000 new chapter members for MOAA national. I have included a list of all chapters in the Florida Council membership increase for this period.

To help the chapters report new or annual membership dues the council
President’s Message (Continued)

has added a link on our web site to quickly bring you to the national website to report the members. Please take the time to review our website.

Our 2017 convention at sea is well on the way to becoming a wonderful event. We have already secured 61 cabins. The hosting chapter, Cape Canaveral, has selected the theme, “MOAA in Support of Wounded Warriors.

“According to Convention Chairman Donn Weaver, “Cape Canaveral will work with local sources of funding and Veteran Support groups to raise money to identify and pay for a number of cabins for Wounded Warriors and their companions. This will include recognition on board ship and demonstrate our and MOAA’s commitment to support those in special need … I hope you are as excited about this FCOC initiative as I am.”

Anyone wishing to help sponsor a Wounded Warrior for this cruise convention may do so by giving Donn a call or emailing him.

In a continuing effort to improve our assistance to the Florida Council chapters, a new area has been created in order to alleviate the burden placed on each of the AVPs. The new area will allow the AVPs to visit more frequently and decrease their overall travel time. Wayne Brown is the new AVP Mid Central area.

I want to thank each and every members for their diligence and support.

The Council Communiqué

2015 Level of Excellence Awards

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July 2016 Membership Achievement Awards

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.......................................................... Total 224

Congratulations!
Chaplain’s Message

Chaplain (Col) Charles Caudill, USAF, (Ret) Religious Activities

I recently returned from visiting the Western Isles of Scotland and one of my most cherished events was being able to hold services in the Michael Chapel on the Island of Iona.

In 563 AD an Irish monk who became St. Columba chose this small, bleak, bare, cold, rainy, windswept, isolated island as the place to build a monastery. The monks set up libraries and wrote books spreading Christianity throughout today’s Britain and Europe. One of the most famous is The Book of Kells a highly illuminated manuscript of the four gospels which is now at the Library of Trinity College in Dublin, Ireland. Columba is said to have written 300 books himself.

In 697 AD the Law of the Innocents was written on Iona, a collection of rules protecting women, children and monks in wartime, known as the earliest declaration of human rights.

Between 795 AD and 826 AD Vikings raided Iona repeatedly. The raid of 806 AD left 68 of the community dead, and in 823 AD the senior monk was hacked to death while he prayed rather than hand over the holy treasures.

Our worship service in the Michael Chapel, built around 1200 AD confirmed the spirit felt by the earliest monks, and thousands of visitors make pilgrimages to this holy site every year.

History continues to repeat itself and on Orkney Island another example of turning hardship into glorifying God is the Italian Chapel built by the World War II Italian prisoners who were captured in North Africa by the British. In January, 1942, 550 Italian prisoners were sent to Orkney to work on the Churchill Barriers which were a massive series of concrete causeways that sealed the eastern approaches to Scapa Flow.

The camp consisted of 13 drab huts which the active Italians soon improved with concrete paths and gardens filled with flower beds and vegetable plots. To preside over the camp an artistic prisoner made a figure of St. George built from a framework of barbed wire covered with cement. They also built a theater and recreational hut, complete with three pool tables built of concrete.

The camp still lacked a Chapel. In 1943 they acquired a new Commandant and he favored the idea as did the Padre of the camp. Late in 1943, two Nissen huts were made available which they put together end to end. Their work was unbelievable. They had artisans who painted the interiors and a blacksmith who constructed a wrought iron rood screen. Most of the Italians were transferred to another camp in September, 1944. The master artist remained to finish the font, which he was working on. After the war the whole camp disappeared, but the chapel and St. George slaying the dragon remained.

As Father J. Ryland Whitaker, S.J., stated in the rededication service of the restored Italian Chapel in 1960: “In the heart of human beings the truest and most lasting hunger is for God.” Over seventy years later the Chapel is a reminder of faith which flourished in adversity. Today it has become another place of pilgrimage for visitors and Orcadians alike.

