



# The Volusia Officers Call

West Volusia MOAA Chapter, INC. (WVMC)  
An Affiliate of the Military Officers Association of America



**Vol 33, No 7, MAR 2025**

*Inside this Issue:*

**President's Perspective**  
Page 1

**Club Leadership**  
Page 2

**MOAA Take Action**  
Page 2

**Legislative**  
Page 2

**Last Meeting Minutes**  
Page 3

**Membership**  
Page 5

**Chief of Staff**  
Page 5

**Guest Speakers Bio**  
Page 5

**Photos**  
Page 6 & 7

**Chaplain's Corner**  
Page 8

**Upcoming Meetings**  
Page 8

**Operation Camaraderie**  
Page 9

**Items to Note**  
Page 10

## **MOAA's Mission**

The Military Officers Association of America (MOAA) is a nonprofit veterans' association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors. Membership is open to those who hold or have ever held a warrant or commission in any component of the Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Public Health Service, or NOAA and their surviving spouses.

## **President's Perspective—**



By the time you read this edition of the VOC, Black History Month will have been celebrated throughout our country. Far too many black Americans' contributions to our great country have gone unnoticed compared to the rest of our population. As a retired U. S. History Teacher and a former Brigade H/R officer, I have always honored all people of color, men, and women, who have contributed to the great accomplishments of our country. Diversity, Equity, and Inclusion (DEI) funding and programs, which have been in the media lately, are targeted to be unfunded. Does this mean that our recognition of the accomplishments of all our people of color, men, and women, will be dismantled and their history erased? No, it does not. And, as such we in MOAA must continue to advocate for all our service members, spouses, veterans, and retirees. MOAAs advocacy efforts are inclusive. The key Priorities for action include targeted pay raises, Basic Allowance for Housing, and Concurrent receipt and the Major Star Act. These priorities are all inclusive and equal. Go to the MOAA website to register as an Advocate.

LTC Laura Wickett, USA, RET  
President

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**MOAA Take Action Center -**

<http://takeaction.moaa.org>

**Legislative -****MOAA Earns Spot on 'Top Lobbyist' List for 18th Straight Year**

MOAA's ongoing work on Capitol Hill on behalf of its members and the wider uniformed services community received recognition Dec. 5 from *The Hill*, a leading Beltway news outlet, which again included the association on its list of Top Lobbyists.

It's the 18th consecutive inclusion on the list for MOAA, which was honored alongside the American Cancer Society, AARP, and the Veterans of Foreign Wars in the list's Grassroots section— a move that showcases the association's nationwide reach and the ongoing dedication of its membership. MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), said, "While our staff works tirelessly in Washington to make a difference, this award doesn't happen without the thousands of active MOAA members who keep our priorities at the top of their legislator's to-do lists. Whether it's through their [local chapter](#), a [virtual chapter](#), our [Legislative Action Center](#), or all three, your voice makes a real difference on behalf of those who serve and have served, their families, and their survivors."

(Continued on page 6)

**Credit Cards now accepted—**

Credit cards are now accepted for our luncheons. The meal cost using a credit card is \$25. The additional one dollar is to pay the servicing company that processes the credit cards. The meal cost if paying by cash or check is still \$24.

***Last Meeting (5 FEB 2025) -***

President LTC Laura Wickett called the meeting to order at 1145 hours.

Attendance: 28

MAJ Raul Gonzalez gave the invocation followed by The Pledge of Allegiance.

LTC Wickett welcomed our members and guest: Our guest speaker is Ben Flowers, Jr. CEO of Mainstreet Community Bank.

Lunch was served: salmon, roasted potatoes, broccoli and cauliflower and dessert-cheesecake

LTC Wickett asked MAJ Gonzalez that the 50/50 drawings be done at this time. Then the members' free lunch drawing.

CDR Judith McLaughlin won the free lunch for the 5 MAR 2025 meeting/luncheon.

LTC Michael Magee introduced our guest speaker: W. Ben Flowers, Jr., CEO Mainstreet Community Bank of Florida.

