



**JANUARY-FEBRUARY 2025**



Saint Petersburg Area Chapter  
 P.O. Box 8462  
 Seminole, FL 33775-8462  
[www.moaastpetearea.com](http://www.moaastpetearea.com)

**- DFAS**

<https://www.dfas.mil/>  
 1-888-332-7411

**- AARP**

<https://www.aarp.org/>  
 1-888-687-2277

**- ELIZABETH DOLE FOUNDATION**

<https://www.elizabethdolefoundation.org/>

**- TAPS**

<https://www.taps.org/>  
 1-800-959-8277

**- MOAA**

[MOAA.org](http://MOAA.org)  
 1-800-234-6622

**- VA**

<https://www.va.gov/military.com>  
 1-800-6982411  
[www.militarycoalition.org](http://www.militarycoalition.org)

**- Health Care Committee-Survivors**

[www.militaryonesource.mil](http://www.militaryonesource.mil)

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## MOAA St. Pete Area Chapter Salutes



**Lieutenant James Earl Carter Jr., USN  
 39th American President**

President James Earl “Jimmy” Carter graduated from the [U.S. Naval Academy](#) in 1946 with distinction, after which he was assigned to USS *Wyoming* (E-AG 17) as an ensign. After completing two years of surface ship duty, Carter applied for submarine duty. He served as executive officer, engineering officer, and electronics repair officer on the submarine [SSK-1](#).

When [Admiral Hyman G. Rickover](#) (then a captain) started [his program to create nuclear-powered submarines](#), Carter wanted to join the program and was interviewed and selected by Rickover. Carter was promoted to lieutenant and from 3 November 1952 to 1 March 1953, he served on temporary duty with the Naval Reactors Branch, U.S. Atomic Energy Commission, Washington, D.C., to assist “in the design and development of nuclear propulsion plants for naval vessels.”

From 1 March to 8 October 1953, Carter was preparing to become the engineering officer for [USS \*Seawolf\*](#) (SSN-575), one of the first submarines to operate on atomic power. However, when his father died in July 1953, Carter resigned from the Navy and returned to Georgia to manage his family interests. Carter was honorably discharged on 9 October 1953 and transferred to the retired reserve at his request with the rank of lieutenant. The *Seawolf*-class submarine *Jimmy Carter* (SSN-23) is named for the 39th president. [Read President Carter's complete biography.](#)

President James Earl Carter passed away on 29 December 2024.  
<https://www.history.navy.mil/browse-by-topic/people/presidents/carter.html>

## From the Desk of the Editor



**Dave Warren**  
Editor OC

Happy New Year!!!

Hope all made it through the holidays healthy, happy and if not a few pounds heavier, lighter in spirit and optimism for 2025! Much has been accomplished in 2024 by our Chapter. We awarded several scholarships to JROTC High School students in Pinellas County. We sponsored Flags of Honor through the Kiwanis Breakfast Club of Seminole. At our monthly membership meetings, we hosted many diverse and interesting speakers from our area as well as enjoyed each other's company.

So you can plan your 2025 activity calendar, the entire MOAA meeting schedule is included in this issue.

As the 119th Congress and our 47<sup>th</sup> President gets to work this month, we need to stay current on benefits for active service, veterans and surviving spouses. Remember we are a small slice of a much larger organization of 360,000 members that work tirelessly advocating for issues such as:

- Protect military health care benefits and address barriers to accessing care within the MHS, including TRICARE.
- Maintain pay raises and adequate BAH for troops, as well as cost-of-living raises for retirees.
- Protect family support programs, and ensure military-provided services (houses, PCS, childcare, youth programs, financial counseling) are readily available and meet standards for quality and costs
- Improve survivors' benefits.
- Work for concurrent receipt of service-earned retirement pay and VA disability pay.
- Achieve equity of benefits, protections, and administrative support for Guard/Reserve members consistent with their active-duty counterparts.
- Protect the MHS pharmacy benefit and achieve flexibility in TRICARE pharmacy copays.
- Sustain Veterans Health Administration (VHA) foundational missions and services.
- Reform the presumptive process to support veterans claiming service-connected disabilities for toxic exposures.
- Protect full military honors and burial at Arlington National Cemetery for those who are currently eligible.