As I reflect on both of these places, I am reminded that we all face hardships. Some take generations to heal, but if we remain true to our faith our desires will become realities.

May all of us remember the words from Psalms: “Weeping may tarry for the night, but joy comes with the morning.” Psalms 30:5
MOAA President Lt. Gen. Atkins said in the July Military Officer magazine that “military people programs are at risk …. MOAA members’ voices are needed to protect military pay and ward off higher health care costs”. If you are receiving the MOAA Weekly email Legislative Updates you also would have noted that the past several weeks have called for Grass-Roots Action by all Chapters during the August Congressional Recess to raise their voices on those issues.

This link will describe the critical importance of conveying the MOAA recommended positions to our national legislators on four key differences in the House and Senate version of the National Defense Authorization Act (NDAA). And that site provides the talking papers you can use to present a consistent and clear message at face-to-face meetings with your Congressperson(s).

With only 27 Representatives here in Florida and our 44 Chapters across the state we should easily be able to say that our voice has been heard in every District. Please do your part and contact your Congresspersons’ scheduler (their staff in DC is still working every day while they are on recess) to request a meeting soon. The team approach is best where you share the load with other Chapter/MOAA members when presenting the case at your meeting. Congress will not return for business until September 7th, just after Labor Day so there are several weeks left on the calendar to get this job done.

The 880,000 servicemembers and their families, retirees and their dependents and surviving spouses here in Florida who all would be negatively impacted in some way by those 4 issues are counting on us to convince Congress to do the right thing for those who have served and sacrificed the most for this country!

MOAA has reached out to Presidential candidates Hillary Clinton and Donald Trump for their perspective on issues important to MOAA members. Each candidate received the opportunity to provide responses to the same four questions. During August, MOAA's Legislative Update will preview one question and answer per week that will later appear in an article in the October Military Officer magazine. Since all four questions will have been published by the end of August it’s fair game to ask your candidates for Congress running for election in November these same questions and to share their answers with your members in Newsletters and at your chapter meetings before the elections.

The first installment of the Presidential candidates’ replies can be found at this link:

The first question that was answered in that link is the following:

**Sequestration law requires the defense budget to absorb 50 percent of a nearly $1 trillion budget cut over a 10 year period. What is your view of that allocation and the share of future budget cuts that should be taken from defense?**

**Food for thought:**

Read the candidates’ answers at the above link then ask yourselves this question: *If everyone says “sequester is bad” why isn’t anyone doing anything about it?*

The Department of Defense base budget has lost $351 billion to date from the 5 Year Defense Plan in the budget submitted in 2012 and will lose another $389 billion over the next 5 years. *This is the fundamental reason pay and benefits have been attacked and cut in past few years.*

Our Congresspersons need to have a meaningful answer to the question I posed above if we are to believe their statements that they support our military which are just hollow words without a firm commitment to change this budgeting fiasco called “sequester”.

The next step Congress will take on the two versions of the NDAA will be to reconcile the differences in a Joint Conference Committee that meets in September and resubmit to each chamber for a vote on the “new” Bill.

A letter from The Military Coalition (including MOAA as signatory) was sent to the SASC and HASC leaders addressing TMC’s position on those differences.


The Administration has already said that if certain provisions appear in the new Bill a veto is likely.


This would be a repeat of what happened last year and it took a last minute agreement to prevent a government shut-down, a default on the debt, and chaos in the first week of Congressman Ryan’s election as Speaker of the House. How soon the spirit of congeniality that followed the Pope’s speech to America in the Joint Session of Congress earlier in the month broke down and “all hell broke loose”!

If you would like to discuss your approach or seek ideas for meeting with your Congresspersons call me (352-775-2183) or email as above. [A team from my chapter has already met with one of our two Congresspersons that cover our chapter’s area.]

Fulfilling this “mission” request from MOAA is more important than ever before. Please make an earnest effort at this.

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**Submitting Articles and Pictures for The Communiqué**

Articles can be attached to an email. Microsoft Word works best. You can also type your information into the body of an email where it can be copied and pasted into the newsletter. PDF files can also be used.

