



# Standing with you at every stage.

# MOAA-Endorsed Long Term Care Insurance

People are living longer these days, but as life expectancies increase, so does the possibility of requiring long-term care. And the cost of care can exhaust your personal and retirement savings. That's why MOAA offers its members LTCR*plus*<sup>SM</sup>—a Long-Term Care Insurance Program with a variety of customized plans—allowing you to choose the plan that best meets your needs and helps assure you of continued independence as you age.

For more information about MOAA-Endorsed Long Term Care Insurance, visit www.moaainsurance.com/ltc or call 1-800-698-7943.

LTCR*plus* coverage is available to MOAA members, their spouse, parents, and parents-in-law. With LTCR*plus*, you can get assistance with care you may need now or in the future. Plus, it will help you save money and time, while protecting your family, with access to these four powerful tools:

- **1. LTC Funding** Evaluate all options to pay for care.
- **2. LTC Navigation** Find quality care, claim concierge and more.
- 3. LTC CareAudit\* Evaluate a current care situation.
- 4. LTC Legal Create important legal documents related to aging.

\*Based upon the level of audit desired, there may be an additional fee for this service. Audit recommendations and pricing will be agreed upon prior to services being rendered.

AR Insurance License #100102691 CA Insurance License #0G39709 In CA d/b/a Mercer Health & Benefits Insurance Services LLC

96168 (5/22) Copyright 2022 Mercer LLC. All rights reserved.







# **HIGHLIGHTS**

At the Helm of NOAA. Rear Adm. Nancy Hann leads the NOAA Corps as the demand for data grows.

The First 'Top Guns.' Trailblazing pilots from the Air Force's 332nd Fighter Group made history in 1949. Find out why their accomplishments were recently back in the spotlight.

Top Gun: Maverick. Filmmakers gave *Military* Officer an inside look at the longawaited sequel to the 1986 movie.

Determined to Give. O Thanks to your support, MOAA Charities offer critical assistance to military families.

# IN EVERY ISSUE

- 2 Who We Are
- 4 From the President
- 8 Letters to the Editor
- 10 On the Move
- 12 Snapshot
- 14 Mission Advocacy
- **30** Q&A
- 32 Money Talk
- 34 Set Your Course
- **36** Family Matters
- 40 Healthy Living
- 44 Eye on History
- **50** R&R
- 95 Annex
- 96 They Pay Me for This

# **NEVER STOP SERVING**

- 88 MOAA Works For You
- 90 Chapters & Councils
- 91 Member Books
- 92 Member Spotlight
- 94 Sounding Taps

Military Officer (ISSN 1542-3360) is published monthly by the Military Officers Association of America\* (MOAA), 201 N. Washington St., Alexandria, VA 22314-2539. Telephone: (703) 549-2311. © 2022 by MOAA, All rights reserved. Periodicals postage paid at Alexandria, VA 22314 and additional offices, Postmaster: Send address changes to Military Officer, Attn: MSC/CH, 201 N. Washington St., Alexandria, VA 22314-2539. Subscriptions: Premium or Life Membership in MOAA includes a print subscription to Military Officer. For those not eligible for membership: \$59 a year in the USA and its possessions; \$100 a year, foreign. Single copy, \$8.95.

Volume 20, Issue 5

# WHO WE ARE

# **Vice President of Communications**

Alan English

# **Magazine and Creative Director**

Rachel Barth

# **Managing Editor and Content Developer**

Lindsey Wray

#### **Senior Editors**

Kathleen Curthovs Rachel L. Sheedy

#### **Contributing Editor**

Blair Drake

#### **Staff Writer**

Kipp Hanley

# **Art Director**

John Harman

# **Production Manager/Graphic Designer**

Meghan Aloshen

# **Graphic Designer**

Nicole Cross

# **Advertising and Business Manager**

Frica Martin

# **Director of Audience Engagement**

Tony Lombardo

# **Senior Digital Content Manager**

Kevin Lillev

# **Digital Content Specialist**

Amber Monks

## **Multimedia Producer**

Mike Morones

#### **Communications Committee**

Chaplain (Col.) Samuel J.T. Boone, USA (Ret); Rear Adm. Robert E. Day Jr., USCG (Ret) (chair); Capt. Marvin H. Heinze, USN (Ret); Col. Theodore J. Janosko, USA (Ret); Rear Adm. Thomas J. Jurkowsky, USN (Ret); Lt. Col. Marcantonio J. Oliveri, USA (Ret); Lt. Col. Walter J. Smiley Jr., USA (Ret)

#### **Advertising Offices**

MOAA, 201 N. Washington St., Alexandria, VA 22314, (800) 234-6622, ext. 145; fax: (703) 838-8179

# **Publisher's Advertising Representatives**

James G. Elliott Co. Inc.

East Coast Sales: (917) 421-9055 Midwest Sales: (312) 348-1206 West Coast Sales: (213) 596-7215

Contents of Military Officer articles are the opinions solely of the authors and do not necessarily express the policy or opinions of the publisher. Similarly, the advertisements do not reflect an endorsement by the association unless so indicated. Military Officer is a registered trademark of MOAA. Printed in the USA.







#### **MOAA's Leadership**

The association is governed by a chair and member-elected board of directors consisting of 36 officers from the uniformed services. You can contact members of the board by emailing msc@moaa.org or calling (800) 234-MOAA (6622).

#### **Officers**

Gen. Walter L. Sharp, USA, chair; Rear Adm. Garry R. White Jr., USN, 1st vice chair; Col. Mary J. Mayer, USAF, 2nd vice chair; Lt. Col. Ernest E. Robinson, USMC, 3rd vice chair; Lt. Gen. Dana T. Atkins, USAF, president and CEO; Col. James W. O'Brien, USAF, executive vice president and COO; Maj. Gen. Joseph G. Lynch, USAF, secretary; Regina Chavis, CFO; Col. Samuel J.T. Boone, USA (Ret), national chaplain

#### **Board of Directors**

Col. C.W. Anderson, USMC; Rear Adm. J.W. Bailey, NOAA; Chaplain (Col.) S.J.T. Boone, USA; Rear Adm. R.A. Buchanan, USN; Rear Adm. R.E. Day Jr., USCG; Rear Adm. S.D. Deitchman, USPHS; Col. J.I. Graham, USA; Capt. M.H. Heinze, USN; Rear Adm. M.W. Hewitt, USN; Brig. Gen. A.A. Hickey, USAF; CWO4 L.P. Jackson, USMC; Col. T.J. Janosko, USA; Col. B.S. Jewitt, USMCR\*; Ms. G. Joyce, surviving spouse; Rear Adm. T.J. Jurkowsky, USN; Lt. Col. B.E. Kasold, USA; Col. P.K. Kloeber, USAF; Capt. M.W. Kuskie, USA; Col. M.J. Mayer, USAF; Capt. C.A. McCawley, USN; Col. L.M. McClenney, USA; Capt. J.C. Murphy, USN; Gen. G.L. North, USAF; Lt. Col. M.J. Oliveri, USA; Lt. Col. A.J. Raus. USA\*: Lt. Gen. J.F. Regni. USAF: Col. S.B. Richards, USAF: Lt. Col. E.E. Robinson, USMCR\*; Col. R.J. Robotham, USAF\*; Gen. W.L. Sharp, USA; Lt. Col. W.J. Smiley Jr., USA; Col. D.F. Thompson, USAF; Capt. K.G. Thorp, USN; Capt. P. Troedsson, USCG: Gen. T.D. Waldhauser. USMC: Rear Adm. G.R. White, USN

#### **Vice Presidents**

Chief Information Officer, Y. Belanga; Communications, A. English; Council/ Chapter and Member Support, Capt. J.A. Carman, USN; Development, A.A. Centers; Finance and Operations, R.D. Chavis; General Counsel, Maj. Gen. J.G. Lynch, USAF: Government Relations. Col. D.F. Merry, USAF; Membership and Marketing, K.E. Partain

Currently serving; all other officers listed are retired from the specified uniformed service.



# **MEMBERSHIP BENEFIT**

# Join a MOAA Chapter Near You

Camaraderie. Community service. Leadership. These are just a few of the reasons MOAA members should consider joining a local chapter. Our chapters impact communities and contribute to our advocacy mission through grassroots efforts with elected officials. To find a chapter, visit www.moaa.org/chapters or call MOAA at (800) 234-6622.



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, Coast Guard, Public Health Service, National Oceanic and Atmospheric Administration, or Space Force and their surviving spouses.



# Our New Neighbors Quickly Became Friends

While food and fitness are on the list of perks at Patriots Colony, friendships mean the most for Boyd and Sharon Nix

Boyd Nix, MOAA's Virginia state chapter president, and his wife Sharon can easily rattle off a list of what they love about living in Patriots Colony At Williamsburg. While fabulous food and fitness are on the list of perks, friendships mean the most.

Patriots Colony is a Riverside Health System active retirement community whose Independent Living is exclusive "Nobody goes by rank at Patriots Colony"

to former military officers, federal civil employees and their spouses or widow(ers). Enjoy gourmet dining options, an enriching social and activities calendar while being close to all the culture of this historic area.





Schedule your Personal Tour Today! 800-716-9000 | PatriotsColony.com

# FROM THE PRESIDENT

# Lending a Helping Hand

arly in the pandemic, MOAA Life Member Lt. Cmdr. Zenobia Shepherd, USN (Ret), suffered the loss of her 27-year-old daughter, Leilani, who passed away from COVID-19. As a recipient of a COVID-19 Emergency Relief Grant, Shepherd used the money to pay for the funeral, home sanitation, and the creation of a memorial butterfly garden.

