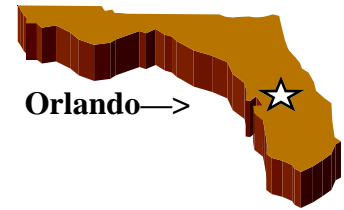


MILITARY OFFICERS ASSOCIATION OF AMERICA

Central Florida Chapter



FOCUS



Four Star Chapter—2003—2004—2006

March 2010

Volume 52 Issue 3



LTC Sylvester Johnson, USA, Ret.

President's Message

At the beginning of a new fiscal year, we face a recurring problem of getting members to renew their membership. If you have forgotten to do so, please do so as soon as possible. It is essential that we make special efforts to grow our membership. We value each member and the greater the number we have, provides significant clout for gaining support from our congressional representatives in Washington, D.C. and Tallahassee. Our national office is presently preparing to "STORM the HILL" during the month of April 2010. Our greatest resource is satisfied members, so

please provide your Board Members with feedback for achieving excellence as well.

Our chapter is gearing up to present medals to outstanding JROTC candidates within our areas. As a past presenter, I can attest to the fact that it is one of those inspiring and ensuring events to observe the enthusiasm and camaraderie of our future military leaders. If you are inclined to see youth in action at a Military Ball, please contact Lt. Col. Jim Cranford, USMC Retired. Jim is retiring from his role after the completion of this year's event. Our heartfelt thanks to Jim for his devotion, diligence, and his extraordinary effort to grow our presence among the High Schools.

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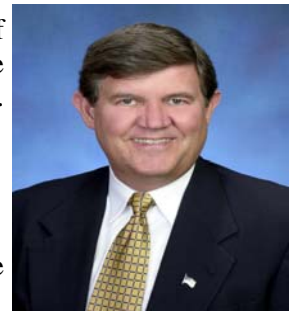
DATES TO NOTE

Sat, Mar 13 & Apr 10, 10:00 am: Board of Directors meeting at Ascension Lutheran Church Office.
Sun, Mar 14, Daylight Savings time begins
Wed, Mar 17, St. Patrick's Day
Sat, Mar 20, MOAA Luncheon

PROGRAM

TIM DONIHI—SEMINOLE COUNTY

Tim and his wife Bonnie have been residents of Seminole County since 1983. During that time he has been active in both county and civic programs. Tim is currently involved with:



- Orlando Sanford Airport as a Board Member and Vice Chairman
- Private Business Association of Seminole County – Issues Co-Chair
- Seminole County Parks and Recreation Board Member
- Knights of Columbus
- Navy League
- He is also a member of the Military Officers Association

Tim is a graduate of North Carolina State with a degree in Mechanical

(Continued on Page 2)

Chapter Communications Numbers

Office Phone 407- 646-4283
 Office FAX Number 407- 646-4213
 (Mark FAX messages "For MOAA")
 Mailing Address: MOAA CFC, Inc.
 PO Box 141025
 Orlando, FL 32814-1025

KEY PERSONNEL/OFFICERS

(All telephone numbers preceded by (407))

