



**Tennessee Council of Chapters  
Military Officers Association of America**



Minutes of the Meeting 16 October 2024

Tennessee Council of Chapters, MOAA met 16 October 2024 in person/via zoom, 11:00 AM CST.

Those in Attendance were:

**CC Chattanooga (TN01)**

Ray Mitchell Pres

**ETC East Tennessee (TN02)**

Doug Goins via zoom

**MC Memphis (TN03)**

Kathy Desjarlais

**MTC Middle Tennessee (TN04)**

Larry Cotton Pres

Doug Minton CoC MC

Patricia Bergquist, CoC SSL via zoom

Karon Uzzell-Baggett Past Pres

**MEC Mountain Empire (TN05)**

John Lyle via zoom

**UCC Upper Cumberland (TN06)**

Scott Jacobson Pres

Robert Martin VP

**FCC Ft Campbell (TN07)**

Brian Lynch Pres

Monroe Gildersleeve CoC Trea

Eddie Sumbler, CoC Chaplain

Eunice Sumbler

Bill Summers TNVET

Ivan Adames CoC Past Pres via zoom

**SRC Stones River (TN10)**

Keith Prather Pres

Pete Warner CoC Pres

Sandy Warner CoC Sec

Betty Moshea Past Pres

**SCC Sumner County (TN11)**

Stewart Reeve Pres

**Gen Andrew Jackson (TN12)**

Bobbie Bell Pres

Dan Sullenger VP

John Wade Past Pres

Jeff Rice

Tennessee Council of Chapters MOAA welcomed guest speaker Jon Foti CEO Operation Song.

***MARK YOUR CALENDAR: 2025 MEETING INFORMATION IN THE MINUTES!***

Council President Pete Warner began the meeting at 11:08 am. and led the pledge to the flag. Following the pledge of allegiance to the flag Eddie Sumbler said a prayer of opening for the meeting.

### **Acceptance of Minutes**

Minutes of the 17 July 2024 meeting had been sent out on 23 July 2024 to all the chapter presidents and Council members Bill Summers moved that the minutes be accepted. The motion was seconded by Betty Moshea and approved unanimously.

### **Financial Report**

The financial report for the period of April 1, 2024, to June 30, 2024. The council had two disbursements during the quarter, Pete Warner ordered 100 coins reimbursement of \$609.63 and a Council banner with stand and carrying case reimbursement of \$319.20.

The council had one deposit from MOAA National, Military officer payment TN CoC for \$800.00.

Total funds on hand at the end of the quarter were \$6,298.47, which included restricted travel funds of \$1496.10.

The council accepted the Treasurer's report.

### **Surviving Spouse Report – Patricia Bergquist written update provided as follows:**

All Tennessee MOAA Chapters have provided their Surviving Spouse Liaison information. Please remember to update Patricia when there are Surviving Spouse Liaison changes. If a Chapter Surviving Spouse Liaison needs assistance helping a surviving spouse, please contact Patricia at [p\\_bergg@hotmail.com](mailto:p_bergg@hotmail.com) or (615-948-4960).

### **ADVOCACY/LEGISLATION UPDATES**

*Please refer to the January 24, 2024, TN CoC Surviving Spouse Report and all documents attached separately for “detailed” information on the bills which are updated as of October 14, 2024 below.*

1. **H.R.3232 and S.1588 - “Respect for Grieving Military Families Act”**  
*H.R.3232 has 17 co-sponsors (1 from TN: S. Cohen)  
S.1588 has 3 co-sponsors (NONE from TN)*
2. **H.R.1083 and S.414 - “Caring for Survivors Act of 2023”**  
*H.R.1083 has 105 co-sponsors (1 from TN: S. Cohen)  
S.414 has 22 co-sponsors (NONE from TN)*
3. **H.R. 3651 and S. 1266 - “Love Lives on Act 2023”**  
*H.R.3651 has 78 co-sponsors (NONE from TN)  
S.1266 has 36 co-sponsors (NONE from TN)*

As you can see, only one of our TN Congressman has co-sponsored any of the bills cited in this report. Our remaining Congressmen and both of our Senators have not. Without advocacy, we cannot move the needle on these bills!

