

Standing Strong Together: The Mission of MOAA and Our Surviving Spouse Virtual Chapter. Through MOAA and the SSVVC, we ensure that no surviving spouse walks alone.

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Message from the President of Surviving Spouse Virtual Chapter (SSVC)



Dear Members,

We are approaching the end of 2025. As a reminder, SSVVC will not hold meetings in November or December. Our September 16 meeting will include updates on the progress of amending the SSVVC Bylaws, some previews of next year's agenda and programs, and our featured speaker, Teresa Taylor, USCG Gold Star Wife, Green & Gold Congressional Aide, and Veteran Advocate. Teresa Taylor is a USCG Gold Star wife and dedicated advocate for veterans and military families. She currently serves as the Green & Gold Congressional Aide to Congressman Barry Moore (AL-1), where she acts as a liaison to federal agencies on behalf of veteran families.

Her professional background includes serving as Executive Assistant to the CEO of Veterans Recovery Resources in Mobile, Alabama, supporting strategic initiatives and outreach for veteran services. She has also gained experience in campaign management, nonprofit marketing, and broadcasting as a cohost of Common Sense Town Hall Radio. An active volunteer, Teresa has participated on boards and committees, including MOAA's South Alabama Chapter, the Dance Without Limits Foundation, and the Veterans Recovery Resources Advisory Board. She is also the author of *Night Flight: The Courage and Calling of a Coast Guard Pilot*. Guided by service and faith, Teresa combines professional expertise and personal experience in her ongoing efforts to honor veterans and their families.

At our October 21 meeting, there will be a review and vote on the Amended Bylaws and a discussion of the implications of the changes to our membership structure. You will receive a copy of the original Bylaws, marked with changes and updates, well in advance for review.

The usual caring and sharing of ideas, driven by member input, is also scheduled for our "virtual cocktail hour." If you have a topic you want investigated or discussed, please send an email outlining

it to our address mssvc02@gmail.com. Depending on the complexity or urgency of the issue, it will be included in October's meeting or tabled for next year.

Looking ahead, 2026 marks the 250th anniversary of our nation's founding. Whenever possible, we will incorporate American history and colonial spirit into our programs, book selections, and meetings. Let's celebrate this significant milestone! I am currently working on securing speakers for 2026. Contact me if you have a suggestion for a speaker. There are still a few openings. Email mssvc02@gmail.com with details and contact information.

Again, thank you all for your attention to my musings, your attendance, your thoughtful participation, and all that you do. It is a blessing to lead such a remarkable group of Survivors,

Pat Green, President SSVc

MOAA Surviving Spouse Virtual Chapter (SSVC) Membership Report

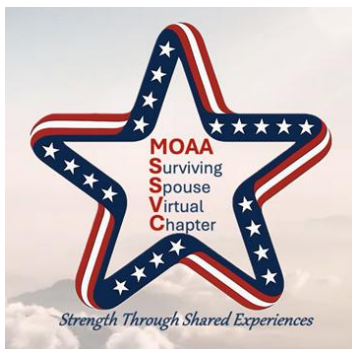
September 2025

We have 287 registered members for the Surviving Spouse Virtual Chapter: 229 surviving spouses, 72 surviving spouse liaisons, and 35 surviving spouses who are also surviving spouse liaisons. Additionally, there are 3 MOAA staff members and 1 MOAA Board of Directors member. We added two members in August. During our last chapter meeting on August 19, we had 45 participants.

.Everyone is a Chapter Recruiter! Please provide me with one potential member's name and phone number by February. Another option is to have them apply directly by emailing mssvc02@gmail.com.

Thank you in advance for your support.

Roy Yenchsky
Surviving Spouse Virtual Chapter, Membership
316-214-4234, wichitaroy@hotmail.com, 5112 S 247 St W, Goddard, KS 67052



The **Surviving Spouse Virtual Chapter website** is currently being developed and will be completed soon. The main site layout has been planned and is now being finalized. Stay tuned...

MOAA Surviving Spouse Advisory Council (SSAC)



Mission: The SSAC offers unwavering support, advocacy, and resources for surviving spouses of active-duty military personnel and veterans. The council also provides guidance and empathy to help spouses navigate military life and prepare for loss challenges. Council Members: Virginia Gail Joyce (Chair), Pat Green, Vivianne Cisneros Wersel, Au. D., Nora Durham, Cheryl Toland, Roy Yenchesky, Susan R. Collins, Kathy Thorp, Capt., USNR, Ret.