Ben is a lifelong DeLand resident and one of five children of Bill and Julie Flowers, both Stetson graduates. His father was a renowned fishing guide on the St. Johns River and wrote fishing articles for local newspapers, including the DeLand Sun News, The Daytona Beach News-Journal, and The DeLand Beacon. His mother, a preschool teacher, taught at First Presbyterian Church in DeLand and later founded the preschool program at DeBary Presbyterian Church. Growing up on the St. Johns River was a privilege that shaped his life.

Since earning a Finance degree from the University of Florida in 1985, Ben has worked at SunTrust Bank, SouthTrust Bank, and Mainstreet Community Bank of Florida. At SunTrust Bank, Ben spent 8½ years as a lender, branch manager, and vice president. Ben joined SouthTrust Bank in 1993 as a commercial lender and group vice president, leading the West Volusia lending division. In 2002, Ben co-founded Mainstreet Community Bank of Florida, serving as President and CEO from its open-

ing in 2003 until 2023. Ben now serves as CEO, focusing on strategy and business development. Mainstreet operates nine branches across Central Florida, managing \$825 million in assets.

Ben's community involvement includes serving as treasurer (2000) and board member for the Greater DeLand Chamber of Commerce, and as a long-time member of the DeLand Breakfast Rotary Club (since 1992), where Ben held roles including treasurer (1998-1999), board member (1995-1997), and president (2006-2007). Ben served on the boards of The House Next Door (1993-1997) and Theater Center, Inc. (1990-1996) and graduated from Leadership DeLand in 1987. Ben also is an active member of the DeLand Quarterback Club (Captain, 2003) and the Florida Bankers Association, where he served on the board (2011-2015) and as chairman of its Education Foundation Board (2017-2019).

Mr. Flowers stated that Mainstreet Community Bank was started in 2003 with investors (snowbirds from Michigan) with 7 ½ million dollars. There are currently 9 locations in Florida. Their goal is to provide the best customer service and develop personal relationships with their customers.

Mr. Flowers stated there are challenges in the banking industry. One being that credit unions have taken over the car loan business. Interesting fact is that credit unions do not pay taxes.

LTC Wickett presented Ben Flowers with a certificate of appreciation and thanked him for speaking to us today.

LTC Wickett asked if there were any corrections to the 8 JAN 2025 Luncheon Meeting Minutes as posted in the VOC. Motion to approve the minutes as posted in the VOC was made by MAJ Raul Gonzalez and seconded by Col Jim Pugh. Motion carried.

(Continued on page 4)

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*Last Meeting - continued from page 3*

**OLD BUSINESS:**

LTC Wickett presented MOAA Leadership Awards to: MAJ Raul Gonzalez, Maj Pete Durnell, COL Jack Burtnett, and LTC Michael Magee.

**NEW BUSINESS:**

MAJ Pam Ring, our Chapters representative to the Hometown Heroes Committee of DeBary, made a motion to sponsor one DeBary Hometown Heroes Banner for \$125.00. The motion was seconded by MAJ Raul Gonzalez. After some discussion the motion was amended by CW4 Thomas Jackson and seconded by CW4 Ted Seaman that we purchase the DeBary Hometown Heroes banner for \$125.00 and donate \$125.00 to the Hometown Heroes Programs of Orange City, Deltona and DeLand. Motion carried.

LTC Wickett called for reports:

Secretary's Report: LtCol Twila Davis-stated she has completed the input for the MOAA LOE Award and it has been submitted. She thanked everyone for their input.

Treasurer's Report: Maj Pete Durnell - reported the checking account balance as of 1 FEB 2025 is \$2326.96 and \$6,756.81 in savings. There is a 12/month CD of \$6,000.00. Total assets of \$15,083.77. Note: \$2000.00 is earmarked for a JROTC Scholarship. Treasurers report is given for informational purpose and is subject to audit.

Directors and Committee Reports:

LTC Michael Magee -1<sup>st</sup> VP /Speaker Coordinator-stated he is coordinating speakers for the March and April meetings. If anyone has suggestions for speakers please contact him.