(The National MOAA Ambitious Agenda for 2025 [https://www.moaa.org/joinmoaatoday?gad\\_source=1&qclid=Cj0KC-QiA7NO7BhDsARIsADg\\_hlBcnOirjxpcrMwoyWycru5N-8XwE2p4\\_qOoa9IaB7Ncw5vic22z2ZsaAt2YEALw](https://www.moaa.org/joinmoaatoday?gad_source=1&qclid=Cj0KC-QiA7NO7BhDsARIsADg_hlBcnOirjxpcrMwoyWycru5N-8XwE2p4_qOoa9IaB7Ncw5vic22z2ZsaAt2YEALw))

Please reach out to your shopping sources and ask them if they would like to advertise. The price per size is available on the web site. This is a direct add to over 150 military officers and spouses.

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## President's Note



**John Kieffer**  
Major, USA (Former)  
President  
St Petersburg  
Area Chapter  
Text: 813-919-9161  
Email:  
[johnkieffer1234@aol.com](mailto:johnkieffer1234@aol.com)

Greetings and happy New Year!

I look forward to seeing you at our upcoming events and, importantly, to your help in growing our membership in 2025. A first step is to reach out and invite a qualified acquaintance to a great complimentary luncheon or dinner usually held at the spectacular Bayou Club.

To facilitate joining, our website features a new membership page that includes links to join the national MOAA (basic membership is free) and to purchase (or renew) an annual chapter membership online.

A really great feature of the platform is that annual memberships renew automatically eliminating the necessity of our membership chair to print and mail renewal letters plus follow up reminder letters. And because it's all done via credit/debit card or e-check, no more need for members to respond by writing and mailing back that renewal check or, on the chair's side, her time and effort getting those checks from the chapter PO box to the bank.

Though the objective over time in all this is to completely automate the joining and renewing process, we will, however, continue to provide a link on that new webpage to download and print a membership application if one still wishes to join (or renew) via a hard copy check.

On that new membership page as well, there's a link to purchase a lifetime chapter membership, which altogether eliminates the need to renew annually: one payment, done!

Also, with the new payment platform, tax-deductible donations to the chapter can now be made online via a link located on the bottom of the front page of our webpage.

One final note: the online payment system that we're using is "Cheddar Up." Recommended by MOAA, the platform processes and holds funds with Stripe, their PCI-compliant partner. "PCI" compliant identifies the platform as having attained a Payment Card Industry compliance certificate. This verifies that the platform meets the security standards set by credit card companies to protect customer payment information when processing transactions, ensuring a secure environment for handling credit card data.

I hope that the inclusion of our new online dues processing platform will make joining the chapter easier for your prospective new members and make renewing those memberships effortless for years to come.

Thank you for supporting the MOAA mission and the Saint Petersburg Area chapter. We are honored by your membership and participation.

Never stop serving!  
John Kieffer  
Major, USA, Former  
Chapter President

ps: if you need to renew, here's the link to our new join/renew membership page:  
<https://www.moaastpetearea.com//membership-join-or-renew/>



## Current Board Officers

**President:** John Kieffer MAJ USA FMR

**1st VP:** John Rummel CDR USN Ret.

**2nd VP:** Dave Warren, LTC, USA Ret

**Treasurer:** Brian Rau LTC USA Ret.

**Secretary:** Tina Manley

**Spouse Liaison:** LTC Fran Chancy

## VA Office of Survivor Assistance

<https://www.va.gov/SURVIVORS/FAQs.asp>

## Executive Advisory Board, Term Expires 31 DEC 25

Peter Gunderson CAPT USN Ret.

Christina Manley CPT USA Ret.

Richard Dusincki LTC USA Ret.

## Term Expires 31 DEC 24

Tom Pederson Maj USAF Ret.

Anthony Clark COL USA Ret.

Monroe King CAPT USN Ret.