E-mail campaigns continue to both Congressmen and Senators across the United States to garner co-sponsors and support for these three (3) pieces of legislation. We need to end the 118<sup>th</sup> Congress with strong numbers to make it easier to garner congressional support in the 119<sup>th</sup> Congress.

Please continue to encourage all Tennessee MOAA chapter members and surviving spouses to contact their Congressmen and Senators to garner their co-sponsorship and vote for these three pieces of legislation impacting our surviving spouses using one of the following:

**MOAA's Legislative Action Center at [www.moaa.org/takeaction](http://www.moaa.org/takeaction) to send a MOAA prewritten message which you can personalize, if desired, to Congress.**

**Contact your Congressman and Senators, using the MOAA Capitol Switchboard (1-866-272-6622), ask to be connected to your congressman or Senator's office, once connected ask to speak with the Military Legislative Assistant (MLA) or Legislative Director. *Get name and e-mail address of the MLA or Legislative Director, if you do not already have it, and follow-up your phone call with an e-mail.***

### **SURVIVING SPOUSE ISSUES**

All Chapters and Councils need to be diligent in reminding their membership to check ALL their paperwork for accuracy on beneficiaries, etc.

Military retired pay stops on date of death. Many spouses and even officers do not know this. DFAS, VA, and Social Security need to be notified of death "immediately" to prevent payments being made and clawed back. The same goes for other reoccurring payment accounts.

Spouses who have been married to two military officers and both have him/her as SBP beneficiary will have to make decision on which account to draw SBP on. DFAS will stop any SBP payment currently being made until a decision is received. They cannot receive SBP from both military spouses.

Some military officers have been married more than once. Former spouses, more often than not, attach SBP along with other assets in the divorce and the divorce decree is supposed to be documented with DFAS. Then, DFAS is supposed to pay the former spouse the SBP.

Well, there have been several cases where the military officer changed the beneficiary to the later spouse. Then, when the officer dies, the wrong spouse is paid. Oh, yes, DFAS makes mistakes!!

Currently, an 80-year-old second spouse in TX owes \$57,000 because of the above. DFAS paid her in error for 4 years. The former spouse, who attached SBP in the divorce, contacted DFAS and DFAS recognized their error. The second spouse lost the SBP, DOD garnished her social security and grabbed her IRS refund. The surviving spouse has taken a reverse mortgage to try to live. So, sad and so needless!

In another case divorce occurred, decree documented with DFAS, and officer changed beneficiary to second spouse. DFAS paid second spouse. When former spouse contacted DFAS, she was told they saw nothing to show she was ever married to the officer. Fortunately, she had a notebook with every document related to their nine-year divorce. Her daughter helped her file an appeal with the Board of Review, and they ruled in her favor.

We cannot make our officers in our chapters do anything. Yet, we are negligent if we do not continue to stress the importance of making certain their personal affairs are in order with properly documented beneficiaries and family who knows what to do and expect upon their demise. This is also true for our surviving spouse members and their families.

### **MOAA PUBLICATIONS**

The new MOAA Publication "Preparing For the Loss of a Military Spouse" has been reviewed. The publication serves two purposes: 1) to provide help getting affairs in order, and 2) to guide surviving spouses through the first steps to take following a military spouse death. The Survivor Checklist in the publication has been revised once again. It is still a solid reference!

The MOAA publication "Family Matters: Personal Inventory for Peace of Mind" is still a good tool to guide members in getting their affairs in order. Also, you are encouraged to download "A Survivor Checklist" as well.

To find these publications, please go to the MOAA website at [MOAA.org](http://MOAA.org) and then Login. Click on Resources and under Surviving Spouse, you will find "Preparing For Loss Of A Military Spouse" and "A Survivors Checklist". Further down the page under Spouse and Family, you will find "Family Matters: Personal Inventory for Peace of Mind". "Former Spouse Benefits" as well as the "Remarriage Guide" (digital only) are found here too.