2nd VP- MAJ Raul Gonzalez: nothing to report.

Directors

Jack Burtnett-Director- nothing to report.

Maj Curt Voelbel -Director -excused.

MAJ Shirley Burtnett-Director-reminded the members of the Retiree Appreciation Day event will be held at UCF, 12715 Pegasus Dr, Orlando on 22 March 2025 starting at 0900 hours. This event is sponsored by Fort Stewart Retirement Services Office.

MAJ Pam Ring -Scholarship Chair -stated she and LTC Wickett visited Taylor/Dewitt High School to discuss our Chapters Scholarship Program and that the Scholarship Letters and Leadership Award Letters were sent to the 5 High Schools in our area.

LTC Mike Galaty -Legislative Chair- reminded members to go into the MOAA website and take action on the legislative items.

Maj Curt Voelbel -Chief of Staff and Membership Chair- excused.

CW4 Thomas Jackson-Community Relations - stated the VA Clinic in Daytona Beach is very nice and is increasing services. He stated he has delivered food donations to the Barracks of Hope and that they are at full capacity. They are still accepting men's clothing donation, food items and toiletry items.

CH LtCol Chris Hoffmann- Chaplain-excused.

COL Jack Burtnett - Editor - nothing to report.

Ms. Lisa Hightower - Surviving Spouse Liaison -nothing to report.

LtCol Twila Davis- Personal Affairs-sent thinking of you cards to Ms. Karen Clay and CAPT and Mrs. Larry McCabe.

**ANNOUNCEMENTS:**

MAJ Pam Ring announce the "Spirit of DeBary" Dedication Ceremony on February 17, 2025 1000 hours at Memorial Park 79 Dirksen Dr., DeBary honoring those who served in the U.S. Army with the unveiling of an Army tank.

(Continued on page 6)

## Membership -

The difference between 60 and 48 is the number of new members needed to meet our goal for 2025. Twelve sounds ambitious, but we have been successful in past years and we can do it again with your help. Remember, the larger our numbers, the greater our impact on our community and advocacy mission. We have some upcoming recruiting events planned. However, many of you have proven to be most effective in one-on-one conversations with other Veterans. Three elements for recruiting success are passion, preparedness, and intentionality. When you share why you are a chapter member, do it with passion and excitement. Beforehand, prepare what is commonly called an "elevator Speech". That is simply a short one-to-two-minute presentation of what MOAA and our chapter does that benefits all Veterans: active, retired, and former, both officers and enlisted. Being intentional, of course, is making it happen; look for opportunities then strike up the conversation, and lastly, if they are an officer, invite them to our next luncheon. If you need help closing the deal, have them contact me, Maj. Curt Voelbel @ 386-479-3400 or [LgtCurt@gmail.com](mailto:LgtCurt@gmail.com).

### Framework of an Elevator Speech

1. Make yourself heard by letting legislators know what is on your mind; influence legislation that benefit all active duty military and veterans.
2. Give back to our community.
3. Expand your social opportunities.
4. Network with fellow officers.
5. Stay informed of national issues.
6. Find "camaraderie with a purpose".

If you are not a current dues-paying member of MOAA National, we encourage you to join by going to the MOAA Website - <https://www.moaa.org/content/join-moaa/why-join-moaa/> information on Basic, Premium and Life memberships are described. When on the website, scroll down to join.

Maj Curt Voelbel, USAF, RET  
Membership

## From the Chief of Staff -

Remember to stop by the table at our luncheon to purchase a bunch of potential winning 50-50 tickets @ 3 for a dollar.

Cash donations may be dropped in the buckets at the door for Veteran's Causes and JR ROTC Scholarships.

Sample Tee Shirts and Hats with our local chapter Logo will be on display for you to purchase or order. Pricing TBD.