Surviving Spouse Virtual Book Club

Pat Green

Hello Fellow Readers,

I hope you all have had some extra time for reading during your lazy summer days. Few pastimes are more enjoyable or relaxing. This year, we are focusing our reading materials on United States history and American classics to celebrate our nation's 250th anniversary.

The reading list is compiled from suggestions by our members. If you'd like to suggest a book, fiction or non-fiction, please email information about the selection to mssvc02@gmail.com. We are currently working on the 2026 list.

We have two Book Club meetings remaining in 2025:

September 16, A CALAMITY OF SOULS by David Baldacci. The discussion will be hosted by Ann Armstrong.

October 20, LESSONS IN CHEMISTRY by Bonnie Garmus. The leader will be Nora Durham.

Our membership is just over 20. Attendance varies depending on the discussion topic and personal schedules. The invitation is extended to all Chapter members. If you want to observe a meeting or join, use the link provided in the invitation. You are very welcome!

Keep those pages turning,

Pat

Stay informed and attend these excellent forums sponsored by DoD and VA. Mark your calendar and be sure to attend!



VA/DoD Joint Survivors' Forum –[Click to SUBSCRIBE to all Forum Updates!](#)

Next Forum - September 25, 2025, 9 am EST - Noon



Support for Military
Personnel & Their Families

Defense Department Survivor Symposium Series

Next Forum- October 24 from noon to 3 p.m. EDT.

- During the October event, experts will:
- Discuss Medicare and TRICARE For Life.
- Provide details about third-party representation
- Give an overview of Social Security considerations.
- Offer updates from the Defense Department, Defense Finance Accounting Service and Department of Veterans Affairs.

Sign up for The Survivor Connection eNewsletter to receive updates about future symposiums. Click to REGISTER HERE **REGISTER NOW**

The next symposium will be June 27 from noon to 3 p.m. EDT. During the June event, experts will:

Sign up for The Survivor Connection eNewsletter to receive updates about future symposiums.



Surviving Spouse Corner: Writing Your Legacy

By: Gail Joyce

"The legacy you leave is the life you lead." -- Unknown

As spouses and survivors of those who have served and defended our freedoms and our country, we play a vital role. We have very interesting and unique stories to tell.

Sharing your legacy – telling your story – will contribute to a more realistic narrative about life in the military and what it means to be a military spouse. It will better describe the roles we as military spouses and survivors have played. We have demonstrated leadership, strength, flexibility, dependability, and determination.

Over the years, whether our spouse was on active duty or retired, we have worked alongside, in front, and behind. We are often recognized as the unsung heroes of the military establishment.

Sharing Your Story



How do you begin to write about your legacy? First, decide how you want to tell your story: It can be an essay, a video, a recording, a letter, a blog, or a combination of different methods.

Next, decide on your audience: Family? Friends? Colleagues? Community? Of course, you can always produce several versions, depending on your audience and method.

Our stories – our legacy – can demonstrate the unique experiences and challenges we faced when married to a servicemember. These stories provide a personal perspective on military life as we know it. They showcase the many challenges of frequent moves, deployments, and how it all can affect our families, especially our children.

[SURVIVING SPOUSE CORNER: [Resources for Caregivers](#)]

When writing your story, share the experiences that will educate your readers and create understanding about the different challenges you encountered. Share lessons learned along with any failures ... and successes! Also share stories about special relationships, the numerous moves and major choices you made. Your stories will be celebrated, cherished, and appreciated by your family, friends, and colleagues.

Many stories will turn out to be shared experiences. I travel a lot and talk to MOAA chapters and other military-associated groups where I always tell my story. As I talk about the frequent moves, my constant job changes, making furniture fit, the quarters assigned, and the undesirable locations, I always see a lot of heads nodding “Yes, I know!” right along with me.

And then I hear from other military spouses and survivors – different stories, unique experiences, and outcomes with lessons to be learned.

[SURVIVING SPOUSE CORNER: [What It Means When a Star Is Gold](#)]

During the military life we have shared with our spouses, we have demonstrated dedication, unwavering support, resilience, sacrifice, solidarity, and courage through many deployments and relocations. Make your story real: Write about what happened and when, and how your feelings are associated with specific events and milestones. Your story has the power to inspire, connect, and endure.