MOAA list Gold Star Wives of America (GSW) as resource. Unfortunately, GSW has gone rogue in the last year resulting in ethical, legal, and financial issues! It has been such a mess! It remains to be seen just how long GSW can stand. Presently, the organization still stands but many of the original GSW members are not renewing their membership, and they are joining the Gold Star Spouses of America!

Gold Star Spouses of America is a new organization which has been created, and it will honor and serve the interest of Gold Star Spouses as they should be in the organization. *It is suggested that you use Gold Star Spouses of America as a resource! Any surviving spouses eligible for gold star membership are **encouraged** to join the Gold Star Spouses of America organization.*

**The *most active* surviving spouses Facebook groups following these bills are:**

- "DIC Surviving Spouses/DIC Increase Advocacy"
- "Love Lives on Act of 2023 Advocacy"
- "Military Survivors DFAS/SBP Issues"
- "MOAA Surviving Spouses and Friends"
- "Gold Star Spouses of America" (New)

**TNVET Update** – Bill Summers spoken update as follows:

**Annual Veterans Day on the Hill undecided due to election year, either the last Wednesday of January 2025 or first Wednesday of February 2025.**

**Still wrestling with property taxes for the 100% disabled vets.**

**Written update not provided. See TNVET website for updates: [tnvet.org](http://tnvet.org)**

**Separate Legislative Update**

**NEXT STEPS:**

**Stay Informed.** Be sure to subscribe to the weekly *MOAA Newsletter* for the latest AIA news and updates. Keep up with all the latest advocacy news at [MOAA's Advocacy News page](#).

Visit the MOAA website and navigate to the Advocacy in Action page to find out about virtual conferences and legislative visits to make your voice heard. Remember that its numbers as well as the message that counts.

**Council President's Report**

Our thoughts and prayers go out to the East Tennessee chapters who have now suffered two hurricanes back-to-back. Have been in contact with our neighbor Council President of North Carolina Jay Garbus for any needs of the MOAA members. Tennessee's Mountain Empire chapter without power.

The Peoples Conference by General Kelly in the making for next year.

The Council has a website now that all chapter presidents have access to. **[tncoc-moaa.org](http://tncoc-moaa.org)**

The annual awards for our chapters are coming up and it is time to put them in. Put your chapter members in for outstanding service awards 45 days prior to when you would like to present the award.

The MOAA grant programs are there to be used. So, apply!

Will Research the need for insurance question.

Recruiting free members into premium/life members MOAA will pay chapters \$15/\$30 for the upgrade. (Once they also become Chapter Members)

Showing up in person at the Council meetings gives the chapters a chance to share information with each other face to face in discussion.

Next meeting - January 15, 2025, at 11:00 AM CST, at Sammy B's restaurant in Lebanon, TN.

2024 08 13: 1<sup>st</sup> recon visit to Knoxville boots on the ground. Contact potential members to start the Rebuilding of TN02. Scouted facilities and met face to face with Doug Goins location for meetings priority recruiting the zip codes.

2024 10 01: The Council website went live. > **[tncoc-moaa.org](https://tncoc-moaa.org)**

Chapter visits (2024):

2024 06 20 SRC TN10	2024 08 13 ETC TN02	2024 09 23 UCC TN06
2024 07 23 MTC TN04	2024 09 21 FTC TN07	2024 09 28 SCC TN11.

Thank you for what we have accomplished in 2024.

## **Chapter Updates**

### **Chattanooga TN01 – Ray Mitchell: written update provided as follows:**

Board Meeting on the 8th (I was on vacation and could not attend)-update on the nomination committee for our new officers/board members. We confirmed our third social event for October 17th Hiwassee Train Ride. MOAA Chapter was represented at the Press Release at McDonald Farms to host the Hamilton County Fair on July 2nd. Attended the ESRG Luncheon on the 24th. AUGUST: Our August 27th Dinner Meeting had two speakers; Executive Director of the Tennessee Healthcare System Mr. Dan Ducker and Congressman Chuck Fleishmann. We were also honored to have in attendance newly elected District 27 Michele Renaue and State Senator Mr. Todd Gardenhire. We also added two new members to our ranks in August. Several members also attended Veterans Court Mentor Training on the 8th. Representative MOAA Chapter at the Southeastern Coalition Meeting on the 28th.