PRESIDENT

LTC Sylvester Johnson, USA, Ret. 805-0518
 E-mail: sbj32746@bellsouth.net

FIRST VICE PRESIDENT

COL William J. Gates, USAF, Ret. 788-8923
 E-mail: Gator15pat@hotmail.com

SECOND VICE PRESIDENT

LTC Thomas Monk, USA, Ret. 257-4565
 E-mail: jtmonk@cfl.rr.com

SECRETARY

Mrs. Patricia Green, AUX. 774-7933
 E-mail: deg06@aol.com

ASSISTANT SECRETARY

LTC Tom Monk, USA, Ret. 257-4565
 E-mail: jtmonk@cfl.rr.com

TREASURER

Lt Col Joseph Hines, USAF, Ret. 788-3696
 E-mail: jovin@earthlink.net

ASSISTANT TREASURER

COL Carol L. Reagles, AUS, Ret. 657-7219
 E-mail: cfost@cfl.rr.com

DIRECTORS 2008-2010

COL Roger Hakola, USA, Ret. 313-0304
 E-mail: Zfreedom@aol.com

CWO Robert L. Hoy, USA, Ret. 324-7616
 E-mail: hoybob@bellsouth.net

LT Dennis J. Paquin, USN, Ret. 754-6064
 E-mail: dennispaq@earthlink.net

DIRECTORS 2010-2012

CAPT Robert S. Rosen, USN, Ret. 774-6279
 E-mail: capbob1936@yahoo.com

CAPT Karen E. Dennis, USNR, Ret. 493-5122
 E-mail: kdennisphd@mac.com

LTC Mike Patterson, USA, Ret. 240-7609
 E-mail: dmp@earthlink.net

IMMEDIATE PAST PRESIDENT

LTC Robert M. LePage, USA, Ret. 298-7228
 E-mail: Rnato011@aol.com

STANDING COMMITTEE CHAIRS**NOMINATING COMMITTEE**

CAPT Bob Rosen, USN, Ret. 880-6279

MEMBERSHIP COMMITTEE

LTC Mike J Patterson, USA, Ret. 240-7609

PROGRAM COMMITTEE

LTC Tom Monk, USA, Ret. 257-4565

LEGISLATIVE COMMITTEE

LTC Robert M. LePage, USA, Ret. 298-7228

PERSONAL AFFAIRS COMMITTEE

Chaplain (MAJ) David P. Mulder 831-7788

OTHER COMMITTEE CHAIRS**AUDIT COMMITTEE**

CWO Robert L. Hoy, USA, Ret. 324-7616

RESERVATIONS COMMITTEE

Mrs. Pat Green, AUX. 774-7933

E-Mail: Deg06@aol.com

Mrs. Fay Hollis, AUX. 677-9596

CHAPTER NEWSLETTER COMMITTEE

LTC Robert M. LePage, USA, Ret. 298-7228

SPECIAL ASSISTANTS**CHAPLAIN:**

Chap Major David P. Mulder 831-7788
 E-mail: dmulder@ascensionlcms.org

CONVENTION LIAISON

LTC Robert M. LePage, USA, Ret. 298-7228

ROSTER/MEMBER DATA BASE

LTC Robert M. LePage, USA, Ret. 298-7228

Mrs. Patricia Green, AUX. 774-7933

Web Site Coordinator

LT Dennis Paquin 754-6064

CHAPTER LUNCHEON

Saturday Meeting March 20, 2010

11:00—12:00 Social Hour - Lunch at 12:00

Location: Clairon Inn **FORMERLY** Holiday Inn, Wymore Rd. Altamonte Springs Second traffic light on 436 West of I-4, 1 block South of 436 West of I-4, 1 block south of 436.

Menu

#1 Grilled Salmon with Rice and Broccoli

OR

#2 London Broil with Garlic mashed Potatoes and Broccoli

Both with Caesar Salad, Rolls and Butter, Coffee or Tea and Apple Spice Cake for dessert.

#Price: \$16, including gratuity.

Reservations: Not later than noon, Tuesday March 16th.

Call: MRS. PAT GREEN 407-774-7933 OR e-mail deg06@aol.com OR Faye Hollis at (407) 677-9596

If you must cancel your reservation, please do so as early as possible—regrettably, we must bill “no-shows” for the cost of the meal.

MARCH PROGRAM (CON'T)

Engineering and a Masters Degree in Business from Central Michigan. Tim is also an Adjunct Faculty for the University of Phoenix teaching Critical Thinking and Teamwork.

Tim retired from the Navy after 26 years as a Naval Flight Officer. His warfare specialty was as Mission Commander and Tactical Coordinator on the P-3 anti-submarine aircraft.

He is currently a Real Estate Broker with his own company “Pilot Properties”.