## Contact Information

Committee	Chairperson
Advertising/Website	MAJ John Kieffer
Awards	CAPT Pete Gunderson
Bylaws & Policy Book	MAJ Larry O'Hara
Help our Troops & VA Volunteer Service	LTC Fran Chancy
Hospitality & Reservations	Maj Thomas Pederson Mrs. Denise Pederson
Law	Maj Bert Carrier
Legislative	CW5 Tom Hofer
Membership	CPT Tina Manley
Personal Affairs	LTC Pauline Mallory COL Tony Clark
ROTC & JROTC	CW5 Tom Hofer
Scholarships	CAPT Pete (Halvor) Gunderson
Surviving Spouses	LTC Fran Chancy
Transition	Vacant
Visitation	Vacant

## Your Executive Board for 2024



President  
MAJ John Kieffer



1st Vice President  
CDR John Rummel



2nd Vice President  
LTC David Warren,  
USA Ret



Secretary  
CPT Tina Manley



Treasurer  
LTC Brian Rau



Spouse Liaison  
LTC Fran Chancy



Hospitality & Reservations  
Denise & Maj Tom Pederson



Chaplain  
COL Tony Clark



Veteran Representative  
LTC Fran Chancy

## Hospitality and Reservations



Denise & Maj Tom  
Pederson

### January Membership Meeting

**Luncheon: Friday, January 24, 2025; 1100 -1400 HRS**

Bayou Club, 7979 Bayou Club Blvd, Largo, FL 33777, Seminole 33777 <https://www.bayouclubgolf.com/>

\*Menu:

Steak bowl- chargrilled skirt steak prepared medium rare with wild rice, tomatoes, red onions avocado, carrots and chimichurri sauce

or

Salmon Caesar Salad-romaine lettuce tossed with Caesar dressing with croutons and fresh sliced parmesan cheese

or

Apple cranberry walnut salad with chicken- sliced Washington apples, sun dried cranberries, candied walnuts, crumbled goat cheese and red onion over baby spinach

The cost is \$25, pay at the door. Also 50-50 Raffle Tickets at \$5 per chance!

**Reservations/meal requests: Email: [mtgfoodstpete@gmail.com](mailto:mtgfoodstpete@gmail.com) or Text: 727-688-9908 (Tom Pederson)**

Reservations with final locations and meal selections will be published in Officer Call and please see our website [www.moaastpetearea.com](http://www.moaastpetearea.com) and Facebook page for the latest updates.

## Luncheon Speaker

**LTC David Warren, US Army, Ret.**

### ***“A Guide to the US Constitution, Facts and Myths”***



After a 20-year career in the US Army, LTC Warren served in various positions in higher education from 1995-2013 serving at several colleges in the United States and Europe. Positions included Assistant Professor, Provost, Chief Operating Officer and President.

David is a 1974 graduate of Norwich University, and he additionally holds a Doctorate in Management with a specialty in Organizational Leadership, a Master's

Degree in Public Administration and an Master of Arts degree in US National Security and Strategic Planning.

Since his retirement from academia, he has lectured to civic groups and the adult education program at Eckerd College. Lectures include the “Move Over Millennials, Gen Z is Here to Stay!”, the “History of Veterans Day” and “History of the Medal of Honor and African American Awardees.”

Currently Dr. Warren volunteers at Gibbs High School as a mentor, classroom assistant and serves as MOAA-Saint Petersburg Area chapter's 2nd Vice President.



## Surviving Spouse

### From National MOAA:

#### Surviving Spouse Corner: 2024 in Review

The eight members of MOAA's Surviving Spouse Advisory Council (SSAC) — along with many surviving spouse liaisons and individual survivors — impacted thousands of surviving spouses, spouses, and military members during 2024 through our advocacy efforts, training program, special presentations, speaking engagements, chapter meetings, and individual counseling sessions.

We also promoted MOAA's strategic priorities at every opportunity through education, encouragement, and engagement. One of our greatest achievements this year was the writing and publication of the guide [Preparing for the Loss of A Military Spouse](#). We also wrote 12 [online columns](#).

#### Farewells and Welcomes

In 2024, we said farewell to three of our hard-working SSAC members who were with us for six years: Barbara Smith, Renee Matthews, and Nancy Mullen. We will certainly miss their input and experience! We also welcomed three new members: Susan Collins, Cheryl Toland, and Roy Yenchesky, who is the SSAC's first male non-survivor. He has been a surviving spouse liaison for five years and brings with him not only extensive experience in working with survivors but also a fresh perspective.

#### Liaison Training

SSAC members led Surviving Spouse Liaison (SSL) Training held during five Regional Leadership Workshops -- three in-person (in Florida, South Carolina, and Nevada) and two virtual events. The average attendance for each workshop was 100, with an average of 30 attending each SSL training session. The training got high marks from the attendees. SSAC members continue to fine-tune the training based on evaluations and comments from participants. At our last training in Nevada, we added a session on caregiving led by Linda Wolverton from Arizona.