SEPTEMBER: Board Meeting on the 9th – The nomination committee announced the new leadership staff for the coming year. Recommended new officers are; CDR Ted Jewells-1st VP, COL Brett Hale-2nd VP, MAJ Jack Mullinax-Treasurer, COL Steve Whitley-Secretary. Recommended Board Officers are; Lt Col Tony Crowder Director of Interagency Outreach, CAPT Janet Meyers Director of Communication Services. Welcome to the Team.

Although more of a fund raiser event than a social event our Veterans Golf Classic on September 16th was a total success. This event is critical for our scholarship funding. Among the many things our chapter does in our community, scholarships are a major reason our chapter exist. Traditionally, we are only able to raise \$4,000 or \$5,000 for scholarships, basically from the goodness of our member's contributions. Although admirable, this is a far cry from what we hope to do in the future and the Veterans Golf Classic has the potential to triple this amount. I'm happy

to report that this year we raised over \$7,000. Combine that with our traditionally giving we should have nearly \$10,000 to offer for JROTC Scholarships. We accepted two new members this month. MOAA Chapter was representative at the Chattanooga Area Veterans Council Meeting (CAVC) on the 13th and the Southeastern Veterans Coalition Meeting on the 25th. Several members attend Veterans Court Mentor Training.

We continue to be very active in the veteran's community with Chapter members participating in many veterans' events in the local area. Several of us continue with training and attendance to the Hamilton County's Veterans Court.

As we get closer to Christmas time, we will ring the bell for the Salvation Army. We will collect toys for the Marines Toys for Tots program and hold a food drive for our local Food Kitchen.

I will close by saying we are proud of our chapter's moto "never stop serving" and I see it every day with our member's contributions, both financially and talent, to our area veteran's community. Because of your help we are making a difference.

### **East Tennessee TN02 (Knoxville) – Rebuilding Chapter Doug Goins POC via zoom**

Doug Goins and Steve Myers invited to council meeting to represent the chapter.

The TN CoC has been working hand in hand with National to bring life back to TN02 East Tennessee chapter. Dena Kilgore from National has been in contact with acting President Bill Potter informing him that Pete has the support of National to rebuild the East Tennessee chapter.

Doug Goins POC for TN02 attended the Council of Chapters meeting via zoom representing the East Tennessee Chapter.

If you know of anyone in the Knoxville area interested in joining a MOAA Chapter let the Council President know.

### **MOAA Memphis TN03 – Kathy Desjarlais: written update provided as follows:**

—August speaker was Colonel from Army Corps of Engineers who explained the various Mississippi River flood plains and dangers from flooding and earthquakes

—September speaker was one of our members who gave a presentation on 9/11. It was a very detailed and heart-wrenching presentation that including many of the "last call" phone calls from the hijacked aircraft.

—October loaded a semi to go to East Tennessee and North Carolina

### **Middle Tennessee TN04 – Larry Cotton: written update provided as follows:**

#### **I. Luncheon Meetings**

a. July 2024 – Monthly luncheon meeting held 23 July. Lt. Col. Pete Warner, USAF (ret.) spoke on the TN Council of Chapters.

b. September 2024 – Monthly luncheon meeting 27 August. Mr. Benjamin Nance, TN Department of Archaeology, spoke on the "Tennessee Maneuvers" during World War II.

c. October 2024 – Former Navy Lt. Greg Mays, Deputy Commissioner of the TN Department of Safety and Homeland Security, spoke on the department and its mission and activities.

#### **I. Advocacy**

- a. Each of the luncheon meetings concluded with a briefing on the 2024 legislation being emphasized through MOAA's Legislative Action Center. Chapter members were encouraged to use the platform as often as possible.
- b. Each monthly newsletter includes a Legislative Update and the President's Letter discusses how to use MOAA's Legislative Action Center for individual advocacy.