Tim is an active private pilot and avid bicyclist including riding “the Horrible 100” in Clermont.

Tim and Bonnie have been married for 41 years; together they have 3 adult children and 6 grand children

Chapter Board Meeting

MOAA Board Meeting February 13, 2010

CALL TO ORDER: LTC Syl Johnson called the meeting to order at 10:00 AM. COL Gates offered the invocation and led the group in the Pledge of Allegiance.

QUORUM: A quorum was established. Those in attendance were LTC LePage, CAPT Rosen, COL Gates, LT Paquin, LTC Johnson, CWO Hoy, COL Reagles, and Mrs. Green. Also attending was LT COL Cranford.

MINUTES: The minutes of the January Board meeting were approved.

TREASURER'S REPORT: The Board reviewed and approved the Treasurer's report. **PROGRAM/COMMITTEE REPORTS**

Program: LTC Johnson announced that the speaker for the February meeting was Seminole County Commissioner Dick Van de Weide

Membership: LTC Le Page reported that 92 members have not paid their dues for 2010. Each Board member was assigned to call 10 members and remind them of their status.

Nominations: CAPT Rosen asked that Board members ask those they call to consider volunteering for a Chapter duty, office, or committee.

Recruiting: the Two draft copies of membership letters were reviewed and Board made a recommendation for the Web site and for a mailing,

Web Page: LT Paquin asked the members review the site and make suggestions. Check it out at www.moaacfc.com. If you have any information to be included send it to dennispaq@earthlink.net. **JROTC:** COL Gates reported that 12 applications for the scholarships have been received. The awards ceremony will be scheduled for April. COL Cranford is using the Web site and the newsletter to ask members to volunteer to present awards at high school and college ceremonies.

OLD BUSINESS: LTC Johnson reported on the Florida Council of Chapters Meeting he attended January 29 at Fort Meyers. LTC Le Page has been agreed to another term as Florida Chapter Council Vice President.

NEW BUSINESS: CWO Hoy will begin to audit the 2009 books next month. CWO Hoy reported on the benefits of using the MOAA travel service. There is a special price offering for an Alaskan Cruise on September 24. There is no booking fee involved. The Altamonte Hilton is soliciting our Luncheon business. This

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Chaplain's Message

Last month, I reported that our country and our military have a policy of "liberate not dominate" in our relationship with other countries. The work being done in Haiti is reflective of that policy. On 13 January, 2010, the day after



the 2010 Haiti earthquake, the *USS Carl Vinson* was ordered to redirect from its current deployment in the North Atlantic to Haiti to contribute to the relief effort as part of Operation Unified Response. The ship proceeded to Mayport, FL, received additional supplies and helicopters, and arrived off Port au Prince on 15 January. As I write this, in mid-February, the immediate disaster response is over in

Haiti. Now the U. S. Military is looking to begin the slow process of rebuilding Haitian society. The big-deck carrier *USS Carl Vinson* has done its work.

Now a smaller, but similarly capable amphibious ship, the *USS Bataan*, has become the hub of Haiti operations. The ship carries a complement of helicopters and has several sea-skimming landing craft for ferrying supplies to land. It's also a floating medical clinic. The *Bataan* has dozens of medical personnel, a large hospital, operating rooms, and an intensive care area. It has taken on more orthopedic specialists to deal with the crushing injuries that are the signature wound inflicted by the earthquake.

Ashore, Navy doctors and hospital corpsmen are continuing triage, looking for people with earthquake related injuries that can be treated on ships like the *Bataan* or the *USNA Comfort*, a giant floating hospital anchored off the shore of Haiti.

As you might expect, there are critics who claim our military is in Haiti to run rough-shod over charities and to gain some kind of foothold in this independent country. Well, to those folks I would say "check your history." We liberate or rebuild, and then we come home. It is our way. This old soldier is thanking God today for the privilege of living in this country, for having worn the uniform and thankful for those who sail or fly around the world to help rebuild free and prosperous societies.