For example, through my talks and shared memories of my husband, Larry, and my son, Casey, I talk about my struggles and small victories, and I find others who can share and relate with my experiences. People often tell me that they remember my story long after I shared it.

Writing a legacy as a military spouse or survivor involves meaningful reflection about your experiences, values, and contributions. Our stories matter, and they need to be told. As Maya Angelou said, “Your legacy is every life you have touched.”

Start writing your story today!

Memorial Club vs. Army & Navy Club



If you are a life member of MOAA, you receive a discount for the Army & Navy Club in Washington, DC! Another club worth considering is The Marines’ Memorial Club in San Francisco. Both clubs have over 200 reciprocal clubs and hotels worldwide, including in the USA.

Club Comparisons: Both the Marines’ Memorial Club in San Francisco and the Army-Navy Club in Washington, D.C., offer unique benefits for members of the military community. Below is a side-by-side comparison to help you quickly see the highlights of each option.

Feature	Marines’ Memorial Club (San Francisco)	Army & Navy Club (Washington, D.C.)
Location & Heritage	A “Living Memorial” since 1946 in Beaux-Arts splendor, steps from Union Square.	Founded in 1885 on Farragut Square, just two blocks from the White House, it is a historic Five-Star Platinum club.
Facilities	Hotel rooms, rooftop bar, breakfast, theatre, library, exhibits, and event spaces.	Grand dining, Eagle Grill, Daiquiri Lounge, ballroom, meeting rooms, athletic center, 32 guest rooms, and a rich military library.
Reciprocal Network	Access to over 240 reciprocal clubs worldwide.	Reciprocal privileges at approximately 200 distinguished private clubs worldwide.
Membership Perk for MOAA Life Members	Eligible to join with standard membership options (life or annual).	Special reduced initiation fee of \$100 for MOAA Life Members.
Best For...	Those seeking a warm, historic, commuter-friendly club in San Francisco with cultural programs and a veteran-focused community.	Members drawn to a formal, exclusive officer-only environment in the nation’s capital, ideal for hosting and travel with global access.

References

Marines’ Memorial Association. (n.d.). Membership benefits. Marines’ Memorial Club & Hotel. Retrieved September 8, 2025, from <https://marinesmemorial.org/membership/>The Army and Navy Club. (2024, December). Membership benefits and information. Retrieved September 8, 2025, from <https://www.armynavyclub.org/>



Do You Know Your Spouse's Service's Birthday?

One of the events that was lacking in my life after the sudden death of my spouse was attending the Marine Corps Birthday Ball. Even though I did not attend the balls when he deployed, I would make a cake at home to celebrate the Marine Corps birthday with the children. After his death, I continued attending Marine Corps Birthday Balls in various locations, including New York City, Washington, DC, Camp Lejeune, Las Vegas, Twentynine Palms, Temecula, CA, and Palm Springs. Each time, I did not feel that it was a good fit. Finally, after all these years, I connected with the 7th Marines and attended their Marine Corps Ball in Las Vegas. This opportunity maintains my connection with the Marine Corps community. It is nice to have "a place at the table" again. That is my "Go-to" Ball.

Do you attend your service birthday celebration?

Many of you know that November 10 is the Marine Corps' birthday — complete with ceremonies, cake cutting, and "Happy Birthday, Marine!" shouted all day and throughout. But what about the other branches? Each service has its own special day, full of history, traditions, and pride. Here's when and why they celebrate — and how long they've been serving our nation.

U.S. Army – June 14, 1775

The Army is the nation's oldest military branch, established on June 14, 1775 — a year before the Declaration of Independence. The Continental Congress created the Continental Army to coordinate the military efforts of the colonies against Great Britain during the Revolutionary War. Today, the Army celebrates its birthday with ceremonies, historical displays, and (of course) cake. As of 2025, the Army is 250 years old.

U.S. Navy – October 13, 1775

Just months after the Army was formed, the Continental Congress authorized the purchase of ships to disrupt British supply lines — marking October 13, 1775, as the Navy's official birthday. Though the Navy was disbanded after the Revolution, it was reestablished in 1794. The modern Navy celebrates with fleet-wide observances, balls, and heritage events. In 2025, the Navy turns 250 years old.