## II. Community Outreach

- a. \$1,500 approved by MOAA for the OSDTN Holiday Market planned for December but the final date is not yet determined. The cards for veterans will likely be primarily from Publix and limited to non-alcohol items.
- b. \$2,000 approved by MOAA for OSDTN Military Spouse Employment Seminar has been rescheduled for Friday, February 7, 2025, at Operation Stand Down Tennessee – Clarksville. Twelve (12) military spouses will be sought for 1-day seminar.
- c. Hunger Action Project was conducted Friday, September 20, 2024, at Operation Stand Down Tennessee from 12PM - 3PM. About 10 members and spouses participated in packing food 150 food bags for veterans.

## I. Other

- a. Our Chapter has added two (2) new members third the first quarter of 2024. Our best recruiters continue to be our current members!
- b. MTC MOAA began its annual scholarship campaign in August and has received approximately \$5,500, which is about average, and the campaign runs through the end of the year. The chapter contributes scholarships to veterans at Belmont, Lipscomb, and TN State Universities. We also have an endowed scholarship at Lipscomb. The chapter normally contributes any remaining funds to MOAA National for its scholarship program and already has 4 endowed scholarships in there.
- c. MTC MOAA's President, CAPT Larry Cotton, USN (ret.) was the keynote speaker at the US Submarine Veterans annual "Tolling the Boats" ceremony at the Middle Tennessee State Veterans Cemetery.

## **Mountain Empire TN05 – Don Thompson written update as follows.**

**Hurricane Helene & Hurricane Milton hit area. Keep them in our thoughts and prayers.**

- **We have had one new member this quarter. A detailed update with bio will be in the end-of-year newsletter**
- **Membership meeting, Blackthorn Club, Sunday, November 17, 2024, at 12:30.**
- **New officers will be voted in at this meeting and will be installed in January 2025.**
- **No members experienced significant damage from Hurricane Helene in late September. A number of members lost power and water for up to 5 days but experienced no structural damage.**
- **No potential recipients of MOAA Crisis Relief grants were identified.**
- **MECMOAA is exploring setting up a Veterans Treatment Court in cooperation with Sullivan County judges.**
- **MECMOAA will be participating in Wreaths Across America with distribution at the Mountain Home National Cemetery on December 14, 2024.**

**Upper Cumberland TN06 – Scott Jacobsen written update as follows.**

1. Fall Membership meeting with 50 attendees. National Visit from Frank Michiel and NJROTC presentation on their visit to Normandy for the 80th. anniversary.
2. Fall Officers call with 40 attendees.
3. Hometown Heroes, hosted a MOAA booth with information and brochures. This event is in honor of our Hometown Medal of Honor recipient, First Sgt. Milo Lemert, USA
4. "Line the Streets" to send off our National Guard unit as it deploys for an extended deployment to Kuwait.
5. Begin annual scholarship search for this year's \$2000.00 awardee
6. Annual Christmas Party on 8 December with a full dinner and our famous Secret Santa.

**Also, we will target this year's Christmas giving campaign to East Tennessee Foundation, Neighbor to Neighbor Relief Fund.**  
**(93 cents out of every dollar goes to the people in need)**

**Ft Campbell TN07 – Brian Lynch: written update provided as follows:**

- 20 Jul Luncheon Montgomery County Public Library  
Speaker: Montgomery County Mayor Wes Golden
- 16 Aug Fort Campbell Golf Course  
7<sup>th</sup> Annual Colonel Ted Crozier MOAA Golf Scramble
- 17 Aug Luncheon Fort Campbell USO  
Speaker: Chapter member Steve Singleton "Flags of the American Revolution"
- 21 Sep Luncheon Montgomery County Public Library  
Speaker: Frank Michaels, CPT, USN (RET), MOAA Senior Director, Council & Chapters

**Stones River TN10 – Written update provided by Keith Prather as follows:**

July: MOAA Program Director for Chapters and Council Dena Kilgore as our guest speaker.  
September: Our annual chapter picnic.  
October: Tour at Arnold AFB.