In His Grip

Chaplain Mulder

Will New Tax Laws Affect My Estate Plan?

What's New for 2010?

It's an extraordinarily uncertain time—tax wise, that is. This is the first year in decades that American tax law repealed the federal estate tax. As of Jan. 1, 2010, federal estate taxes are repealed for any deaths that occur during this calendar year, regardless of the size of that person's estate (state estate/inheritance taxes will still apply). It used to be that you could own \$3.5 million in assets before federal estate taxes were assessed against your estate. For this year only, you can die with any amount of wealth and avoid estate taxes. That sounds like a good thing for everyone, doesn't it? Actually, it could be a double-edged sword. Read on to find out why.

Could the Repeal Hurt My Plan?

It might. In the past, most attorneys created estate plans that gave the surviving spouse an amount tied to what was above the amount exempt from estate taxes. Because of the nature of the tax formula used in these plans, and with an unlimited amount now exempt from estate taxes, the amount a surviving spouse inherits could easily be \$0.

It Gets Worse! There is A New Tax for Beneficiaries in 2010

A new tax shows up for those who inherit from estates in 2010. This tax is on the growth of assets, like stocks and real estate, that occurred during the deceased's lifetime. If your beneficiary inherits these types of assets from you in 2010, the cost basis will be at what you originally paid for them (called carryover basis), and any growth will be taxed to the beneficiary.

In prior years, if a beneficiary inherited stocks and real estate, he or she didn't have to pay capital gains tax on the growth that occurred during the deceased's lifetime. The beneficiary received a cost basis that increased to the value as of death (called stepped-up cost basis). If the beneficiary sold that asset right away for its current value, there would be no capital gains because the cost basis would equal the current value.

A small reprieve exists in that the executor can increase the beneficiary's cost basis by up to \$1.3 million and another \$3 million for assets left to the surviving spouse. Regardless, many commentators believe this tax will affect more than 10 times the number of estates that were affected by estate taxes last year.

What Will 2011 Bring?

In 2011, federal estate taxes will reappear with tax rates up to 55 percent, and the exemption level for estate taxes will be \$1 million. The carryover cost basis regime will go away, and a beneficiary's cost basis will again be equal to the asset's current value. Congress still may change the laws before 2011 to reinstate estate taxes this year. The exemption level at which it will be reinstated is unknown. Congress may also rid the tax system of the carryover cost basis system for beneficiaries before the end of 2010. This may or may not happen, leaving Americans in a state of tax-limbo.

What Are My Next Steps?

Review your will or revocable living trust with your estate planning attorney as soon as possible to determine if any of your estate plans need to be changed to reflect the temporary repeal of the federal estate tax. The danger of not meeting with your attorney is possibly disinherit your spouse.

For More Information

Contact your estate planning attorney or CAPT Shelley Marshall, USN (Ret.) at 800-234-6622 x169 or shelley@moaa.org for more information about the recent tax changes.

TAPS

The Chapter extends deepest sympathy and sincerest condolences to the family and friends of:

CAPT Wilbur N. Sims, USN, Ret., died January 22, 2010 and is survived by his wife Kathryn.

MRS. Marilyn V. Brdner, died August 22, 2009 and is survived by her husband COL William L. Bradner.

MAJ Donald E. Hoen, died January 27, 2010.

INSURANCE

MOAA has worked with Marsh Affinity Group Services, a service of Seabury & Smith, Inc. since 1981 to administer Group Insurance Plans. These plans have been negotiated exclusively on behalf of MOAA members and their families. As an active duty or retired MOAA member, you may qualify for insurance to complement your and your family's military entitlements. Choose from TRICARE Supplements, Term Life insurance, Long Term Care insurance and others. For more

PRESIDENT'S MESSAGE (Continued)

Are you thinking about a vacation? If so, you should investigate the great deals offered by MOAA Travel at www.MOAATravel.org or 1-866-724-4462. As a member, you can take advantage of the group rate for family and friends. If interested, our chapter members could organize and sponsor a travel event as a fundraiser or just for fun. The chapter will receive a special commission once all specifications are met for a fundraiser. The bottom line is that the best price is guaranteed.