Pictures should have a .jpg extension. If you are sending pictures from your chapter, please include the chapter name and the names of those in the picture. A few words on what the event is about will help interest the readers.

If you have questions about your submission, contact Marty Brown

Marty Brown

wb2vyk@gmail.com

336-601-1318

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**Wanted**

**FCOC Convention Coordinator**

Use your event planning and negotiating skills!

Contact Marc Oliveri for info:

ltcolmarc@gmail.com
Surviving Spouse Advisory Committee (SSAC)
Joyce Harte, Member, MOAA Board of Directors
Print & Digital Media Committee

All military spouses whether surviving, currently serving, or still with their retired spouses have run into difficulties with how to keep their careers afloat with the mobility required in military life. MOAA recognizes this problem and is actively working to ease many of the difficulties.

MOAA is now working on how to ease another roadblock for military spouses in the workplace: reciprocal recognition among the states of the many licenses and certifications required in most professions. Many of you have experienced the difficulties described in the reprinted article. I remember very vividly that within 5 years of being a military spouse, I had teaching certificates from five different states, each with a monetary cost, but most of all, time spent taking another course or two to satisfy those state’s standards.

More information on this initiative and the survey results can be found at:
http://www1.moaa.org/milspousesurvey/

MOAA is now working on how to ease another roadblock for military spouses

Personal Affairs
Sherry Freese, Personal Affairs Chairman


Check out the following links on the MOAA National web site:

Personal Affairs Workbook &
Helping Your Survivors Now

Don’t forget you can order magazines at 800-234-6622.

Sherry Freese 727 360-3102 or momfreese@aol.com

Orlando Shooting Tragedy
Skip Hartnett, West Central AVP

The JULY/AUGUST 2016 issue of the VISN 8 VOICE, the e-newsletter for network employees is now available. This is a very special issue of the VOICE as it includes a captivating inside look at the VA’s response to the Orlando shooting tragedy as seen through the eyes of one of our own.

Click Here<http://www.visn8.va.gov/VOICE/voice_july-aug2016.pdf> or on the image below to view the PDF.
FCOC REALIGNED AREAS AS OF JULY 2016
Lt Col Wayne Brown, USAF Ret, Mid Central AVP, FCOC

As Marc Oliveri mentioned in his article, the FCOC is planning to add a seventh Area to the structure with the intent of providing better support to chapters with AVPs who, in many cases, will be closer located to their chapters which should allow easier travel.

The following chart presents the details of the new structure. Chapters within an assigned area may have members in counties surrounding the indicated county, and the city generally represents the administrative location of the chapter. As always, we welcome any suggestions for improvement in our structure and the support we are striving to provide each chapter.
# AVP Realignment

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Veterans Choice Program Update

VISN 8 Office of Communication, Mary Kay Rutan, Communication Manager
Submitted by Skip Harnett, West Central AVP

This is Information from VISN8. As Council Representatives, we meet quarterly and discuss updates in the system, especially in our region. VISN8 covers portions of South Georgia, the state of Florida and Puerto Rico. Congressional representatives, representatives of our Senators, and State Commanders of Veteran’s Organizations are also in attendance.

Skip

Subject: Veterans Choice Program Update

Sharing the following information with our MAC colleagues:

VA Schedules 2 Million Appointments Using Veterans Choice Program

Improvements made in increasing access to Community Care, but more work to be done

WASHINGTON - July 14, 2016. The Department of Veterans Affairs’ (VA) Veterans Choice Program<http://www.va.gov/opa/choiceact/> (VCP) has reached a key milestone in improving access to health care for Veterans. More than two million appointments have been scheduled through the program.

"While two million appointments have been scheduled using the Choice Program and we are making progress, we will not rest until all Veterans who choose VA to be their healthcare provider are receiving the care they need, when they need it," said VA Secretary Robert McDonald. "We will continue to make strides towards an integrated care network, and I urge Congress to enact our Plan to Consolidate Community Care so we can continue to build upon our progress."