"That's something you hear a lot in the military, leave no one behind. [MOAA] did not leave me or my family behind. You helped me, and I am grateful," she said.

Shepherd is one of many beneficiaries of The MOAA Foundation and the MOAA Scholarship Fund programs. In Shepherd's case, she was one of several hundred recipients of The MOAA Foundation's COVID-19 Emergency Relief programs, which directly assisted uniformed servicemembers in desperate need of financial resources.

In just 20 months, The MOAA Foundation, with the generous support of more than 1,900 donors, raised almost \$300,000. With these funds, the foundation provided more than 215 emergency relief grants to individuals and 28 grants to qualifying MOAA Chapters and Councils to assist their local communities. Funds were used to help the uniformed servicemember community maintain their housing, keep their heat on during harsh winters, secure food after being laid off because of pandemic closures, and much more.

Determined to continue serving our community in meaningful ways, our team is establishing a new area of support focused on providing aid to the servicemember community during any crisis. The Crisis Relief Fund soon will launch as a fifth area of support under The MOAA Foundation.

As the foundation developed new programs, our team also looked at ways to improve the



MOAA Life Member Lt. Cmdr. Zenobia Shepherd, USN (Ret), left, and Capt. Erin E. Stone, JAGC, USN (Ret), MOAA's senior director, Council and Chapter Affairs, visit the grave of Shepherd's daughter in Arlington National Cemetery in December 2021.

MOAA Scholarship Fund. To help remove financial obstacles, the Scholarship Fund's board of directors updated the formula used to calculate the amount of funds available to distribute in the form of grants to students continuing their education. This change resulted in a 45% increase in the amount of grants distributed in 2021 compared to 2020.

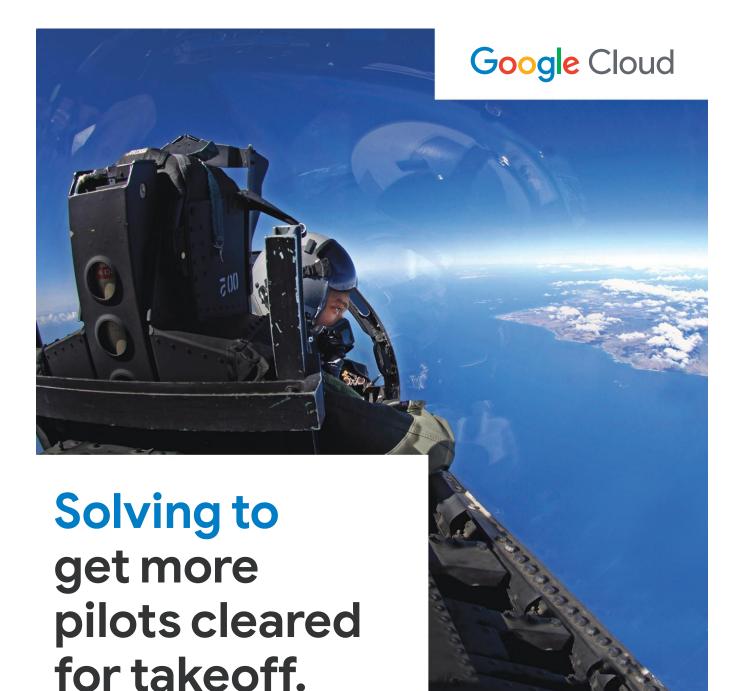
In this issue, we acknowledge the generous donors who made this work possible (see page 66). I invite all of you to join these donors in 2022 so our impactful work can continue.

With the support of MOAA members, The MOAA Foundation and MOAA Scholarship Fund will continue to evolve to meet the emerging needs of individuals and communities. Thank you for believing in our mission and supporting our work.

'I invite all of you to join these donors in 2022 so our impactful work can continue.

Dana T. agen

Lt. Gen. Dana T. Atkins, USAF (Ret)



The Department of Defense is making their flight training more efficient and giving pilots access anytime, anywhere.

goo.gle/cloud-defense

# What are you solving for?

Use of DIU logo does not imply endorsement.

# FROM THE HEADQUARTERS



# MOAA Seeks Candidates for Association President and CEO

#### TITLE:

President and Chief **Executive Officer** (CEO)

# **BUSINESS UNIT:**

Military Officers Association of America (MOAA)

#### **DEPARTMENT:**

**Executive Office** 

#### LOCATION:

Alexandria, Virginia

#### SUPERVISOR:

**MOAA Board** of Directors

#### **CLASSIFICATION:**

Exempt

# **GENERAL SUMMARY/OBJECTIVE**

MOAA seeks a senior military/ uniformed services officer, CEO. Executive Director or someone in a related position at a nonprofit, foundation, government, or industry organization with a record of visionary leadership to drive organizational success and empower a high-performing staff. The President and Chief Executive Officer (CEO) has overall management responsibility for MOAA and its subsidiaries with assets in excess of \$250 million, a \$30 million annual budget, and 85 employees.

The President and CEO is responsible for providing strategic and operational leadership of the Association by working with the Board of Directors and the professional MOAA staff. The President and CEO establishes short- and long-range goals, strategies, plans, and policies that enable the Association to effectively influence legislation

and other government policies affecting the military and veteran communities. The President and CEO also provides leadership and national office support to MOAA's 400 independent chapters and state councils throughout the U.S.

Combining inspirational leadership and sophisticated management abilities, the President and CEO will advance the organization in terms of staff and technological capabilities, financial viability, impact, and culture. This includes developing relationships with a broad range of key constituent groups to enhance MOAA's image and impact with its members, federal government executive and legislative branch officials, and other key audiences. Working closely with the organization's executive team, the President and CEO will inspire innovation and ensure the organization is resourced to advance its mission.

directly to the MOAA Board of Directors. This full-time permanent position becomes available January 4, 2023.

# **PRINCIPAL DUTIES AND RESPONSIBILITIES**

The President and CEO is responsible for providing strategic leadership of the association by working with the Board of Directors and MOAA staff to establish short- and long-term goals, strategies, plans, and policies that enable the association to effectively influence legislation and other government policies affecting the military and veterans' communities. This includes developing relationships with a broad range of key constituent groups to enhance MOAA's image and impact with its members, administration and legislative branch officials, and other key audiences.

The President and CEO is The President and CEO reports also responsible for managing

# MILITARY OFFICERS ASSOCIATION OF AMERICA OVERVIEW

The Military Officers Association of America (MOAA) is the country's largest association of currently serving, former, and retired military officers with over 350,000 members. Established in 1929, MOAA's mission is to advocate on Capitol Hill and before federal agencies to preserve the earned benefits of all military members and veterans — inclusive of all grades, not just for officers. MOAA's record of success in this mission has been consistently acknowledged, and MOAA has been recognized among the country's most effective advocacy organizations by The Hill newspaper for the past 15 years in a row; MOAA's ten registered lobbyists are indeed the best on Capitol Hill. We are proud of our record and are honored that so

many members of the military community belong to our organization and support our advocacy efforts.

MOAA is a nonprofit, nonpartisan association of officers from America's uniformed military services and the Commissioned Corps of the U.S. Public Health Service and National Oceanographic and Atmospheric Administration. MOAA's members include active duty, former, retired, and National Guard and Reserve commissioned and warrant officers of the uniformed services and their surviving spouses. MOAA's core mission is to advocate with Congress, DoD, the VA, and other departments to preserve and protect commitments our nation has made to those who have served and those who continue to serve our country.

the business operations of the Association with particular emphasis on growing membership and generating revenue. This position reports directly to the Board of Directors. A more detailed description of the duties and responsibilities of this position and qualifications may be found in the position description, which is available at www.moaa.org/ceoposition.pdf.

## **COMPENSATION**

This career opportunity offers a strong starting base salary, a full benefits package (including a performance-based bonus) and a collaborative atmosphere that is both positive and rewarding.

Starting compensation includes: a competitive salary dependent on experience and performance, plus full benefits package that includes health and dental, life insurance, 401(k) and 457(b) retirement plans, and four weeks annual vacation.

#### **TO APPLY**

Email cover letter, resume, biography, summary of relevant experience, and letters from three references by July 1, 2022, to resume@moaa.org. Specify "MOAA President Search Committee" in the email subject line. The summary of experience should articulate how the applicant's background and experience relate to the required and desirable qualifications. Applications will be evaluated by a special committee of MOAA's Board of Directors. In addition, as applications are received, applicants will be asked to consent to a background check. The successful applicant will be approved by MOAA's board at its October 27, 2022 meeting. For further information, contact MOAA's Human Resources Director, (800) 234-6622, ext. 531. This is an exempt, full-time position. MOAA is an **Equal Employment Opportunity** (EEO) employer.

#### **EQUAL OPPORTUNITY POLICY**

MOAA is an Equal Opportunity Employer and encourages diversity and equity in all facets of the organization's work. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin, disability status, protected veteran status, or any other protected class.



**Applications** are due by July 1. Email resume@ moaa.org.

#### DISCLAIMER

This position description reflects the general nature and level of work performed by this employee. It is not a comprehensive listing of all duties, responsibilities, and qualifications required of the employee assigned to this position. This document describes the position currently available. It is not an employment contract. MOAA reserves the right to modify job duties or job descriptions at any time.

- Approved by CEO Search Committee: February 22, 2022

# LETTERS TO THE EDITOR

# Problem Solving for Tough Situations

# Military leaders need a solution right now.

While Maj. Jamie Schwandt's Contextual Problem-Solving model ("A Model for Solving Complex Problems," March) may be a comprehensive way of problem solving, it may be best used in a static environment.