In addition to our MOAA activities, many of our members worked with other organizations and promoted MOAA values. Roy Yenchesky spoke to the [Judge Advocate Virtual Chapter](#) and the Wichita Retired Officers Wives Club. Nora Durham made a presentation to Partners Losing Partners Outreach group. Pat Green met with the American Korean War League. Many surviving spouses were involved with Wreaths Across America.

#### Advocacy Efforts

All our members actively promote important legislation statewide and nationally. All SSAC members visited their elected representatives during MOAA's April [Advocacy in Action](#) event. We work closely with our Government Relations team and support the work of other organizations. For example, Nancy Mullen attended the Survivor Day on the Hill that was organized by the Tragedy Assistance Program for Survivors and supported by MOAA. One spouse from a small state singlehandedly got a bill passed for surviving spouses to get free parking at the airport.

#### Membership

Membership in the virtual chapter continued to grow, with 285 members from 38 states. The chapter meets on the third Tuesday of each month. Every other month is a business meeting with a speaker, and the other months are informal gatherings to exchange information and ideas. Attendance varies but usually includes 30 at the social meetings and about 60 at a more formal meeting. SSAC members are responsible for the management of the chapter.

[MOAA Surviving Spouses & Friends Facebook Group](#) has over 850 members and provides updated information on important surviving spouse issues — especially regarding legislation important to surviving spouses and their families. Former SSAC member Kathy Prout is the administrator, with Kathy Thorp and Nancy Mullen assisting.

We will continue to work on increasing surviving spouse membership for national MOAA, local chapters, and the virtual chapter. Currently, surviving spouses represent about 12% of MOAA membership — that is approximately 44,000 voices, voters, and volunteers. We are a significant force in the organization.

#### To continue reading click:

<https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/member-spotlight/surviving-spouse-corner-2024-in-review/>



## Legislative Action

**By: SPA MOAA Immediate Past President - CW5 Tom Hofer USA Ret.**

Welcome to 2025, I want to begin the new year by reviewing MOAA's current legislative priorities with the new Congress. Please note that these notes are a summary of the Legislative Action priorities on the MOAA.org Advocacy Action webpage.

### For our Active-Duty military:

- Ensuring future pay raises at or above the Employment Cost Index.
  - Eliminating loss of pay for all eight uniformed services during government shutdown.
  - Restoring BAH at 100% of researched housing costs per Military Housing Area.
  - Reversing the degradation of the pharmacy benefit, specifically to ensure continued access and achieve limits to copay increases.
  - Addressing TRICARE Young Adult parity issue by extending eligibility to dependents up to age 26 with no separate premium to bring TRICARE on par with commercial health plans and the ACA.
  - Improving congressional support for uniformed services families: enhancing programs to support spouse employment.
  - Ensuring implementation of an effective basic needs allowance, and providing accessible, affordable childcare options.
- Retirees and Former Military Officers
- Concurrent Receipt of military retirement and VA disability pay.
  - Monitoring recent major legislation enacted such as the PACT Act in the areas of health care, compensation, and follow-on support for surviving spouses and families and seek statutory or policy changes as required.
  - Repealing the recoupment of last month's pay-check after retiree's passing and continue to improve SGLI/VGLI updates to match inflation.

- Improving DIC baseline to align with other government entitlements' baseline of 55%.

**Florida Veterans Legislative Priorities** – Our Florida legislature meets on 3 March 2025. Visit the FDVA site at [floridavets.org](http://floridavets.org). If you are a recent FL resident, you should be aware of the many state-sponsored veterans benefits available to you. I have also asked our editor to post a copy of the 2025 FDVA summary for your additional reading.

Use MOAA's [Legislative Action Center](#) to contact your lawmakers and urge them to support these legislative initiatives. For your convenience, there is a partially filled out form for each legislative priority. You can edit this form, adding or deleting content. You then select our representative (Ana Patricia Luna) and our Senators Marco Rubio and Rick Scott. The email will automatically be sent to their offices.

Here they are.

### **House of Representatives:**

Honorable Ana Patricia Luna (R-FL) – District 13  
9200 113th St. N. Office Suite: 305  
Seminole, FL 33772

(727) 610-3980

1017 Longworth House Office Building  
Washington, D.C. 20515

(202) 225-5961

### **Senate:**

Honorable Marco Rubio  
Honorable Rick Scott

Note that contact instructions are located on the Action page to recommend specific actions that we want to bring to their attention.