Maj Curt Voelbel, USAF, RET  
Chief of Staff



## Guest Speaker's Bio -

Mr. Ryan Lowry has been studying the Second World War for almost twenty years of his life. He began talking with veterans and collecting artifacts, which, after so long, has blossomed into a veteran interview archive and an artifact collection totaling more than 10,000 objects covering America's involvement in the war. He graduated from University of Florida with a BA in Mandarin Chinese Language and Literature, then graduated from American Military University with a MA in History. He has spoken all over the state of Florida on the subject of World War II and recently published his first book *Sandspit Assault: The Battle of Eniwetok Atoll* focusing on a pivotal battle in the Pacific Campaign. His highlight was being a guest curator for his own World War II exhibition at the Museum of Arts and Sciences in Daytona Beach in 2023. Today, he continues to study the war and currently is writing another book on WWII's involvement in Florida.



***Last Meeting - continued from page 4***

LtCol Davis shared the Veterans Stand Down Event, Honoring all Who Served, March 21 and 22, 2025 from 9:00am to 2:00pm Ocean Center, 101 N. Atlantic Ave, Daytona Beach.

LTC Wickett announced:

Executive Board Meeting will be held on 12 February 2025, 1000 hours at the American Legion Post 6. Members are welcome to attend.

Our next luncheon meeting will be 5 March 2025 1100 hours at the DeBary Country Club.

Meeting adjourned at 1330 hours.

*LtCol Twila Davis, USAF, RET  
Secretary*

***Legislative—continued from page 2***

MOAA's advocacy work is far from over for the year as legislators move forward on the annual National Defense Authorization Act (NDAA), [comprehensive benefit reforms for veterans and caregivers](#), and other key priorities.

**When MOAA Speaks, Congress Listens.**

Do Your Part - Learn more about MOAA's key advocacy issues and contact your elected officials using our messaging platform.

*LTC Michael Galaty Jr, USA, RET  
Legislative*

***Pictures from last meeting—***

WVMC President LTC Laura Wickett, USA, RET, presents the Florida Council of Chapters Leadership awards for 2024. From left to right: Maj Pete Durnell, USAF, RET; LTC Michael Magee, USA, RET; COL Jack Burtnett, USA, RET; and MAJ Raul Gonzalez, FLARNG, RET.

*Photo by LTC Ernie Tauber, USANG, RET*



Mr. Ben Flowers tells the WVMC attendees about his experiences as President and CEO of Mainstreet Community Bank.

*Photo by COL Jack Burtnett, USA, RET*



Mr. Ben Flowers being presented with a Certificate of Appreciation by WVMC President LTC Laura Wickett, USA, RET.

*Photo by COL Jack Burtnett, USA, RET*

### ***The Spirit of DeBary Dedication***

The "Spirit of DeBary" was dedicated to the the courageous U. S. Army Veterans who have served our nation with honor and sacrifice. This Tank stands as powerful symbol of the DeBary Community's gratitude for the men and women who defend our freedoms." On display at Memorial Park, 76 Dirksen Dr., DeBary.



Maj Pam Ring representing WVMC standing with a WWII veteran next to the Spirit of DeBary.

Councilman at Large from DeBary and Maj Raul Gonzalez representing WVMC at the dedication ceremony.



### ***Member Responsibility for Luncheons***

We have been having a problem and need your help. People have been committing to come to the WVMC luncheon and not showing up. When we order the meals based on the number of people who have said they are coming, we must pay for them whether everyone shows up or not. "People making reservations for the luncheon/meeting are expected to pay unless they cancel their reservation before the Friday prior to the luncheon." If there is a legitimate reason, please notify Maj Curt

## The Chaplain's Corner -



### The Blessings of Laughter

At one time I had been the chaplain for a women's group. They got a lot of business done and it was productive. Yet, one of the things they did was have someone share a joke or funny story at the end of each meeting. It would seem odd to have this in a business meeting, but maybe not.

Laughter is such a part of life and a way to deal with the difficulties and inconsistencies in life that it is indispensable. Yet, not all laughter is the same. We know that we can laugh at the misfortunes of others. Yet, this rarely brings the peace and happiness that occurs when we laugh at a good joke, a romantic comedy on television, or even at our own faults.

Laughter keeps us mentally healthy. It's almost impossible to feel angry, depressed, anxious, guilty, or resentful in the middle of a good laugh. Yet, how easily we can become fearful at the news of the world, become serious about our health issues, or anxious about our future.