U.S. Marine Corps – November 10, 1775

Formed at Tun Tavern in Philadelphia (yes, a real tavern), the Continental Marines were established on November 10, 1775, to serve as naval infantry. The date was restored as the official birthday in 1921 by Marine Corps Order No. 47. Marines worldwide honor it with a traditional cake-cutting ceremony, reading of the 1921 order, and a birthday message from the Commandant. In 2025, the Corps celebrates 250 years.

U.S. Air Force – September 18, 1947

While air power existed before World War II, it wasn't until the National Security Act of 1947 that the U.S. Air Force became its own branch, separating from the Army Air Forces. The Air Force celebrates September 18 with base events, flyovers, and heritage displays. In 2025, the youngest of the “traditional” armed services turns 78 years old.

U.S. Coast Guard – August 4, 1790

The Coast Guard traces its roots to the Revenue Cutter Service, established on August 4, 1790, by Treasury Secretary Alexander Hamilton to enforce tariffs and prevent smuggling. Over time, it merged with the U.S. Life-Saving Service to become today's Coast Guard — a unique organization that serves both military and law enforcement roles. As of 2025, the Coast Guard is 235 years old.

U.S. Space Force – December 20, 2019

The newest branch of the U.S. Armed Forces was established on December 20, 2019, when the National Defense Authorization Act was signed into law. The Space Force organizes, trains, and equips forces to protect U.S. interests in space. Its birthday is celebrated with ceremonies and STEM outreach events. In 2025, the Space Force turns 6 years old.

U.S. Public Health Service Commissioned Corps – January 4, 1889

Though its origins go back to 1798's Marine Hospital Service, the Commissioned Corps was formally established on January 4, 1889, as a uniformed service dedicated to public health. Officers serve in various roles, including health, science, and engineering, across the nation and abroad, often alongside other armed services during emergencies. In 2025, the USPHS Commissioned Corps will be 136 years old



Dr. Vivianne Cisneros Wersel attended the 7th Marines Marine Corps Birthday Ball in November 2024 in Las Vegas with her mother, Virginia “Ginny” Cisneros. Both are surviving spouses of Marines and life members of MOAA.
Photo courtesy of V. Wersel.

Reference: U.S. Army Center of Military History. (n.d.). The U.S. Army birthday: June 14, 1775. U.S. Department of the Army. <https://history.army.mil>

Naval History and Heritage Command. (n.d.). The U.S. Navy birthday: October 13, 1775. U.S. Department of the Navy. <https://www.history.navy.mil>

U.S. Marine Corps History Division. (n.d.). The U.S. Marine Corps birthday: November 10, 1775. U.S. Marine Corps. <https://www.usmcu.edu/HistoryDivision>

U.S. Coast Guard Historian's Office. (n.d.). The U.S. Coast Guard birthday: August 4, 1790. U.S. Department of Homeland Security. <https://www.history.uscg.mil>

U.S. Air Force Historical Support Division. (n.d.). The U.S. Air Force birthday: September 18, 1947. U.S. Department of the Air Force. <https://www.af.mil/About-Us/History>

U.S. Space Force Public Affairs. (n.d.). The U.S. Space Force birthday: December 20, 2019. U.S. Department of the Air Force. <https://www.spaceforce.mil>

Surviving Spouse Resources



SECO Resources for Surviving Spouses

Adjusting to life after loss can take time. When you're ready to focus on your career, the Spouse Education and Career Opportunities program is here for you.

The Spouse Education and Career Opportunities program provides free resources and tools to help military spouses and survivors pursue their career and education goals.

SECO can help you:

- Explore career and education options and make a plan.
- Find scholarships and financial aid.
- Write resumes, cover letters, and job applications.
- Research careers that fit your needs.
- Look for jobs with Military Spouse Employment Partnership companies and organizations committed to hiring military spouses.
- Get free access to [Udemy on-demand skill development](#) with more than 27,000 courses.
- Compare colleges and training programs to find the best fit.