Many military applications are rarely done in an office with sufficient time to consider all of the known variables, which may affect the outcome of the problem-solving process.

Col. John Boyd developed the OODA loop (observe, orient, decide, act) in the 1950s as a descriptive model of the dynamic problem-solving process. Military leaders are often faced with time-compressed, limited information problems. These decisions may be life-and-death situations where a multistep process is impractical.

Military leaders should attempt to use a problem-solving model that is applicable in a multitude of scenarios.

Using a seven-step problem-solving process with multiple subsets of questions creates a mindset of indecision, which may not be applicable to a dynamic military problem.

The key to Boyd's OODA loop is that it instills a process of problem solving in the face of limited information, a situation faced by most military leaders. It applies to all scenarios. It is simple to understand. It is a natural process once developed.

Sometimes an old-school model may work best.

- Maj. Tim Roth, USAF (Ret) Cobbs Creek, Va.

# PT BEFORE AND AFTER YOUR SURGERY

As someone who had a knee replacement about five years ago, I found Sgt. 1st Class Ashton's article good information ("Preparing for Hip Surgery," March).

I would recommend that anyone undergoing these types of procedures add two things. First, get pre-surgery physical therapy to better prepare for the surgery.

Second, continue PT at-home exercises permanently — not just for a few weeks or months after the surgery.

TRICARE For Life and Medicare will pay for pre-surgery PT as well as post-surgery if the physician prescribes it. At least they did in my case.

- Lt. Col. Robert C. Tugwell, USA (Ret) Belton, S.C.



# **WRITE US**

Email editor@ moaa.org or send mail to MOAA, 201 N. Washington St., Alexandria, VA 22314. Include your member number, if applicable. Items are subject to editing for style, clarity, accuracy, length, and propriety.

# **'NO-BRAINER' PLAN**

This is in response to the "Medicare Advantage Plans Explained" article (March). To me, it's a no-brainer: Military retirees over 65 should have Medicare Advantage, an HMO if possible. Look for one that pays most or all of the Medicare Part B premium. Frankly, I can't understand going from no cost for health care until retirement, then no premium for TRICARE insurance up to age 65, and then paying around \$400 a month (Medicare Part B) to get TRICARE For Life for a [spouse or] married couple.

The MAP HMO might provide benefits over and above [traditional] Medicare: vision, dental, an over-the-counter benefit, SilverSneakers/gym

membership, health care travel, grocery cards, and other things including a pharmacy benefit.

It is true that your provider might not accept that MAP, but you can find a good doctor. And, after being on military health care so long, where you have little if any choice of provider, I don't think that's a big deal.

My MAP HMO has a moderate copay for specialists and hospital stays. TRICARE For Life, as secondary insurer, pays that. I've never run into a problem with that.

- Lt. Col. Ernest Lane, USA (Ret) Trinity, Fla.



Find us on Facebook: www.facebook .com/moaa

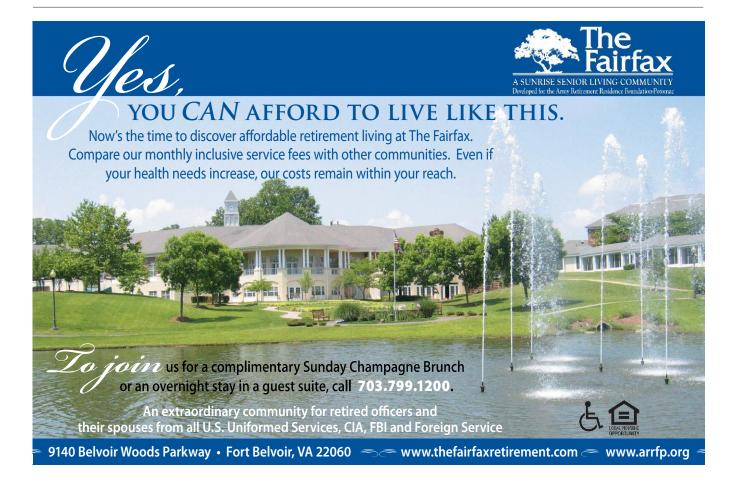


# **LESSONS LEARNED AS A MILITARY OFFICER: TELL US YOURS**

Our life experiences inform who we are and how we see the world. For officers, military experience brings unique perspectives and valuable life lessons. What did you take away from your time in uniform? Or if you're still serving, what major lessons have you learned so far?

Tell us in 3-5 sentences what you gleaned about leadership, survival, patience, grit, or something else.

Use the subject line "Lessons Learned" to email editor@moaa.org. Please include your name/rank, a current photo, and a photo of you serving in uniform.





**ARMY** *Poland* 

Paratroopers of
3rd Brigade Combat Team,
82nd Airborne Division join
Polish allies for long-range
precision fire at a sniper range
in Nowa Deba in March. Members of the 82nd were among
thousands of troops the U.S.
sent to Eastern Europe as
Russian forces moved against
Ukraine. Army officials said
about 80,000 U.S. troops
were already in Europe before
the deployments.

MARINE CORPS

Japan
Marines with
Battalion Landing Team 1/5,
31st Marine Expeditionary
Unit, conduct a drill at a
direct fire range at Camp
Fuji in March. The event,
Maritime Defense ExerciseAmphibious Rapid Deployment Brigade, was the first
dedicated bilateral exercise
between the 31st and the
Japan Ground Self-Defense
Force's Amphibious Rapid
Deployment Brigade.

NAVY

Pacific Ocean An F-35C

Lightning II from Strike Fighter Squadron (VFA) 125 lands on the flight deck of the aircraft carrier USS Nimitz (CVN-68). Nimitz was conducting flight operations with a number of types of aircraft in March. When the deck of the Nimitz was clear, sailors stood in formation making a huge "100" to mark the March 20 centennial of the Navy's first aircraft carrier, USS Langley (CV-1).

AIR FORCE

*Romania* The pilot of

an Air Force F-16 Fighting Falcon with the 480th Expeditionary Fighter Squadron from Spangdahlem Air Base, Germany, gets ready to take off at 86th Air Base, located near the Black Sea, in March. The 480th has been training with the Romanian Air Force and other NATO allies to provide support to the European theater.



**SPACE FORCE** Colorado

Guardians from Space Delta 3 — Space Electromagnetic Warfare have been developing an experimental system called the Multiband Assessment of the Communications Environment, or MACE, at Peterson Space Force Base. MACE is designed to be a rapidly deployable tool for spectrum analysis and monitoring, small enough to fit on an aircraft pallet.

# COAST GUARD Antarctica

Cutter Polar Star

(WAGB-10) set a world record by reaching the southernmost navigable region on Earth, the Coast Guard announced in March. The heavy icebreaker reached a position of 78 degrees, 44 minutes, 1.32 seconds south latitude off Antarctica's coast, about 500 yards from the edge of the Ross Ice Shelf, on Feb. 17 during an expedition to the Bay of Whales, officials said.

# **PUBLIC HEALTH SERVICE**

California

USPHS Capt. LJ Belsito, center in red jacket, a powerlifting coach for the Wounded Warrior Regiment, meets with competitors after a powerlifting competition for the 2022 Marine Corps Trials (MCT) on Camp Pendleton in March. The trials are a venue to select participants for the DoD Warrior Games.

# **NOAA CORPS** Alaska

NOAA Ship Bell

M. Shimada, commanded by NOAA Corps officers, supported an international study of Pacific salmon in the Gulf of Alaska in February and March. The ship's capabilities made it suited for the multinational expedition. Pacific salmon are a key resource for countries of the North Pacific. but little is known about the ocean phase of the salmon life cycle.







# The Government Is (Finally) Fully Funded.

3.9%

#### **COLA WATCH**

The February 2022 Consumer Price Index is 278.943, 3.9% above the FY 2022 COLA baseline. For updates see moaa.org/ colawatch MOAA looks at key priorities to shape the future.

tions now secured, the White House and Congress need to pivot to other priorities shaping authorizations and appropriations for the following fiscal year. Here are three key items MOAA will track in the coming months:

# 1. National Security Strategy

The law requires the president to update his interim National Security Strategic Guidance, issued in March 2021, and provide an annual national security strategy report to Congress alongside his budget. Congress had received neither the budget nor the report as of press time.

The interim report may point toward the contents of the updated report. It focuses on prioritizing diplomacy, reading in part: "We will ensure our armed forces are equipped to deter our adversaries, defend our people, interests, and allies, and defeat threats that emerge. But the use of military force should be a last resort, not the first; diplomacy, development, and economic statecraft should be the leading instruments of American foreign policy."

Russia's invasion of Ukraine and its impact on NATO, along with the growing rivalry with

INSIDE 16 MOAA Testifies on Top Priorities for Veterans | 18 GAO: Improve Tracking of Coast Guard Health Care Access



# What's Next?

China, might inform the strategic balance between military forces and diplomacy in the upcoming report and the attendant budget.

# 2. Secretary of Defense's **Annual Report**

The secretary of defense also owes an annual report to Congress laying out the military mission and force structure for the next fiscal year, an explanation of the relationships

between the mission and forces needed, and the justification for both.

The secretary must consider the president's National Security Strategy when preparing the annual report, and while it's highly likely the secretary and the White House are preparing these reports in tandem, one depends on the other — the process could delay both reports and the budget.

Another deliverable, due every four years, is the more comprehensive National Defense Strategy addressed to the secretaries and chiefs of staff of the military departments, along with the commanders of the unified and specified commands, and others.