**Sumner County TN11 – Stewart Reeve: written update provided as follows:**

Our thanks to Council president Pete Warner and the Council secretary for not only attending our Sep. 28 meeting but for filling in as our guest speakers. MOAA national had scheduled Col Jim O'Brien, USAF (ret.), executive vice president and chief operating officer, to visit our chapter however concerns about the impending storms forced him to cancel his visit and plan to reschedule in 2025. Pete gave an outstanding summary of national priorities and then provided a great overview of Council activities.

His presentation sparked lively and timely conversation among the members. That conversation will be useful in our plans for the new year.

Our chapter had changed our meetings from a dinner on the fourth Thursday evening at the VFW in Hendersonville to noon lunch on the fourth Saturday at the Hendersonville Senior Center. The move had been prompted by the remodeling of the VFW kitchen and it was an attempt to gain attendance by members who did not like to drive at night. After reviewing attendance records and in polling the membership we have chosen to return to the dinner meeting on the fourth Thursday.

Our next meeting is Oct. 24 at 6 p.m. at the Hendersonville VFW where we will collect donations for the Toys for Tots program and the Sumner County Veterans Home.



We will not have a meeting in November. Our Christmas meeting will be Dec. 8 at 3 p.m. at the home of our First Vice President Frank Edwards.

**General Andrew Jackson TN12 – Bobbie A. Bell: written update provided as follows:**

**Luncheon Meetings**

- a. August 2024 – our speaker was COL (R) Sammy Hatcher who spoke on Cumberland College's historic football game loss to Georgia Tech
- b. September 2024 – our speaker was Dr. Jackie Pair. She works in the VA Vocational Development department & spoke to us about the various programs she administers through the VA, some of our golfers were especially interested in the PGA-sponsored program that allowed VA patients in the program to play at any PGA course in the country for free.
- c. October 2024 – our speaker was Ben Nance from the Tennessee Department of Archeology. He presented a slide show & spoke on the sites in Tennessee of the WW II maneuvers.

**Correspondence**

The chapter uses the monthly newsletter as the primary means of communication outside of our monthly meetings. Items are sent out to the whole chapter between meetings. This primarily involves advocacy issues.

**Membership**

Our membership chairman as well as the president scans the MOAA site for prospective new members although with the site being down for some time now, we have not gotten any new names. We have 1 person that is considering moving his membership to our chapter due to a conflict with the meeting time of his current chapter, Also, a blurb is being put in the local papers, inviting eligible folks to visit our meetings.

**Advocacy**

The membership is kept informed of the issues & urged to support them.

**Community Project**

The club, over a 2month period, donated between 47-50 gently used coats to a local church for distribution.

**Leadership**

All slots are filled & there has been no change. We are looking at prospective officers & board members for 2025. Expect the board & officers to remain the same for 2025 except for 1 new board member who will replace a retiring board member.

**Business card drawing: Dan Sullenger from General Andrew Jackson chapter won the drawing and had his meal taken care of by Pete and Sandy Warner.**

**Conclusion of Meeting**

The meeting was adjourned at about 12:50pm CST.

**Next Meetings and Future Events**

**October 17 Monthly Leaders Roundtable on Community Outreach**

Please join us on Thursday, October 17, at 7:00pm (EDT) for our monthly Leaders Roundtable discussion where we will discuss community outreach. Learn about the MOAA Foundation's Crisis

Relief Program and the Foundation's Community Outreach Grant Program for councils and chapters.

**Proposed 2024 future TN Council of Chapters Meetings:** \_

Our next meeting is scheduled for January 15, 2025, at 11:00 AM CST. The meeting will be in person at Sammy B's in Lebanon, TN. Weather permitting.

**Future Meetings – at Sammy B's or on Zoom!**

TN CoC Meeting:	16 April 2025
TN CoC Meeting:	16 July 2025
TN CoC Meeting	15 October 2025

Minutes prepared and submitted by Sandy Warner, Secretary, TN Council of Chapters