Regards to all.

Tom Hofer, CW5, USA, Ret.  
Legislative Affairs officer.

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Half Page Ad: \$500 Quarter Page Ad: \$250 • 1/8 Page Ad: \$125

Please contact OC editor @ [editoroc1@gmail.com](mailto:editoroc1@gmail.com)

## Holiday Social

Held on 8 December 2024 at the Bayou Club



## Helpful Links and Contacts

### National

<https://www.moaa.org/>

For general and Legislation Action Information.

**Note: MOAA is an independent, nonprofit, politically nonpartisan organization!**

### State

<https://flmoaa.org/>

For Florida specific information about Florida Council of Chapters

### Local

<https://www.moaastpetearea.com/>

For membership eligibility and membership application as well as other chapter related information.

### Instagram:

[https://www.instagram.com/moaa\\_st\\_pete\\_area/](https://www.instagram.com/moaa_st_pete_area/)

### Facebook:

<https://www.facebook.com/groups/925278824641972>



### Surviving Spouse Advisory Council

Surviving Spouse Virtual chapter:  
[mssvc02@gmail.com](mailto:mssvc02@gmail.com)

SSAC Chair and Board Member:  
[viriniagailjoyce@gmail.com](mailto:viriniagailjoyce@gmail.com)

**Visit your Chapter's Web page and social media accounts (Facebook and Instagram) on a regular basis. Don't forget the Florida Council and National sites. chapter web and social media accounts!**



## Editorial Policy

The St Pete Area Chapter of MOAA is nonpartisan in the content that is published on our website, <https://www.moaastpetearea.com/> Facebook account (<https://www.facebook.com/groups/925278824641972>) and newsletter, The Officer's Call. The information presented is for both the public and members of the Military Officers Association of America (MOAA) in support of our military members. Our organization focuses on the protection of benefits for our service members and in keeping with a strong military.

Membership in MOAA and the Chapters is open to any Active Duty, Retired or Former officers or Surviving Spouse from those services shown below.

### Never Stop Serving

## Board Vacancy

With deep regret the Board of Directors has accepted the resignation of our Treasurer, John Rau. The Board thanks John for his leadership and attention to detail in managing the Chapter's bank accounts.

Effective immediately the position of Chapter Treasurer is open, anyone interested in joining the Board or has questions about the position and time commitment please contact any Board member or our President John Kieffer.

## MOAA 2025 Calendar

	EC*	Membership Luncheon**	Ladies Luncheon***
January	7	24***	9 (Hangar Restaurant)
<b>February</b>	<b>4</b>	<b>21</b>	<b>X</b>
March	4	21	13
<b>April</b>	<b>1</b>	<b>18</b>	<b>X</b>
May	6	16	8
<b>June</b>	<b>3</b>	<b>20</b>	<b>X</b>
July	1	18	10
<b>August</b>	<b>5</b>	<b>15</b>	<b>X</b>
September	2	19	11
<b>October</b>	<b>7</b>	<b>17</b>	<b>X</b>
November	4	21	13
<b>December</b>	<b>2</b>	<b>TBA</b>	<b>X</b>

\*EC meets the 1<sup>st</sup> Tuesday of each month at the Bayou Club, Private Dining Room, 1830 hrs.  
<https://www.bayouclubgolf.com/>

\*\*Monthly Luncheons are held on the 3<sup>rd</sup> Friday each month at the Bayou Club, Banquet Room, 1100 hrs. social, 1130 lunch. **Jan 24<sup>th</sup> luncheon moved to 4<sup>th</sup> Friday due to conflict of schedule.**

\*\*\*Ladies Luncheons are held the 2<sup>nd</sup> Thursday every other month. Place/Time TBA

**Always check with the [Chapter Facebook page](#) for update times/dates/location!!**  
**(<https://www.facebook.com/groups/925278824641972>) or website (<https://www.moaastpetearea.com/>) for location or time changes.**

## A Look Back to 19 January 1961

**1961 –Outgoing President Dwight D. Eisenhower cautions incoming President John F. Kennedy that Laos is “the key to the entire area of Southeast Asia,” and might even require the direct intervention of U.S. combat troops.**

Fearing that the fall of Laos to the communist Pathet Lao forces might have a domino effect in Southeast Asia, President Kennedy sent a carrier task force to the Gulf of Siam in April 1961. However, he decided not to intervene in Laos with U.S. troops and in June 1961, he sent representatives to Geneva to work out a solution to the crisis.