# 3. FY 2023 Budget

The president's budget, to be delivered no later than the first Monday of February, is instrumental in shaping the authorizations and follow-on appropriations across the whole of government. This extensive, complex document is late this year; last year's budget was released on May 28.

These delays push many critical pieces of legislative business to the right - major authorizations like the National Defense Authorization Act (NDAA) and other legislation for military construction and veterans affairs, for example, along with other requirements across the

# Take Action Now! Send Postcards to Your Legislators

#### THREE EASY STEPS:

- 1. Sign the postcards.
- **2.** Stamp the postcards.
- **3.** Put the postcards in the mailbox.



MOAA's advocacy priorities cover the uniformed services. and veteran communities. As in past years, we need your help contacting your elected officials on important issues.

Attached to your magazine are postcards you can send to your state's two senators and your district's representative. We are asking Congress to support much-needed comprehensive toxic exposure reform that will impact current and future generations of veterans.

## **READ MORE**

See our story on veterans facing challenges related to toxic exposure, and what it will take to get resolution for them and many others. Page 22.

'We will ensure our armed forces are equipped to deter our adversaries, defend our people. interests, and allies, and defeat threats that emerge.'

> -InterimNational Security Strategic Guidancereport

19 NDAA Makes Progress to End Hunger in the Ranks | 20 MOAA-Backed Bill Targets VA's Growing Claims Backlog

# MISSION ADVOCACY

'MOAA is concerned about what these crises and budget threats will mean for current and future policy changes. which could dramatically alter VA's funding requirements.'

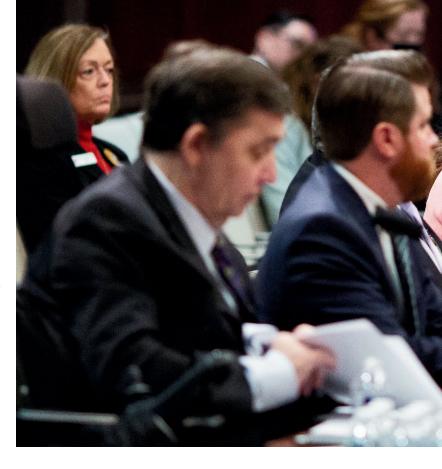
- Cmdr. René Campos, USN (Ret), MOAA's  $senior\ director$ of Government Relations government. Teams of staffers on Capitol Hill are working on these issues now, but they will have to continuously edit to ensure draft bills include emerging changes.

Finding common ground on appropriations to fund these authorizations has proven more difficult every year. And while efforts remain underway to find common ground, Congress is busy conducting other matters for committees, constituents, and campaigns. We also must account for a summer working period in home districts and states during August; after that break, there will be only 11 days in FY 2022 with both chambers in session.

The extensive procedures between parties and committees building solutions through compromise, and assessing political equities and potential outcomes, represent a major challenge, but that is the nature of the political landscape. It is time consuming, and when issues are pushed into September before the bargaining even begins, Congress ends up against the clock and resorts to continuing resolutions again and again.

MOAA is hopeful that Congress and the administration can wrap up these priorities as soon as practical. We will watch closely and continue to leverage our access to advocate for our legislative priorities at every opportunity.

Stand by for updates as we learn the details about the



strategies and budget, and how both will impact past and present members of our uniformed services, their families, and survivors.

> - By Col. Dan Merry, USAF (Ret), vice president of Government Relations

# **MOAA TESTIFIES BEFORE CONGRESS ON TOP PRIORITIES FOR VETERANS**

MOAA outlined its legislative priorities for the VA on March 9 before a joint session of the Senate and House Veterans' Affairs committees, stressing the need for more predictable funding and improved oversight and accountability for the evolving department.

MOAA's senior director of Government Relations, Cmdr. René Campos, USN (Ret), called the continuing use of "stopgap measures" to fund the VA and the rest of the federal

government in lieu of passing a budget "a worrying trend - a situation all too common."

"MOAA is concerned about what these crises and budget threats will mean for current and future policy changes, which could dramatically alter VA's funding requirements," said Campos, citing the Independent Budget (IB) recommendations for the VA, prepared by the Veterans of Foreign Wars, Disabled American Veterans, and Paralyzed Veterans of America (PVA).

Campos also urged the committees to address "systemic issues" by filling the under secretary positions for both the Veterans Health Administration (VHA) and Veterans Benefits Administration (VBA). These positions, currently being filled on an interim basis, provide oversight and accountability at the top of the





VA during its modernization process.

Other topics Campos addressed on Capitol Hill included:

- Stabilizing and modernizing the VHA's workforce and support systems.
- Fast-tracking more support for long-term care facilities.
- Improving patient data quality for women, minorities, and underserved populations.
- Investing in behavioral health and suicide prevention.
- Passing meaningful veterans' benefits on issues like toxic exposure.
- Providing better VA home loan oversight.

During her testimony, Campos mentioned a MOAA member who was considering dropping his health care coverage due to staffing issues at the VA.

"I've been enrolled in the VA system in Monterey [California] for one year now," the

member wrote to MOAA. "... At first it seemed like a good system, but I've since learned it's not user friendly and difficult to navigate. ... I've tried working with the local 'patient advocate,' but she could not do much. Plus, like many, many other VA employees, she left."

Campos also expressed MOAA's support of the recently introduced Elizabeth Dole Home and Community Based Services for Veterans and Caregivers Act, which was referred to the House Committee on Veterans' Affairs in February. The VA already had plans to create 200 new facilities or programs targeting geriatric or extended care by the end of 2026, a date that MOAA would like to see pushed up.

In addition to the Elizabeth Dole Act, Campos told the committee it was important for the VA to expand popular pro-

MOAA's senior director of Government Relations. Cmdr. René Campos, USN (Ret), center, testifies before a joint hearing of the Senate and House Committees on Veterans' Affairs in March in Washington, D.C.

grams such as Medical Foster Homes and Veteran Directed Care (VDC).

Campos' brother, Meade, was a disabled veteran who could have benefitted greatly from such programs: He lived near a VA medical center, but the facility did not offer either program, and VA staff was not helpful in coordinating health care to meet his medical needs, Campos said. Meade suffered from multiple mental and physical health issues before dying last year at the age of 65.

"As his long-distance caregiver and primary next-of-kin, the VA was not very helpful in me trying to get him the services he needed at home," Campos said.

Toxic exposure to burn pits in the Middle East and to Agent Orange during the Vietnam War were also popular topics of discussion at the committee hearing, which included MOAA and representatives from Paralyzed Veterans of America, Student Veterans of America, Gold Star Wives, National Guard Association of the United States, TAPS, Modern Military Association of America, and the American Defenders of Bataan and Corregidor Memorial Society.

In March, the House of Representatives passed the Honoring our PACT Act, MOAA-supported legislation that would designate 23 respiratory illnesses and

'Toxic exposure is hugely important to each and every one of us on this committee and certainly to those we serve.'

> - Sen. Jerry Moran (R-Kan.)

# MISSION ADVOCACY

'It is my ambition that we have a banner year for veterans. But this will only happen with you and your members and vour advocacy. We take our priorities from VOU.

> - Rep. Mark Takano (D-Calif.)

cancers as likely linked to toxic exposures from burn pits. The bill was received in the Senate on March 3.

"Toxic exposure is hugely important to each and every one of us on this committee and certainly to those we serve," said Sen. Jerry Moran (R-Kan.), ranking member of the Senate Committee on Veterans' Affairs.

Rep. Mark Takano (D-Calif.), chairman of the House Committee on Veterans' Affairs, said some of the legislation discussed by the veteran advocates "has already passed the 50-yard line."

"We have got a lot of people on both sides of the aisle that want to move [legislation through]," Takano said. "It is my ambition that we have a banner year for veterans. But this will only happen with you and your members and your advocacy. We take our priorities from you."

> - By Kipp Hanley, MOAA staff writer

# **GAO: COAST GUARD NEEDS BETTER SYSTEM TO TRACK HEALTH CARE ACCESS**

The Coast Guard does not have a process for reliably measuring access to care, including appointment wait times, at its clinics and sickbays, according to a recent Government Accountability Office (GAO) report, and therefore it cannot determine whether it is meeting access to care standards for the servicemembers who rely on these facilities for medical care.

MOAA has taken this issue to Capitol Hill to ensure the Coast



**Coast Guard** officials are concerned about maintaining clinic operations while health care staff are deployed, according to a GAO report.

Guard and the military health system (MHS) develop plans to effectively use data from MHS Genesis, the new electronic health record, to measure access to care for both servicemembers and beneficiaries.

The FY 2021 National Defense Authorization Act (NDAA) required GAO to conduct the report to address concerns regarding Coast Guard members' access to care given the recent surge in deployments of personnel who staff Coast Guard treatment facilities.

The Coast Guard, a military service within the Department of Homeland Security (DHS), provides limited primary care and dental services to its personnel through 43 outpatient clinics and 122 sickbays. Those who need specialty care may be referred to civilian providers.

Coast Guard personnel and their dependents are eligible for

TRICARE and can receive care through DoD military treatment facilities (MTFs) and the TRICARE network of civilian providers.

Approximately 60% of activeduty Coast Guard personnel obtain their primary care at Coast Guard clinics. Retirees. dependents, and Coast Guard active-duty personnel enrolled in TRICARE Prime Remote receive their primary care through civilian providers in the TRICARE network or at MTFs

Most staff at Coast Guard outpatient clinics and sickbays are Coast Guard enlisted personnel and officers who serve as health service technicians and physician assistants. For dentists and physicians, Coast Guard clinics rely heavily on U.S. Public Health Service officers who fill more than 75% of those billets — contracted posi-



There is good news for military families who have had to rely on food banks, but a recent move in Congress is just a first step.

tions comprise the remainder.