Syl Johnson

Chapter Board Minutes (Con't)

option will be investigated by LTC Johnson.

ANNOUNCEMENTS:

February 20	MOAA Luncheon
March 13	Board Meeting
March 20	MOAA Luncheon
May 21-23	State MOAA Convention in Ft. Meyers, FL

LIFE MEMBERSHIP IN THE CENTRAL FLORIDA CHAPTER

Life membership in the Chapter is available on a "Sliding Scale" dues fee schedule as noted below:

* Age 46—50:	\$375
* Age 51—55	\$326
* Age 56—60	\$299
* Age 61—65:	\$269
* Age 66—70:	\$238
* Age 71—75:	\$204
* Age 75 and above	\$135

If you have already paid your dues for 2008 and desire to convert to a Chapter Life Member, deduct the amount you already paid (\$10 or \$15 as appropriate).

RETIRED OFFICERS WIVES CLUB

The ROWC Executive Board will meet Tuesday March 9 at 10:00 a.m. at the Aloma United Methodist Church, 3045 Aloma Ave., Winter Park.

The Luncheon meeting will be Tuesday March 16th at the Elks Club, 12 N. Primrose Drive, Orlando. The Social hour will begin at 11:00 a.m. and lunch will be served at noon. The Program will be a Fashion Show by Patchingtons. Please call Reservations Chairman Shirley Clark at 407-831-2544 or Co-Chairman Bev Owens at 407-844-6475 before noon Friday February 12th

ROTC/JROTC AND COMMUNITY SERVICE PROGRAMS

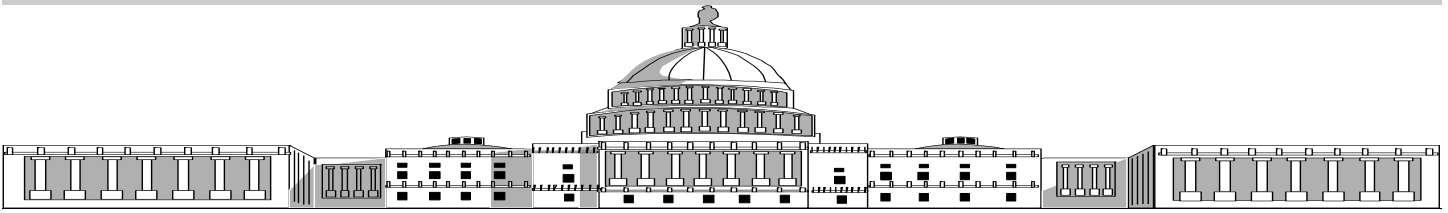
We would like to thank the following members for their generous support of the above programs.