Key programs for surviving spouses As a surviving spouse, you can take advantage of the following career and education resources:

- [Career coaching](#): Connect with SECO career coaches to get one-on-one expert guidance for your career and education.
- [MySECO website](#): Access this one-stop online toolbox to search for jobs, scholarships, and resources.
- [Military Spouse Employment Partnership](#): Connect with hundreds of employers who have committed to recruit, hire, promote, and retain military spouses.
- [Free FlexJobs membership](#): Get a free year-long membership to the FlexJobs career platform, specializing in vetted, flexible, and remote job opportunities.
- [Spouse Ambassador Network](#): Find support and networking opportunities through MSEP-affiliated organizations.
- [Military Spouse Transition Program](#): Utilize MySTeP resources to support your transition back to civilian life.

When you're ready to take the next step, SECO is here to help. A SECO career coach can help you create your MySECO account and guide you toward your next opportunity. Call the SECO Career Center at 800-342-9647 to get started

[SECO for Surviving Military Spouses | MySECO](#)

REPEAT **REMINDER:** Starting MAY 2025, VA's [Office of Survivors Assistance](#) will be moved from the Veterans Benefits Administration to the Office of the VA Secretary, reversing a Biden-era decision that buried OSA under layers of bureaucracy.

- In May, 2025, the VA created a “white-glove” survivor outreach team to guide and assist eligible survivors throughout their [Dependency and Indemnity Compensation](#) (DIC) claims process.
- VA began work to identify areas where automation can be used to make the DIC claims process easier to navigate for survivors.

“Background information on the changes VA announced [Here](#) to read the rest of the press release



T R I C A R E® Photo by Wikipedia

Dental & Vision Benefits for Surviving Spouses

Surviving spouses of military service members have different dental and vision coverage options depending on the sponsor's status at the time of death. If the sponsor dies while on active duty, the Department of Defense covers 100% of the TRICARE Dental Program (TDP) premium for the surviving spouse and eligible dependents for up to three years. Vision coverage is not included in this benefit but can be obtained separately through the Federal Employees Dental and Vision Insurance Program (FEDVIP) at the survivor's expense.

After the three-year period—or in cases where the sponsor was retired or not on active duty at the time of death—surviving spouses may enroll in FEDVIP dental and vision plans, paying the full premiums. FEDVIP offers multiple carriers and coverage levels, allowing survivors to choose plans that best meet their needs. Enrollment is available during the annual Federal Benefits Open Season or following a Qualifying Life Event (QLE). More information is available at www.benefeds.com.

Dental & Vision Benefits for Surviving Spouses

Sponsor Status at Time of Death	Dental Coverage	Vision Coverage	Who Pays Premiums?
Active Duty (less than 3 years since death)	TRICARE Dental Program (TDP)	FEDVIP vision plans	DoD pays 100% of dental premiums; survivor pays for vision if elected
Active Duty (more than 3 years since death)	FEDVIP dental plans	FEDVIP vision plans	Survivor pays premiums for both dental and vision
Retired Service Member (any time after death)	FEDVIP dental plans	FEDVIP vision plans	Survivor pays premiums for both dental and vision

LEGISLATION:

National Defense Authorization Act



[NDAA Tracker: Looking at Key Amendments to the Must-Pass Bill](#)

By **Brenden McMahon**

Lawmakers are working through more than 1,500 proposed amendments to the FY 2026 National Defense Authorization Act (NDAA), including measures to end the pay offset for tens of thousands of combat-injured veterans and to improve TRICARE access at military treatment facilities. Among the most significant are the Major Richard Star Act, which would

allow combat-injured servicemembers forced to medically retire before 20 years to receive both retirement pay and VA disability compensation, and a House proposal to create a digital complaint system for TRICARE patients. As the House and Senate move their versions of the bill forward, MOAA is closely monitoring these and other provisions that will directly impact servicemembers, families, and veterans.

How You Can Get Involved

As the House and Senate prepare to take up their respective versions of the FY 2026 NDAA, your voice is critical in shaping the final outcome. Lawmakers must hear directly from you about the importance of these amendments and how their inclusion in the NDAA will impact the uniformed services and veteran communities.

Here's how you can take action:



- **Engage Through [MOAA's Legislative Action Center](#):** Send messages to your elected officials urging their support for amendments like the [Major Richard Star Act](#) and improvements to TRICARE access.
- **Build Awareness:** Share MOAA updates with fellow servicemembers, retirees, and family members to broaden the impact of our collective voice.
- **Stay Informed:** Follow MOAA's coverage [on our website](#) and in our newsletter as the NDAA moves through both chambers and into conference.