"Coast Guard officials expressed concern with difficulties in maintaining already burdened clinic operations when health care staff are deployed, which can result in clinics deferring services," according to the GAO report.

The Coast Guard uses a manual, paper-based process for collecting access to care data at its clinics and sickbays. That process does not produce reliable measures of appointment wait times and does not provide an accurate assessment of performance against access-to-care standards, the report found.

The Coast Guard is in the process of implementing MHS Genesis, DoD's electronic health record system. Officials said they are working with the Defense Health Agency (DHA) to determine what data will be available through MHS Genesis, but they don't know whether the new electronic health record will enable the Coast Guard to monitor access to care at its clinics and sickbays.

MOAA is drafting report language for the FY 2023 NDAA to ensure the MHS Genesis rollout includes plans for accessto-care metrics and reporting at the facility level so DHA and the Coast Guard can monitor access to care performance at MTFs, clinics, and sickbays.

It is imperative the Coast Guard and DHA have systems to monitor access to care, particularly given uniformed provider deployments across both the MHS and Coast Guard medical facilities and MHS reform initiatives that have the potential to impact beneficiary access to care.

> By Karen Ruedisueli, director of Health Affairs, Government Relations

# NDAA MAKES PROGRESS **TOWARD ENDING HUNGER IN THE RANKS**

The grassroots efforts of MOAA members made a difference last year as legislators included language in the annual defense authorizations bill designed to help military families living at or near the poverty line. But the new law is just a first step, not a fix.

The FY 2022 National Defense Authorization Act (NDAA) will create the Basic Needs Allowance (BNA), a monthly payment to servicemembers whose annual gross household income rests below 130% of federal poverty guidelines for the member's location and household size. The amount varies by income level and location, but the average could be about \$400 a month, based on previous estimates.

This is good news for military families who've had to rely on food banks and other charitable programs at an increased rate during the COVID-19 pandemic, but it's not fully what MOAA and other advocacy organizations asked Congress to include in the NDAA.

The NDAA leaves eligibility details for the program up to federal officials and allows "the secretary concerned" to determine what percentage of a servicemember's housing allowance should count toward eligibility in some cases.

The Military Hunger Prevention Act (S. 1488 | H.R. 2339), which MOAA has supported as standalone legislation since

Number of days Coast Guard personnel and **USPHS** officers deployed for missions away from their clinics and sickbays supporting response to COVID-19. wildfires, and other national priorities:

4,111 davs in 2018

7,975

16,000 days in 2021

# MISSION ADVOCACY

'MOAA applauds Chairman Tester and Ranking Member Moran's multipronged approach to addressing the claims backlog veterans are facing.'

-Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA's president and  $chief\,executive$ officer its April 2021 introduction in both chambers, addresses this concern.

It makes clear a servicemember's housing allowance cannot be included with gross household income to determine eligibility. The bill had more than 100 cosponsors (70 House members, 31 senators) as of Feb. 1.

Whether on its own or in the FY 2023 NDAA, this bill can move forward in the coming months with enough support from MOAA members and other advocates who have not given up the fight.

By Kevin Lilley, MOAA's senior digital content manager

# **MOAA-SUPPORTED BILL TARGETS VA'S GROWING CLAIMS BACKLOG**

Key senators from both parties have introduced legislation designed to provide the VA with resources to combat its claims backlog, which grew in the early stages of the COVID-19 pandemic and as tens of thousands of veterans filed claims connected to new benefits.

The Veterans Benefits Improvement Act of 2021, introduced late last year by Sens. Jon Tester (D-Mont.) and Jerry Moran (R-Kan.), would address staff recruitment, streamline claims processing and notification practices, and expand outreach efforts to veterans groups.

Tester serves as chairman of the Senate Veterans' Affairs Committee, while Moran serves as its ranking member.

"MOAA applauds Chairman



A bill introduced by two senators would better equip the VA to tackle its backlog of claims and make VA benefits more accessible.

Tester and Ranking Member Moran's multipronged approach to addressing the claims backlog veterans are facing," said Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA's president and chief executive officer, adding that the act "makes important changes that will help veterans get their claims processed faster by supporting veterans and all personnel involved in the adjudication process."

The VA began accepting claims in mid-2021 from veterans whose Parkinsonism. bladder cancer, and hypothyroidism have been presumptively linked to Agent Orange and other herbicides.

Tens of thousands of those claims now have reached the 125-day mark, adding them to the VA case backlog.

While the bill does not specifically address these claims or others in the backlog, it would:

• Create an internship program

for "high-achieving students at law schools" to encourage them to contribute to the Board of Veterans' Appeals, and add incentives such as student loan repayment.

- Require VA contractors to contact the veteran's representative as well as the veteran when scheduling an exam, and improve educational efforts with veterans groups on the disability exam process.
- Allow the VA to notify claimants of decisions via email (if the claimant agrees) immediately, rather than using regular mail.

The bill "will make it easier for folks to obtain their VA benefits by cutting down the timeline for processing claims, increasing transparency over the process, and reducing backlogs across a system that was created to efficiently serve those who served us," Tester said in a press release.

- By Kevin Lilley

NORTH AMERICA'S

# FOR VETERANS! Selling Walk-In Tub

Featuring our Free Shower Package

**Now** you can finally have all of the soothing benefits of a relaxing warm bath, or enjoy a convenient refreshing shower while seated or standing with Safe Step Walk-In Tub's

# FREE Shower Package!

- ✓ First walk-in tub available with a customizable shower
- ✓ Fixed rainfall shower head is adjustable for your height and pivots to offer a seated shower option
- ✓ High-quality tub complete with a comprehensive lifetime warranty on the entire tub
- ✓ Top-of-the-line installation and service, all included at one low, affordable price

Now you can have the best of both worlds-there isn't a better, more affordable walk-in tub!

Call today and receive a

# FREE SHOWER **PACKAGE** PLUS \$1600 OFF

FOR A LIMITED TIME ONLY Call Toll-Free 1-800-989-2832



With purchase of a new Safe Step Walk-In Tub. Not applicable with any previous walk-in tub purchase. Offer available while supplies last. No cash value. Must present offer at time of purchase.



**Call Today for Your Free Shower Package** 

FINANCING AVAILABLE WITH APPROVED CREDIT

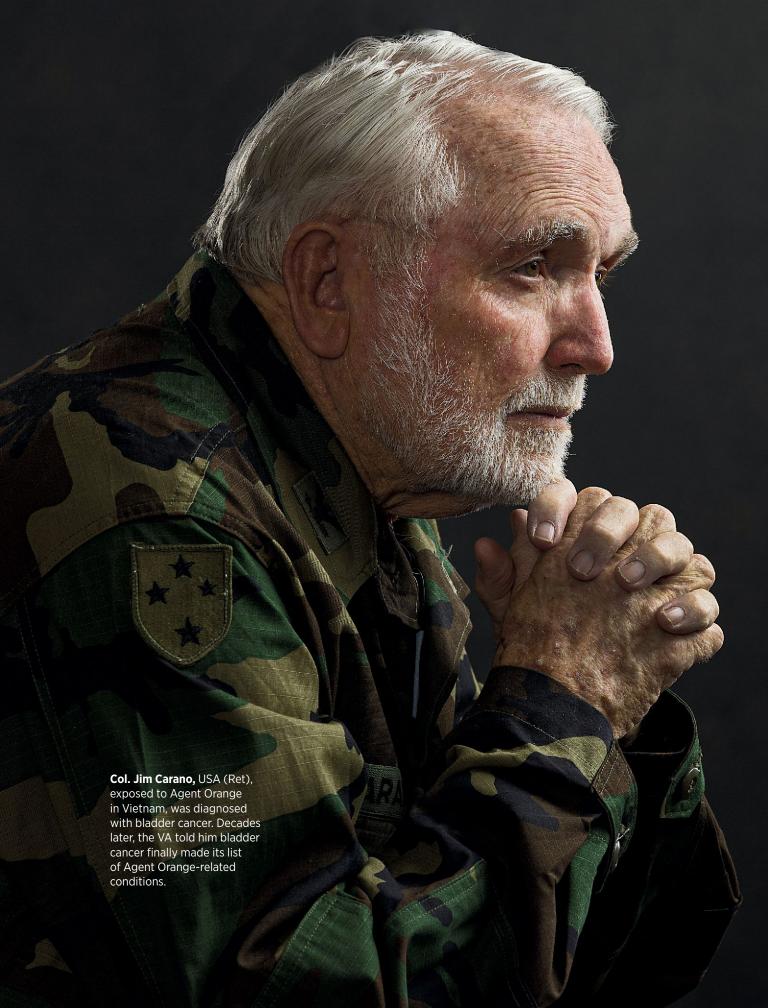








CSLB 1082165 NSCB 0082999 0083445



# TOXIC LEGACY

# They served with honor. Then their country let them down.

# By Hope Hodge Seck

ol. Jim Carano, USA (Ret), is still undergoing procedures to treat the side effects of his 20-year battle with bladder cancer. At 45, CWO3 Chris Videau, USA (Ret), has had to give up running for good; he uses three different inhalers just to be able to breathe easily. Former Army Staff Sgt. Bill Bonk had his cancerous gallbladder removed in 2004, and then, four years later, went back into surgery to have his cancerous thyroid taken out. Capt. Le Roy Torres, USAR (Ret), was forced to leave his job because of his lung damage.