MAJ William Andrews	CDR Richard J. Kroc
MRS. Joyce Arceneaux	MG Jerry B. Lauer
LCDR Timon H. Atkins	MRS. Ruth A. Lawler
COL Christian J. Becht	LTC Robert M. LePage
MAJ Walter Bergman	MRS. Peggy H. Maddox
RADM George . Besbekos	LT COL James L. Mayo
CAPT Ralph J. Black	MRS. Ellen M. Mattox-Meisel
COL Robert A. Brooks	CDR Joan McIntyre
CDR Robert P. Buerger	CAPT Barbara A. Mencik
COL William G. Cameron	MAJ GEN Douglas S. Metcalf
LT COL A. J. Cardarelli	MRS. Myrle Nielsen,
COL Cleo P. Coles, JR	LTC Donald F. Newham
MRS. Dorothy A. Collins	COL Bradley A .Petersen
CDR Paul D. Coon	LTC Kevin H. Pilgrim
LT COL Charles R. Cooper	CDR David P. Polly
MRS. Annie M. Curtis	MAJ Charles D. Price
CAPT Anna M. Delarot	CAPT Clifford H. Prince JR.
MRS Reba N. Dellamonico	CDR Bruce P. Rand
CAPT Karen S. Dennis	COL Carol L. Reagles
MAJ James F. Dunn, JR.	LTC Robert L. Ridgway
MRS. Mary Foshee	CAPT Robert S. Rosen
COL Carolyn A. Fost	MAJ Phillip M. Rosenberg
MAJ Barney E. Gillen	MAJ Neil Ryerson
COL John E. Graf	MRS. Anna M. Sellers
LT COL David M. Griest,	LTC Don W. Shaffer
CAPT Gregg E. Harkness	MRS. Otha B. Shriver
LT COL John N. Harman	CWOW3 Richard D. Sikema
COL William P. Hayman	MAJ George C. Spring
MRS. Laura Hernandez	MAJ Florence R. Spurlock
MRS. Mildred W. Herring	COL William A. Tate
MRS. Mary Houlahan	COL Robert E. Turnage
COL Franklin Hungerford	MAJ Preston A. Wallace
LT COL Kingsley Johnson	LT JG Margaret S. Wiggs
CAPT Eileen G. Jones	MRS. Mary A. Winter
CWO4 Finn Kilsgard	LT COL Richard Wyatt

NEW MEMBERS

LTC Jose' A. Fernandez, USA, Ret.
1851 Sand Arbor Cir. Phone: 407-858-9539
Orlando, FL 32824 Spouse: Aida

MR. Chris S. Derato, Former Officer
144 Wisteria Dr. Phone: 407-788-6124
Longwood, FL 32779



LEGISLATIVE INFORMATION
BY LTC ROBERT M. LEPAGE, USA, RET.

FY2011 VA Budget Details

The total VA budget would increase from \$114 billion to \$125 billion, including \$64.7 billion for disability, survivors and educational claims and \$60.3 billion in discretionary spending.

The VA is asking Congress for \$2.15 billion (a 27% increase) in FY2011 to process a huge surge in claims in all areas. Secretary Shinseki and the Administration are calling 2011 "the Year of the backlog," and their intent is to cut processing time with additional manpower, improved business practices, and upgraded technology.

The VA plans to hire 4000 workers to handle the workload increase. Many of these will be charged with processing new Agent Orange 'presumptive conditions' claims. Last October, the VA added three conditions to the Agent Orange presumptive list -- Ischemic Heart Disease, Parkinson's disease, and B-Cell leukemia. That means that these diseases will be presumed to be service-caused for any vets who served in Vietnam. This change is expected to generate tens of thousands of new claims from Vietnam vets on top of the million claims previously projected for 2010.

The VA budget request also proposes two years of health funding: \$48.1 billion for FY2011 and \$50.6 billion for FY2012. The idea is to ensure no degradation of funding from one year to the next in the event that Congress fails to approve the VA's annual appropriation by the start of the new fiscal year.

The medical budget also will allow VA health care enrollment for up to 500,000 more "Category 8" veterans over the next few years. These are non-disabled vets whose incomes exceed the VA's normal eligibility standard.

The FY2011 budget also includes funding upgrades for a number of high-interest programs, including:

- Care for Iraq and Afghanistan veterans: \$6.8 billion (\$859 million increase)
- Mental health care programs: \$5.2 billion (\$410 million increase)
- Women veterans' health: \$219 million (\$19 million increase)
- Rural veteran care access: \$25 million

Reduce veteran homelessness: \$799 million

You Said It on MOAA's Pharmacy Survey

The Defense Department could only wish that those who responded to last week's MOAA pharmacy survey represented a cross-section of all military beneficiaries.

Maybe it's the demographics of MOAA legislative update subscribers, maybe it was the way we worded the survey invitation, or maybe our subscribers just like saving money, but our survey respondents showed a far higher utilization of TRICARE's home-delivery (mail-order) pharmacy program than the beneficiary population as a whole.