The Choice Act, which included the VCP, was passed in August 2014 to help Veterans access timely health care both within VA and the community. VA was required to implement a new, national program in just 90 days, with new requirements that complicated the way VA provides community care. VA recognized many of these challenges very early in the implementation of the program and VA and all our stakeholders have been working together to make needed changes while implementing this new nationwide program.

VA has outlined a path to improve community care and create a program that is easy to understand, simple to administer, and meets the needs of Veterans, community providers, and VA staff. VA submitted this plan to Congress in October 2015.

Within the Plan are several legislative proposals that VA and Congress need to work on together to improve the experiences for Veterans and community providers.

- The first proposal would increase Veterans’ access to community care providers by allowing VA to enter into agreements with local community providers.
- The second would streamline when and how much VA pays for health care services by having VA be the primary payer.
- The third fix would allow VA to more accurately account for healthcare purchased in the community.
- Finally, the last request is for funding and funding flexibility to improve access to care, reimburse the cost of emergency treatment, and create value-based payment models to best serve Veterans that need community care.

"VA is developing innovative ideas and solutions to enhance the Veterans experience and strengthen partnerships with community providers" said Dr. Baligh Yehia, Assistant Deputy Undersecretary for Health, Community Care. "The Choice Program of today is a very different program than the one rolled out in November 2014. Many improvements have been made and we continue to work to deliver care to Veterans where and when they need it."

VCP PROGRESS TO DATE

- Over 2 million appointments scheduled using the VCP significantly increases Veterans access to care.
- Since the start of VCP we have seen a dramatic increase in utilization. From October 2015 to March 2016 VCP authorizations for care have increased 103 percent.
- Over the course of the last 12 months, the Choice Provider Network has grown by 85 percent. The network now has over 350,000 providers and facilities.
Veterans Choice Program Update (Continued)

- Improved timeliness of payments to community providers by removing the requirement that VA receive the Veteran’s entire medical record prior to payment.
- Reduced administrative burden for medical record submission for community providers by streamlining the documentation required.
- To enhance care coordination for Veterans, we have embedded contractor staff with VA staff at select locations.
- Created dedicated teams from across the county to deliver community care improvements.
- VA has also partnered with Congress to change laws to improve the community care experience by:
  - Removing the enrollment date requirement for Choice, allowing more Veterans to receive community care.
  - Implementing criteria of 40-mile driving distance from medical facility with primary care physician to increase number of Veterans accessing the program
  - Implementing the unusual or excessive burden criteria to increase access for Veterans that do not meet other eligibility criteria.
  - Expanding the episode of care authorization from 60 days to up to one year to reduce the administrative burdens of Veterans, community providers, and VA staff.

"VA needs Congress’s continued support to keep driving progress forward," added VA Secretary Robert McDonald. "Several legislative barriers remain which inhibit improvements outlined in our Plan to Consolidate Community Care Programs.<http://www.va.gov/opa/publications/VA_Community_Care_Report_11_03_2015.pdf>".

NE Florida Chapter - Two Bell Ceremony
Richard T Chadwell, CWO2, USN, (Ret)

Starting in July 2016, the Northeast Florida Chapter initiated a Formal Two Bell Ceremony to remember our faithful departed Members as well as departed Surviving Spouses, this ceremony will be conducted each month at our monthly luncheons as needed.

FORMAL “TWO BELL CEREMONY”

A “Two Bell Ceremony” of veneration complete with lit candles and the tolling of a bell was reverently delivered by Chaplain Brough to honor eight Chapter Members and Surviving Spouses who have deceased in Chapter year 2016. Judging by member comments, the ceremony was extremely well received. The following are departed Chapter Members and Surviving Spouses: CAPT Lawrence A Sharpe, USN, LT John T. Willis, USN, Mrs. Delores Porterfield, Mrs. Delcia Franke, RADM Paul Kaufman, (MC), USN, Mrs. Nancy Allen, CAPT Edmond Feeks, USN and LTC Michael R. Armstrong, USAF.