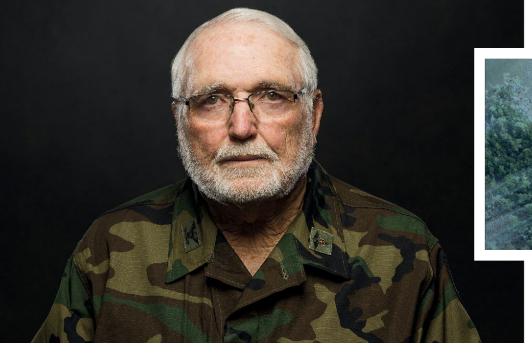
These veterans served in different eras, on different bases, and in different specialties. Their common ground is the debilitating health issues they have reason to believe were caused by poisons they drank, absorbed, or inhaled while in service with the U.S. military. And though they served and fought as part of large organized units in uniform, they've largely fought their battle with tox-

in-induced disease alone.

Veterans who spoke with Military Officer talked about the "Death Strategy" — their belief that the Department of Veterans Affairs stalls by commissioning studies, conducting inquiries, and taking refuge in uncertainty — to avoid extending costly health care coverage to millions of sickened veterans. Delay, deny, until we die, the saying goes.

But with a new, younger generation of veterans dealing with their own toxic exposure crisis from burn pits in Iraq and Afghanistan and an effective advocacy push from veterans organizations and grassroots groups that has made the issue front-page news, legislation to provide for vets exposed to toxins has its best chance ever of becoming law.

For many veterans, this help will arrive too late. And for an all-volunteer force, the perception that the nation does not keep its promises to those who serve could affect the choices of future generations.



'We were all exposed' to Agent Orange, said Col. Jim Carano, USA (Ret), a Vietnam veteran (left). A U.S. Air Force aircraft (above) sprays the defoliant during the Vietnam War.



'I think it's a national security issue. The last thing you would want is for your all-volunteer military to feel like they are cannon fodder when useful.'

 $- {\it Jon Stewart}$ 

"I think it's a national security issue," Jon Stewart, longtime host of Comedy Central's "The Daily Show" and prominent advocate for veterans affected by burn pit exposure, told *Military Officer*. "The last thing you would want is for your all-volunteer military to feel like they are cannon fodder when useful. Because certainly the ethos that they instill in each other is 'No one left behind.'"

The current VA secretary, Denis McDonough, has said that, regardless of VA's history on the issue, he wants to prove the VA takes care of its own, even without congressional mandates.

"You fight for us, we'll fight for you," McDonough told members of the Military Officers Association of America at MOAA's annual meeting on Oct. 21, 2021. "If you have our backs, we'll have yours. The thing is, our nation as a whole makes that promise, but we at VA, at MOAA, are among those most responsible for keeping that promise."

Early this year, the executive branch took major steps that indicate veterans' advocacy is

gaining traction. The White House added a presumptive service connection for nine rare respiratory cancers affecting veterans who served in Southwest Asia, allowing about 100 veterans whose claims were previously denied to receive VA care. President Biden, whose son Beau served as an Army major in Iraq, suggested in March in his State of the Union address that burn pits caused the brain cancer that claimed his son's life in 2018. He urged Congress to pass legislation that grants care to all veterans affected by toxic exposures, calling it a "sacred obligation." It's a hopeful development for veterans who have fought personal battles against service-connected illness for decades.

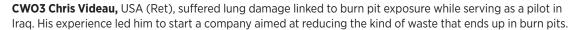
# 'WE WERE ALL EXPOSED'

Carano spent his 367 days in Chu Lai, South Vietnam, under a dense orange cloud. Then a captain serving as the chief of the personnel division with the Army's 23rd Infantry Division, Carano didn't know much about the chemical that arrived on aircraft in orange barrels. But he was just miles from dense jungle on which the Army dumped the stuff from the air in an effort to kill the foliage and deprive Viet Cong fighters of a hideout.

"Boy, I'm telling you, we were all exposed to it," Carano, now 79, said. "And we had not a clue."

The year Carano hung up his uniform, the Institute of Medicine issued its first congressionally directed report on the impact of the chemical defoliant Agent Orange on veterans. By then, it was known that Agent Orange was contaminated with TCDD, a powerful dioxin known to promote the cancer-causing properties of other substances. IOM. now known as the National Academies of Science, Engineering, and Medicine, concluded there was sufficient evidence to link Agent Orange exposure to five medical conditions, including soft-tissue sarcoma and non-Hodgkin's lymphoma. For another two dozen conditions, it found, there was limited or insufficient evidence of a connection. For bladder cancer, the study found "limited/suggestive





evidence of no association" with Agent Orange exposure.

Less than a year after the 1994 report came out, Carano was diagnosed with tumors on his bladder. Two decades later, in 2014, bladder cancer was acknowledged to meet the scientific threshold. Earlier this year

- nearly three decades later

- he received a letter from the

VA notifying him that bladder cancer had finally been added to the list of Agent Orange-related conditions.

The deployment of Agent Orange in Vietnam is perhaps the best-known and most thoroughly documented military toxic exposure incident, but cases of veterans sickened by exposure to unknown chemicals span nearly every generation of service.

# **'WE MAY GET LUNG CANCER'**

For the sheer number of veterans exposed, the burn pits of the Gulf and post-9/11 wars represent the biggest blight on this toxic timeline. The Defense Department estimates some 3.5 million veterans were exposed



those most responsible for keeping that promise.

VA, at MOAA,

are among

-DenisMcDonough, Secretary of Veterans **Affairs** 



Former Army Staff Sgt. Bill Bonk (main photo) fought to have his cancer linked to his service. Bonk (above) prepares to burn waste in Saudi Arabia in 1991, and trains in protective gear (right).



'We cannot accept legislative half measures that narrow benefits for some veterans and exclude others altogether.'

- Rep. Mark Takano (D-Calif.) to fumes from burning plastic, paint, fuel, human waste, and other garbage while deployed in the Middle East. A handful of burn pits are still in use.

Videau, who flew Black Hawk helicopters for the Army, remembered using the dense, acrid column of smoke from the burn pit at Camp Speicher in Tikrit, Iraq, as a visual navigation point when flying.

"We used to joke, you know, 'Man, we may get lung cancer, instead of being [hurt] in combat,' Videau said.

After returning from that deployment in 2008, Videau underwent a medical evaluation to determine why he got winded easily and struggled to breathe. A Navy doctor at the Alaska Army base where he was then stationed told Videau his

lungs were that of a 70-year-old and suggested to him that the damage might be related to burn pits, adding that military health care providers were seeing these issues with increasing frequency in those who'd deployed to the Middle East. Ultimately, Videau was granted coverage for his health issues, but he said his file notes asthma acquired while in service and does not mention burn pits.

"I think that's kind of a taboo, to put it in," he said.

The physical harm Videau has endured as a result of burn pits inspired him to launch a business making dehydrated laundry detergent sheets that eliminate the need for plastic bottles like the ones that ended up in burn bits in Iraq. His company, Sheets Laundry Club, was featured on the entrepreneur show "Shark Tank" in 2021.





Videau considers himself fortunate, as veterans largely have had to prove individually that their encounter with a toxin resulted in their illness. The VA maintains a web page about the chemicals troops may have been exposed to at Fort Mc-Clellan, Ala., for example, but adds that "there are currently no health conditions associated with service" there. That's despite the \$700 million Mon-

santo and Solutia, Inc., paid to settle a class-action lawsuit with residents of the neighboring Anniston, Ala., in 2003.

Bonk, who spent four months on the post as a member of the Military Police, remembered marching past signs indicating contaminated areas of the base, and conducting maneuver training on dump sites where radioactive isotopes had previously been buried.

"We didn't have the benefit of questioning anything, really," Bonk, now 60, said. "Especially being enlisted. Just a peon in the sea of green."

His effort to convince the VA to cover treatment for his thyroid cancer demonstrates the difficulty of proving a nexus from contamination to illness without what the VA calls a "presumptive service connection." No presumptives exist for Fort McClellan.

Bonk said he had a board-certified endocrinologist write him a three-page letter connecting specific events at the post with his cancer. The VA denied the claim. Now the administrator of a Facebook group for Fort Mc-Clellan veterans and a member of several others, Bonk said he has never seen a claim connected to exposure on the base approved at the regional level, although a few have been granted on appeal.

# **MOVEMENT IN CONGRESS**

In Congress, the two chambers have embraced different approaches to change the VA's challenging, protracted, and

still complex system. In March, the House of Representatives passed the Honoring our Promise to Address Comprehensive Toxics (PACT) Act, which would order the VA to cover 23 cancers and other respiratory diseases for veterans exposed to burn pits, and add hypertension to the list of presumptives for Agent Orange veterans. It would also create a Fort McClellan health registry, among other study efforts, and add a toxic exposure questionnaire to routine primary care appointments at the VA. The legislation comes with a staggering price tag: about \$208 billion over the next 10 years. The Senate was still considering the Honoring our PACT Act at press time.

"For too long, America's message to toxic-exposed servicemembers and veterans has been simple — we thank you for your service, but the price tag for addressing your exposure is just too high," the bill's sponsor, House Veterans Affairs Committee chairman Rep. Mark Takano (D-Calif.) said in a released statement. "We cannot accept legislative half measures that narrow benefits for some veterans and exclude others altogether."

The White House released a statement of support for the bill Feb. 28.

Another House bill, the Health Care for Burn Pit Veterans Act, would create a one-year window for post-9/11 combat veterans not yet in the VA system to enroll, and grant all veterans 10 years of health care after service



'I want to actually hand them something and say, "This is what we're doing for you now."'

> - Rep. MikeBost (R-Ill.)