Of the approximately 7,700 who took the survey, 64% had tried the home-delivery system, and 45% said they use it as their primary source of maintenance medications.

Of those who tried it, 18% reported being "mostly satisfied" and a whopping 69% "very satisfied" with the program. 91% said they liked the convenience of having medications delivered to their home, 78% cited the ease of managing prescriptions by web or phone, and 73% liked the 67% copay savings compared to retail pharmacy use.

Asked what the home-delivery users disliked about the program, 68% said "Nothing; I've been very happy with it." The most frequent specific problem cited (by only 9%) was "difficulty with telephone/computer support."

The most frequent reason cited by those who hadn't yet tried the home-delivery system was preference for the flexibility of the local military/retail/VA pharmacy.

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MAKE COPIES OF THIS PAGE AND GIVE THEM TO FRIENDS ELIGIBLE TO JOIN THE CHAPTER

MOAA CHAPTER MEMBERSHIP APPLICATION or RENEWAL

Central Florida Chapter of the Military Officers Association of America (MOAA)

Eligible persons: Retired, Former or Active duty Commissioned or Warrant Officers of the seven uniformed services of the United States, and surviving spouses (eligible for Auxiliary Membership) of persons who would have been eligible, if living. Applicants for membership in the Central Florida Chapter are required to be members of National MOAA. Dues are presently \$15 per year (\$10 for Auxiliary) for calendar year **2010** Please complete all applicable portions below and mail check payable to "MOAA, CFC, Inc" to the address indicated in "Amount enclosed" box, below.

This is my membership Application ____, or Renewal ____ (Note, if this is a Renewal, complete the form only if there are changes - otherwise, just sign and enclose your check)

- 1. NAME (please print, first, MI, last _____)
 - 2. Address _____ City _____ FL, ZIP _____
 - 3. Telephone # _____ Spouse (if applicable) _____
 - 4. E-mail address, if applicable _____@_____
 - 5. Birth date _____
 - 6. National MOAA (TROA) member # (from mailing label of The Military Officer magazine) _____
- For Regular Membership
 (Check as applicable) Retired Officer ____ Former Officer ____ Active Duty Officer ____ Rank/Grade _____
 Service: Army ____ Navy ____ Marine Corps ____ Air Force ____ Coast Guard ____ USPHS ____ NOAA ____
- For Auxiliary Membership (Complete items 1, 2, 3, 4, 5 and 6, above, plus the following)

Deceased Spouse name (First, MI, Last) _____

Spouse service _____ Grade/rank _____

YOUR PARTICIPATION IN VARIOUS CHAPTER ACTIVITIES IS URGENTLY NEEDED AND WILL BE MOST SINCERELY APPRECIATED. PLEASE CHECK ONE (OR MORE) AREAS YOU WOULD BE WILLING TO HELP IN:

- Meeting programs _____ Ceremonies (Patriotic events) _____
- Chapter Officer _____ Personal Affairs _____
- Membership recruitment _____ Newsletter (editor, get ads, etc.) _____
- Reservations (take phone calls, check in members at meetings) _____
- ROTC/JROTC (coordinate program and/or make presentations at schools' awards functions) _____

OTHER _____

ALL APPLICANTS PLEASE SIGN:

New member referred by _____

Amount enclosed:

Dues

Regular \$15 \$ _____

OR

Auxiliary \$10 \$ _____

ROTC/JROTC (Voluntary) \$ _____

Community Service (Voluntary) \$ _____

Total enclosed \$ _____

**Please make checks payable to:
 MOAA CFC, Inc.* and mail to:
 PO Box 141025
 Orlando, FL 32814-1025**

Publish my name in the roster
 Yes ____ No ____

PLEASE LET US KNOW WHEN YOU WILL BE TEMPORARILY AWAY OR PLAN TO MOVE!!

A returned newsletter means the Chapter has wasted approximately \$1.00 !

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Central Florida Chapter
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