Photo courtesy of Helen Lestage
Kingdom of the Sun (Ocala) 40 Years of Service Recognized by Local Paper

Arlo Janssen, President
Publicity Chairperson, KOS/MOAA

Our 40th Anniversary of Service

The Kingdom of the Sun (KOS) Chapter of the Military Officers Association of America (MOAA) was featured in the local Star Banner newspaper on June 22, 2016 written by Star Banner reporter Andy Fillmore. The article covered a number of items that KOS/MOAA has supported over the past 40 years. The Marion County "Stuff the Bus" program, the Quarterly Memorial Ceremony held at the Ocala-Marion County Veterans Memorial Park, the Four Chaplains Event which is also held at the Veterans Park, and our KOS scholarship program for students headed to colleges with ROTC programs and our service academies. The "Stuff the Bus" was featured in the Editorial section of the Star Banner on July 13, 2016. It highlighted that "Stuff the Bus" was celebrating its 15th anniversary this year. The "Our View" opinion headline for the article was "15 and Fabulous," and it gave credit for our chapter starting the Stuff the Bus program back in 2002.

The 2016 KOS "Stuff the Bus" Program

The Kingdom of the Sun (KOS) Chapter of the Military Officers Association of America (MOAA) supported the Marion County "Stuff the Bus" program at a number of different locations in Marion County this summer. According to John Rose, the KOS Chairperson for the "Stuff the Bus" program, we supported the Marion County largest school supply drive at four different Walmart locations in Marion County on July 9, 16, 23 and 30 from 9:00 AM until 5:00 PM. Rose reported that KOS chapter members also supported the "Super Tuesday" drive on August 2, 2016, and at the Paddock Mall on August 5, 2016. The "Stuff the Bus" program makes a real difference for the homeless children of Marion County by collecting new school supplies, clothing, shoes, hygiene items, and some financial support to homeless children.

Our Yellow Bus" - L to R - Suzanne McGuire (Homeless Children Liaison), Brain Palmatier and Shelly Palmatier (Homeless Liaison Office). Photo by Ron Ratner.
FOR IMMEDIATE RELEASE
August 2, 2016

Governor Scott and Florida Cabinet Appoint Lieutenant Colonel Glenn Sutphin as Executive Director of the Florida Department of Veterans’ Affairs

TALLAHASSEE, Fla. – Today, Governor Rick Scott and the Florida Cabinet approved the appointment of Lieutenant Colonel Glenn Sutphin to Executive Director of the Florida Department of Veterans’ Affairs (FDVA). Sutphin has served as the interim appointee since April.

Governor Rick Scott said, “With more than 30 years of military service as a U.S. Army Officer in the Florida National Guard and nearly 20 years of experience at the Department of Military Affairs, Lt. Col. Sutphin is extremely qualified for this position. He has demonstrated an unyielding commitment to his fellow veterans, and I am confident he will continue to honorably serve our state and the many veterans who proudly call Florida home. I look forward to continuing to work with Lt. Col. Sutphin and the FDVA as we continue toward our goal of making Florida the most veteran friendly state in the nation.”

Lt. Col. Glenn Sutphin said, “I am honored to be appointed Executive Director of the FDVA by Governor Scott and the Florida Cabinet today, and I appreciate the incredible opportunity to continue serving my fellow veterans across the state. Florida is home to more than 1.5 million veterans who have bravely fought for our families and our freedom. The FDVA will remain committed to not only honoring their courageous service, but to also providing them with the benefits and support they so rightfully deserve.”

Sutphin has served as the Chief of Staff and Legislative Affairs Director of the Department of Military Affairs since 1999. Prior to that, he served in the Florida National Guard as a U.S. Army Officer and Field Artillery Officer for over 30 years. He also worked as the Desoto County Development Director while serving as a guardsman. He has been awarded over 50 medals including the Legion of Merit and the Florida Cross, the highest award in Florida, for exceptional performance in outstanding service and achievement. He was also awarded the Order of Saint Barbara and the Bronze Order of Mercury for outstanding innovation in programming.

The process of making this permanent appointment was governed by the Cabinet Governance Guidelines, which are available HERE.