'If you're
unhappy with
what we're
doing, make
sure you're
cranking up
the message
machine
out there.
Because this
isn't going to
happen unless
veterans are
talking.'

- Sen.
Jon Tester
(D-Mont.)



instead of the current five. It would also build in additional toxic exposure screenings, all for an estimated \$1 billion.

Rep. Mike Bost (R-III.), the bill's sponsor and ranking member of the House Veterans Affairs Committee, told *Military Officer* the more limited bill would not jeopardize the country's financial security and stood a better chance of passing than the Honoring our PACT Act.

"The important thing to remember here is that veterans are not just veterans; they're taxpayers with children and grandchildren," Bost said. "I want to actually hand them something and say, 'This is what

we're doing for you now."

In the Senate, advocates have created a three-bill approach that divides the costs to ease the sticker shock. A bipartisan Health Care for Burn Pit Veterans Act companion bill passed the chamber in February. Yet to come is a second measure reforming the process by which



VA addresses toxic exposures, and a third, significantly expanding covered exposure-related conditions. Bill sponsor Sen. Jon Tester (D-Mont.) introduced all the measures last year in one package called the Compensation and Overdue Support for Troops (COST) of War Act. The bill had a price tag of up to \$413 billion and never made it out of committee.

# **'KEEP THE PRESSURE ON'**

Tester told Military Officer he hopes to have the second phase completed by spring and the third by August recess, though he acknowledged the last and most costly phase will be difficult to pass. To veterans critical of the phased reform plan, he said to keep the pressure on.

"If you're unhappy with what we're doing, make sure you're cranking up the message machine out there," he said. "Because this isn't going to happen unless veterans are talking."

MOAA has advocated for comprehensive reform packages, supporting legislation including the Honoring our PACT Act. Reforms to the VA presumptive process that include a research advisory committee and greater transparency around toxic substance use and tracking are among MOAA's top priorities for 2022.

Cory Titus, director of Veteran Benefits and Guard/Reserve Affairs at MOAA, said the organization wants three things: process reforms; a robust scientific process to ensure the right associations are made between toxic exposures and illnesses; and faster creation of presumptive conditions once the scientific burden has been met.

"Right now, it's just far too complicated," he said.

The powerful multi-pronged push to pass new toxic exposure bills is thanks in large part to advocacy on behalf of the millions affected by burn pits. Grassroots groups like Burn Pits 360, founded in 2010 by Torres and his wife, Rosie, have drawn unprecedented attention to the issue.

After serving in the Army Reserve as a logistics officer for 16 years and deploying to Iraq in 2007, Torres lost his job as a Texas state trooper due to lung damage - constrictive bronchiolitis — related to burn pits.

The Supreme Court is now considering whether his forced resignation constitutes employer discrimination against a servicemember. As a reservist, Torres said, he was denied even care that would have been available to him as an active-duty soldier after he came off orders.

"I will always be patriotic, but there was a sense of betraval," he said. "I had been betrayed." Stewart, who previously

campaigned successfully to secure health benefits for first responders who inhaled toxic fumes from burning rubble and debris after Sept. 11, 2001, threw his weight behind the cause of burn pit veterans after Rosie Torres approached him.

Stewart underscores the significance of making the nation aware of veterans' battles with toxic exposure.

"The less awareness there is over the suffering in that community, the less pressure there is to relieve it and go on with the status quo," he said.

The veterans who spoke with Military Officer don't regret their service. Torres, 49, has a son in uniform, and Carano has a grandson who was exposed to burn pits on deployments to Iraq and Afghanistan. They're proud to see the military legacy continue. But advocates say the military risks its reputation and jeopardizes future recruiting efforts when it fails to care for those who served.

"The treatment of the last generation of veterans affects the propensity of the next generation to serve our country," Titus said. "The Department of Defense is already trying to attract talented recruits from an ever-shrinking pool of candidates - as a nation, we don't need to make it smaller because we're refusing to take care of those who already served."

Hope Hodge Seck is a defense journalist based in the Washington, D.C., area.



'The treatment of the last generation of veterans affects the propensity of the next generation to serve our country.'

- Cory Titus, director of Veteran**Benefits** and Guard/ ReserveAffairs at MOAA



# Steering Through a Perfect Storm

NOAA Corps is expanding, while demand for its data is soaring.

Rear Adm.

**Nancy Hann** 

Director of NOAA

Office of Marine and

**Aviation Operations and** 

NOAA's Commissioned

Rear Adm. Nancy Hann, a descendant of farmers in landlocked Illinois, chose her own path, exploring our oceans from quite literally every angle.

Through her many roles at the National Oceanic and Atmospheric Administration, she has flown aircraft in hurricanes, traversed the waves aboard ship, and explored depths as a scientist and certified diver. She now serves as director of the NOAA Office of Marine and Aviation Operations and NOAA's Commissioned Officer Corps.

Commissioned Officer Corps.

Hann has led the Corps' cadre
of 329 officers since January 2021,
first in an acting role, but then officially
confirmed in November. She took the helm as
the service is poised to onboard more personnel
as well as new aircraft and ships. Hann sat down
with *Military Officer* to elaborate on the service's
high op-tempo and plans to expand. This interview has been edited for length and clarity.

Officer Corps

have references to the corps of the corps of

You have such diverse experience at NOAA Corps. Can you talk about how those experiences led up to this role and prepared you?

It was just opportunities that arose starting with my undergraduate education, in the first positions out of that with NOAA as a civil-

> ian, as a fisheries observer and then throughout my career working in really all the different parts of our portfolio.

It's given me a really good idea of the importance of the data we collect, on what products and services come about as a result of that data, and how that serves the nation. There is an insatiable need for

the data that we provide. The pressures have never been greater on our workforce.

# Can you talk about what you mean when you say the pressures have never been greater?

Hurricane forecasting. We fly the aircraft to collect the data that directly goes into the forecast,

# HAPPY BIRTHDAY!

The NOAA Commissioned Corps is turning 105. Learn more about the corps and its history on page 49. and that tasking [has] increased 100% since 2016.

We fly tornado research. We're using our uncrewed systems working across NOAA to fly and assess the damage. Flooding maps for water management. Accurate forecasts for crops for food security. We collect the data that informs when they open the dams in the West and when they leave them closed to manage that critical water supply.

So, for all the data we collect, I have never seen so much pressure and importance on that data to inform really every American every day, whether it's in their livelihood, their recreation, our economic security of our country. Even a lot of the national security.

# Do you think this is having an impact on public

# awareness of NOAA Corps' mission?

I don't know if the message is as clear as it needs to be what the NOAA Corps' role is in that data. I mean, it's critical. We fly the aircraft, we sail the ships, we operate and prepare the uncrewed systems in partnership with

our civilian teammates, but NOAA Corps is absolutely at the nexus of all the data.

# Hearing of the additional work, the NOAA Corps would have to grow to accommodate all that.

We're pretty much at critical capacity right now to meet those demands. We were capped at 321 for many, many years by our authorization. The NOAA Corps Amendment Act passed [in 2021], and that allows us to grow to 500 officers.

# Do you have any major gaps in your specialties or career fields right now?

We don't have any gaps. One of the emerging areas is uncrewed systems. As I mentioned with tornadoes, that is an asset we could provide. We

use it for hurricane research. We use it for marine mammal surveys, which directly feed into the commercial fishery forecasting quota.

We're using marine [uncrewed systems], both on the surface and underwater, like gliders. So, we're looking at the whole spectrum of applications.

# Can you talk more about the uncrewed mission and how it has evolved?

I was involved in the first application of uncrewed systems for NOAA back in, 2006, I think. That was flying an uncrewed aircraft system into a hurricane. It's only grown since then.

We did applications in the Antarctic. We put gliders in the weather to help study hurricanes. We've deployed aircraft systems on the Aleutian

> Islands to study Steller sea lion populations, which directly informs pollock [fish] forecasts. We work really closely with industry, academia.

# Are there other tech upgrades you can speak to?

We brought on the first new NOAA

aircraft in 10 years, which is really exciting. It's called the Snow Survey Mission, and it collects all of the baseline data that informs basically water forecasts. So, it tells municipalities, "When this snow melts, you're going to have this much water for use, you're going to have this much flooding." It's the baseline to all of the water movement in the U.S., and we transitioned that mission to a new aircraft, which is more capable.

Then, we're building a new high-altitude jet right now [the G550]. It can fly higher, which is good for hurricanes and the weather service systems we fly. It is the most advanced climate aircraft in the world.

> -By Tony Lombardo,MOAA's director of audience engagement

# Rear Adm. **Nancy Hann**

officially took the helm of NOAA Corps in November 2021. Below, a NOAA Corps officer navigates a survey launch from **NOAA Ship** Fairweather in Alaska.



FINANCIAL FORUM

# Maximize Your Charitable Donations

re you interested in donating to a charitable organization, such as The MOAA Foundation or the MOAA Scholarship Fund, but not sure how to get the maximum impact from your contribution?

Most people are familiar with making cash donations to their favorite causes, but there are other ways to donate that will not only benefit the charity but may also help donors reduce their tax burden. Here are two options that are popular with donors to MOAA's charitable organizations.

# **Qualified Charitable Distribution (QCD)**

This is a direct transfer of funds from your IRA custodian, payable to a qualified charity. There are several benefits to this withdrawal strategy: The QCD can count toward satisfying your annual required minimum distribution (RMD), and it is also excluded from taxable income, which can reduce your income tax bill. QCDs don't require you to itemize deductions when filing your taxes.

Some things to keep in mind:

• You must be at least age  $70\frac{1}{2}$ 

to be eligible to do a QCD. (Note: RMDs don't kick in until the year you hit age 72.)