Together, through informed and active advocacy, MOAA can help ensure the FY 2026 NDAA protects the service-earned pay and benefits of our nation's past, present, and future uniformed servicemembers, their family members, and their survivors.

Legislative Updates: Surviving Spouse Bills

Several bills in the 119th Congress aim to improve benefits for surviving spouses. All three bills remain active in committee or are awaiting further Senate action. If they are not passed by the end of this congressional session (Jan 2027), they will need to be reintroduced in the next Congress.

Here are key bills in the 119th Congress that impact surviving spouses. Each bill is still moving through the legislative process and has not yet become law.

Caring for Survivors Act of 2025 (H.R. 680 / S. 611)

This would increase monthly Dependency & Indemnity Compensation (DIC) and reduce the required disability period from 10 to 5 years. [View details [here](#)]

Love Lives On Act of 2025 (H.R. 1004 / S. 410)

Fairness for Servicemembers and Their Families Act of 2025 (H.R. 970 / S. 385)

Requires regular review and inflation adjustment of SGLI and VGLI insurance coverage amounts. [View details [here](#)] **Reference**

Congress.gov. (2025). Legislative information for the 119th Congress. Retrieved from <https://www.congress.gov>

Photo courtesy Pat Green



Summer push for Legislative agenda. Event at Rep Cory Mills' office. (Florida), Pat Green represented Surviving spouses and MOAA.

Resources and Support Newsletters

- [Military OneSource](#)
- [Office of Survivor Assistance \(VA\)](#)
 - [Survivor Connection: Your link to Enduring Support](#)
- [Office of Survivor Assistance \(VA\)](#)
- [Pact Act](#)
- [Survivor Journey Map](#)
- [DFAS Survivor Newsletter Fall 2023](#) Good Tax information
- [Army Echoes DFAS Newsletter](#)
- [My Military Benefits Newsletter](#)
- [Learn about VA DIC and how to apply.](#)
- [Learn more about family member benefits.](#)
-

Directory:

VA: Office of Survivor Assistance (202) 461-9383

DEFENSE FINANCE AND ACCOUNTING SERVICE DFAS (888) 332-7411, www.dfas.mil
U.S. and OCONUS: (216) 522-5955, Fax: (800) 469-655



TRICARE: <https://tricare.mil/>

- East: (800) 444-5445; <https://www.humanamilitary.com/east/>
- West: (844) 866-9378; <https://www.tricare-west.com>
- Overseas: (888) 777-8343; <https://www.tricare-overseas.com>
- Health Beneficiary Counseling Assistance Coordinator: <https://www.tricare.mil//bcacdcao>

TRICARE for LIFE: (866) 773-0404; [https:// www.tricare4u.com](https://www.tricare4u.com)

TRICARE Network Pharmacy Program (877) 363-1303; <https://www.express-scripts.com/TRICARE/index.shtml>

TRICARE Pharmacy Home Delivery: (877) 363-1296; <https://tricare.mil/homedeliver>

Long-Term Assistance Program Office, Gold Star, and Surviving Family Member Representatives

U.S. Army Office: 210-834-0494 usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil

U.S. Marine Corps: 866-210-3421, ext. 2 Email: Gold.Star.Advocate@usmc.mil

U.S. Navy Phone: 901-874-0083 MILL_LTAP@navy.mil

U.S. Air Force USAF/A1SAA: 703-693-0683 usaf.pentagon.af-a1.mbx.af-a1saa@mail.mil

U.S. Coast Guard -Coast Guard Casualty Matters Office: 202-795-6637

If you are not satisfied with the casualty assistance provided by your service advocate, you may contact the DoD's Gold Star Advocate:

Department of Defense Office: Casualty and Mortuary Affairs and Military Funeral Honors



Newsletter Editor: Send all pictures and stories to Vivianne Cisneros Wersel, Au.D.
Drviviannewersel@gmail.com



Closing Message:

As we conclude this edition, I want to thank you for being part of a community that finds strength through shared experiences. We may walk this journey as surviving spouses in different ways, but together we lift one another. I leave you with the wisdom of Eleanor Roosevelt: **“You gain strength, courage, and confidence by every experience in which you really stop to look fear in the face.”** May we each carry that reminder with us until next time.