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Gov. Scott’s proclamation for the “Spirit of ‘45 Day” acknowledges the service and sacrifice of civilians and military who were engaged in World War II. Approximately 60% of the American population was involved with supporting the war in some way to ensure the Liberties we still have and enjoy today.

Hoping you will take time to print and present this proclamation to our Greatest Generation friends/families. Let them know that we ‘Will NOT Forget’ what they did for us and perhaps, in the process, we can educate the public on our continuing mission to account for the 70,000 plus Americans still MISSING IN ACTION from this era.

Gary Clark
Colonel USAF(Ret)
Chairman, Polk County Veterans Council
State of Florida

RESOLUTION

WHEREAS, the Purple Heart, originally known as the Badge of Military Merit, is an American decoration, the oldest military decoration in the United States in present use; and

WHEREAS, the Purple Heart was established by General George Washington at Newburgh, New York on August 7, 1782, during the Revolutionary War, as an incentive for members of the Continental Army; and

WHEREAS, it was the first award made available to the common soldier to recognize outstanding valor or merit; and

WHEREAS, following nearly 150 years of disuse, the Purple Heart was reestablished by the President of the United States per War Department General Order No. 3, dated February 22, 1932; and

WHEREAS, the Purple Heart is a combat decoration awarded to military members of the U.S. Armed Forces who are wounded by an instrument of war in the hands of the enemy, and posthumously to the next of kin in the name of those who were killed in action or die from wounds received in action; and

WHEREAS, recipients of the Purple Heart know the meaning of sacrifice in the preservation of the United States of America and national interests at home and abroad; and

WHEREAS, there are approximately 1.7 million Purple Heart recipients in our nation’s history; and

WHEREAS, to perpetually honor our State’s Purple Heart recipients, the State of Florida has designated August 7th of each year as Florida Purple Heart Day.

NOW, THEREFORE, BE IT RESOLVED that the Governor and Cabinet of the State of Florida do hereby recognize August 7, 2016 as FLORIDA PURPLE HEART DAY

and call upon all Floridians to pay special tribute to those members of the Armed Forces who have received the Purple Heart, and honor the families of the fallen.

IN TESTIMONY WHEREOF, the Governor and Cabinet of the State of Florida have hereunto subscribed their names and have caused the Official Seal of the State of Florida to be hereunto affixed in the City of Tallahassee this 7th day of August, 2016.

RICK SCOTT
GOVERNOR

PAM BONDI
ATTORNEY GENERAL

JEFF ATWATER
CHIEF FINANCIAL OFFICER

ADAM H. PUTNAM
COMMISSIONER OF AGRICULTURE
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The MOAA Florida Council of Chapters (FCOC) is comprised of 44 Chapters with nearly 8,000 members and their families. FCOC is one of MOAA’s largest Councils which has a membership of over 380,000 members in all 50 States.

The FCOC’s primary communication vehicles are our bi-monthly publication, *The COUNCIL COMMUNIQUE* and our Website www.MOAAFL.org Ads run for one year.

The *COMMUNIQUE* is distributed electronically to all our chapters, MOAA Headquarters in Virginia, and our influential contacts across the state of Florida.

The *COMMUNIQUE* provides a unique forum for businesses to reach a select segment of the population. The membership is patriotic and professional. We encourage your business to reach out to our members by advertising in *The COUNCIL COMMUNIQUE*.

In appreciation of Businesses that also support the FCOC Annual Convention with Ads in the Convention Souvenir Program Book within the last year the FCOC offers a discount for the same size Ad shown on the following Order Form (pg 17).

Thank you!

FCOC
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- Submit PDF file to: advertising@MOAAFL.org

- Ad information must be submitted by the 1st of the month “preceding” the first month of publication.
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A current issue of The Council Communiqué can be found at the Florida Council of Chapters Web Site: http://www.moaafl.org/. Opinions expressed by writers are their own, and may not express the positions of FCOC or the MOAA.

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We’re on the Web! See us at: www.moaafl.org/