In 1962, an agreement was signed that called for the neutrality of Laos and set up a coalition government to run the country. By this time, Kennedy had turned his attention to South Vietnam, where a growing insurgency threatened to topple the pro-western government of Ngo Dinh Diem. Kennedy had already sent combat advisers to the South Vietnamese army and this commitment expanded over time.

By the time Kennedy was assassinated in November 1963, he had overseen the assignment of over 17,000 U.S. advisers to South Vietnam.

Source: <https://thisdayinusmilhist.wordpress.com/2014/01/19/january-19/>

## 2025 Dues

### MILITARY OFFICERS ASSOCIATION OF AMERICA SAINT PETERSBURG AREA CHAPTER



The Military Officers Association of America (MOAA) is a professional association of United States military officers. It is a nonprofit organization that advocates for a strong national defense, but is politically nonpartisan. The association supports government policies that benefit military members and their families.

Our MOAA chapter, an affiliate of the national MOAA, cordially invites all commissioned and warrant officers of our US military, and their spouses [active duty, retired and veteran (USA, USAF, USCG, USMC, USN, USSF, NOAA and USPHS)] in the Saint Petersburg, Florida area, to join our Five Star Chapter.

#### Never Stop Serving



For more information about joining our chapter, text 813-919-9161

Mailing address: PO Box 8462, Seminole, FL 33775- 8462

**JOIN US**

CLICK TO JOIN OR RENEW MEMBERSHIP

***You can now join  
or renew your 2025  
dues online!***

Effective immediately members can renew their dues online via the Chapter Website.

<https://www.moaastpetearea.com/>

Go to the website on the splash page and click “Join Us” to sign up for membership OR renew. Both Annual and Life memberships are available

The website looks like this

If you have questions about joining or renewing online, text John Kieffer, Chapter President, at 813-919-9161 or email him at [johnkieffer1234@aol.com](mailto:johnkieffer1234@aol.com)

# Veterans Coffee Social

**Thursday, January 16th**

## Bay Pines VA

**10000 Bay Pines Blvd, Bay Pines, FL 33744**  
Building 111, 1st Floor, Conference Room 1C-118

**9:00 AM-10:00 AM**

Join us for our Veterans Coffee Social where camaraderie is always brewing! This event is a welcoming space for women and men from all branches and backgrounds to come together over a cup of coffee and share stories, experiences, and laughter.

Guests are invited to park in parking lot 8 or any other available lot. Please observe parking signage. Please see map on the back of this flyer.

**Zero Suicide**  
Partners of Pinellas





St. Petersburg Area Chapter  
PO Box 8462, Seminole, FL 33735-8462



Personal Data	Applicant	Spouse	
Last Name		Last Name	
First Name		First Name	
Middle Initial		Middle Initial	
Nickname		Nickname	
DOB (dd/mm/yyyy)		DOB (dd/mm/yyyy)	May use 2050 as the year
Phone		Phone	
Email		Email	

### Addresss

Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Snow Bird \_\_\_\_\_ From month \_\_\_\_\_ To month \_\_\_\_\_

Military Data	Status	Applicant
Rank or Spouse	Service	Active, Former or Retired
		MOAA#

### Membership Dues

Member	Spouse	Member Name Tag	Spouse Name Tag	Total Amount Sent
\$30.00	\$25.00	\$10.00	\$10.00	

### Local Life Dues for Member or Spouse

Age	Under 55	56 to 70	71 to 90	over 90
Cost	\$425.00	\$375.00	\$300.00	Free

**Send check payable to SPA MOAA to the above PO address**

Membership is open to Active Duty, Former, Retired, National Guard and Reserve, Commissioned and Warrant Officers of the Uniformed Services and their Sur-viving Spouses. Per chapter bylaws, all chapter members must be members of MOAA (national). If not a national member please call 1-800-234-6622 to speak to a service representative or visit MOAA.org to join. Note: **MOAA is an independent, nonprofit, politically non-partisan organization!**

Note: By joining, you authorize the use of your image in official MOAA publications!