So, how can we incorporate laughter into our day? When you look at yourself in the mirror each morning, remember to smile. Have contact with children. They usually make us smile and laugh at their antics, their stories, and their play. Remember the jokes and funny things that you did when you were younger. Recall them with fondness and have a good laugh. Look for opportunities to do fun things. We all know we have to shop, go to appointments and meetings, and do our ministries. But how about taking a walk around in the park to break up the day? Maybe you could sit outside and watch the clouds in the day or the stars at night. Play with your pet.

Remember that the Lord said that He has

come to bring us joy, and that our joy might be complete. Joy is deeper than happiness or the laughter we can enjoy with a good joke. But I suspect we will never attain true joy unless we are able to relish the happiness found in life each day.

*LtCol Chris Hoffmann, USAF, RET  
Chaplain*



The next meeting, 5 MAR, will be held at the DeBary Country Club, 300 Plantation Club Drive, DeBary, FL 32713. The meal will be Chicken Milanese w/lemon caper cream sauce and two sides. There will also be a dessert. The lunch cost is \$24 per meal if paid by cash or check; \$25 if paid with a credit card. We ask that if paid with cash exact change helps. Our guest speaker will be Mr. Ryan Lowry. Mr. Lowry's topic will be "D Day: The American Involvement". He currently manages "Patriot Preservation LLC" which hosts traveling exhibits of World War II.

**Upcoming Meeting: 5 MAR 2025**

**Following Meeting: 2 APR 2025**

**Upcoming Board Meeting: 12 MAR 2025**

Meetings are held at the DeBary Country Club, 300 Plantation Club Drive, DeBary, FL 32713. Social hour starts at 1100 hrs., lunch served at 1145 followed by an interesting guest speaker, then a short business meeting.



**JOIN WEST VOLUSIA MOAA CHAPTER  
FOR OUR THIRD OUTDOOR  
OPERATION  
CAMARADERIE  
PICNIC**

**SATURDAY, MAY 17, 2025, 10 AM to 3PM**

**American Legion "Adam Quinn" Post 6  
(1087 Biscayne Blvd, DeLand, FL 32724)  
*At the DeLand Municipal Airport*  
Hot Dogs, Hamburgers, Sides & More.  
Soft Drinks included.  
(American Legion Post 6 Canteen will be operational)**


**\$10.00 per person (pay onsite)**

**AMERICAN LEGION MEMBERSHIP NOT REQUIRED**

**RSVP: MAJ Raul Gonzalez to 386-366-4473**

**Or e-mail [majgonz@earthlink.net](mailto:majgonz@earthlink.net)**

**RSVP NO LATER THAN 09 MAY 2025**



**The Volusia Officers Call**  
**West Volusia MOAA Chapter, INC.**  
*An Affiliate of the Military Officers Association of America*



**Items to Note -**

**Free Meals**

Those attendees who win a free lunch from the "ticket drawing" will only be able to claim their free lunch at the NEXT meeting.

If you are receiving this via U.S. Postal delivery and if you have email, we can get the VOC to you more quickly and at less expense to WVMC. Please let the editor know your email by contacting him at volusiaofficerscall@gmail.com

*Notice: WVMC does not endorse any of the paid advertisers.*

New name tags are available from MAJ Raul Gonzalez at the monthly meetings or by contacting him at: majgonz@earthlink.net. The cost is \$15.

Check out **OUR** website at [www.wvmoaa.org](http://www.wvmoaa.org) It has a lot of information and links to useful information for all vets. The website gives guidance about how prospective members can join MOAA and WVMC.

**National MOAA and the West Volusia MOAA Chapter are nonpartisan organizations.**

To help us serve you better, we are asking all members to send copies of their DD 214 to our Secretary, LtCol Twila Davis at (email): flygirltcc@gmail.com. If you feel more comfortable, redact your social security number.



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**DeBary Country Club**

The Perfect Venue For Special Occasions.  
 Partnering with West Volusia MOAA.  
 Committed to our members and veterans.

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