- Each person can donate up to \$100,000 annually. If you're married and each spouse has their own IRA, you can each donate up to \$100,000.
- The funds must be made payable directly from the IRA to the charity, so make sure you work with your IRA custodian to accomplish this correctly.
- You can donate less than the full RMD to your chosen charity, but be sure you withdraw the remainder by the end of the year to avoid the hefty 50% excise tax the IRS imposes for missing required withdrawals.
- Make sure to tell your tax preparer that you made a QCD so it can be listed correctly on your tax return.
- Contributing to an IRA may result in a reduction of the QCD amount you can deduct.
- The QCD amount is not taxed; you cannot also claim it as a charitable tax deduction.

#### **Charitable Gift Annuity (CGA)**

Many large nonprofit organizations, such as the MOAA Scholarship Fund, offer charitable gift annuities. The annuity is a contract under which a qualified public charity agrees to pay the donor (called the annuitant) a lifetime income in return for the irrevocable transfer of cash or other property.

The maximum number of annuitants is two, and payments can be made jointly or successively. The charity determines the payment based on actuarial factors. At the end of the annuitant's life, the charity receives the remainder of the gift.

Annuitants also may be eligible to take a tax deduction at the time of the original gift. If the gift annuity is funded with cash, part of the payments will be taxed as ordinary income and part will be tax free. If the annuity is funded with appreciated securities or real estate owned more than one year, part of the payments will be taxed as ordinary income, part as capital gains, and part may be tax free.

The tax rules are complex, and it's best to discuss the specifics with your tax advisor.

 By Lila Quintiliani, ChFC®, AFC®, MOAA's program director of financial and benefits education/counseling



You can find MOAA's Annual Giving Report and learn more about our two charities on page 66.

# The antidote for incontinence anxiety.



Try Men's Liberty<sup>™</sup> — the Medicare-covered healthier alternative that helps end embarrassment and fear of an "accident".

# Now incontinence don't have to get in your way.

Men's Liberty is the simple, non-invasive option for male urinary incontinence that helps keep you secure, dry and leak-free for up to 24 hours. Made of a safe, skin-friendly material called hydrocolloid, this patented external collection device easily attaches to the tip of a man's anatomy. It softly stretches and flexes as you move, directing urine away from the skin. Unlike absorbent briefs and pads Men's Liberty effectively reduces the risk of skin and urinary tract infections. Best of all, it's discreet, dependable and dignified.

# Stop spending a fortune!

You could continue to shell out as much as \$300 a month on adult briefs. Or you could switch to Men's Liberty and pay little to no out-of-pocket cost\*\* if you qualify for coverage by Medicare, most Medicaid plans, private insurance, workers compensation and VA/Tricare. This could save you thousands of dollars a year!

reet fit	MEN'S LIBERTY	ABSORBENT BRIEFS AND PADS
Keeps you dry 24/7?	YES  Can be worn comfortably, cleanly and securely for up to 24 hours	NO  Must be changed regularly when they fill up or overflow — often every few hours
Directs urine away from the skin?	YES Completely external design collects fluid into a discreet pouch — leak-free	<b>NO</b> Traps moisture which stays in contact with skin causing discomfort or infection
Reduces the risk of infections?	YES  More than 5 million Men's Liberty units have been sold, with reduced risk of infections or skin injuries	NO High incidence of painful rash, sores, yeast infections and dermatitis
Invisible under clothing?	YES  Men's Liberty is unnoticeable — only you know it's there	NO Awkward disposable briefs can be ill-fitting, bulky and uncomfortable
Little to no out-of- pocket cost?	YES  Covered by Medicare, most Medicaid plans, many private insurance plans, workers compensation and VA/Tricare	NO Absorbent briefs and pads are not covered by Medicare, costing users up to \$300 a month

# Patient-tested...

"I can keep doing what I want to do, without having to worry about running to the bathroom or changing my clothes. It's a Godsend."

— John, Men's Liberty user in Michigan

# Live your life on your own terms! FREE INFORMATION. FREE BONUS OFFER.

Find out how to receive Men's Liberty at little or no cost to you. Plus receive a FREE Bonus week's supply with your order\*.



Call today at no obligation: 1-833-501-7573



www.MensLiberty.com/Magazine





\*30 days supply or more \*\* Standard co-pays and deductibles apply

©2022 BioDerm, Inc. All rights reserved. BioDerm® and FreeDerm® are registered trademarks of BioDerm, Inc. Men's Liberty™, BioPlus+™, and KindKlamp™ are trademarks of BioDerm, Inc. Men's Liberty US patent #7,896,857, #8,551,062, and #10,022,261. International patents Japan #4939422, Canada #3058756 and EP(UK/NL) 3576688.

LT 70066 A

# How to Choose Job References

I f you are making a job change but haven't given much thought to your list of references, it may be time you did. Many job seekers often think only in terms of longtime friends and professional colleagues, but an effective reference list goes well beyond that.

Here are five considerations to keep in mind as you peruse your circle of contacts. A good reference list should:

1. Be flexible (and be ready). Select four to six people so you'll have a good pool from which to choose — in some cases, you may want to tailor your references to your employer. Get permission prior to using someone as a reference or giving out their contact information. It's basic professional courtesy, and it also alerts the person in advance that an employer may call them out of the blue.

2. Include people who can speak about your professional skills and experience. These are often people with whom you have worked in the past, but you can include anyone who was in a position to observe your work or can attest to your professional abilities. Ensure they know what type of employment you are targeting so they can specifically highlight the appropriate skills in their conversation with the employer.



You've determined your preferred references, but what about next steps? Check this section next month for more reference tips, or visit www.moaa.org/career.

**ASKING FOR A** 

**REFERENCE** 

# 3. Showcase your character.

You want folks on your reference list who can discuss who you are beyond your business skills — someone who knows your personal characteristics. Employers want to know whether a candidate's ethics and values mesh with their own.

4. Pull from many professional lanes. Incorporate people on your list who represent the full spectrum of professional relationships: peers, seniors, and subordinates. The nature of the relationship shapes their ability to talk about your skills from a variety of perspectives.

5. Appreciate the value of diversity. Take a moment to look at the people on your list. Are they all male or all female? If so, you may be inadvertently sending

an unintended message. What about age? Are they all senior? All young people? Incorporating contacts who are outside of your own age demographic can signal your ability to integrate into a multigenerational workplace and work well with the team, no matter its composition.

Finally, make sure all those on your list will give you their full support. If you sense any hesitancy in their ability to convey enthusiasm and support for your candidacy, it's probably best to find someone else. And don't forget to thank those who agree to serve as references: They are your champions and want to contribute to your success.

— By Capt. Patricia Cole, USN (Ret), former staff and MOAA Life Member





The poppy is a symbol of remembrance for all who made the ultimate sacrifice in military service to our nation.

On Memorial Day, we join you in honoring each individual this red flower represents.



usaa.com/memorialday



A housing inspector at Fort Benning, Ga., does a quality assurance inspection of a home in the Patton Village housing area in 2019.

# Who's Got the Ball?

'Lateral passes' leave open questions about military housing problems.

recent Senate hearing made it clear the newly reestablished office for the assistant secretary of defense for Energy, Installations and Environment will be expected to carry the ball regarding the many problems plaguing military housing, ranging from moldy barracks to scandalous behavior from privatized housing companies to fuel-contaminated drinking water.

Rather than addressing those problems at the confirmation hearing of nominees to become assistant secretary of defense (ASD) for health affairs, ASD for sustainment, and Department of Defense inspector general, the DoD nominees instead deferred to the office.

The Senate Armed Services Committee members asking questions at the Feb. 15 confirmation hearing gave the nominees a pass.

Deputy Secretary of Defense Kathleen Hicks reestablished the office Feb. 10.

MOAA looks forward to working with the reestablished office, which was folded under ASD Sustainment as part of a congressional requirement to reduce headquarters size by 20%, as part of efforts to monitor the housing and installation crisis.

MOAA will report on these efforts to ensure Congress maintains a watchful eye on important issues for the welfare of our servicemembers and their families.

The continuing resolution (CR) was complicating the effort to regenerate the new

office. During a CR, civilian hiring actions are often frozen until a budget is approved.

The regeneration of the office is an acknowledgment of the significant problems across military installations that have suffered from privatization and deferred maintenance.

But for some lawmakers seeking updates and paths forward on these issues, responses from the nominees pointing toward the reestablished office seemed like a "lateral pass."

"No one should have to live with black mold, leaking roofs, or exposed electrical outlets," said Sen. Elizabeth Warren (D-Mass.), and she cited a DoD Inspector General report last year that indicated "DoD was dragging its feet on two major reforms" to establish a complaint database and implement the Tenant Bill of Rights.

When asked if he would commit to establishing the database in 2022, Christopher Lowman, the nominee for the ASD Sustainment position, committed



#### **STAY TUNED**

Keep track of the progress on these key issues at MOAA's Advocacy News page. www .moaa.org/ advocacy-news



**Indian River Colony Club** "The Place Patriots Call Home

**ACTIVE 55+ MILITARY COMMUNITY IN MELBOURNE, FL** 

877-503-7353

ColonyClub.com/moaa

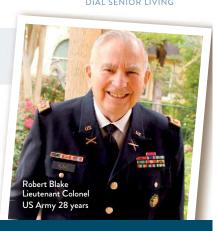
- 2-4 Bedroom, Single Family Homes
- Just Minutes from the VA & Patrick SFB
- 18 Hole, Par 72 Golf Course
- Extensive Maintenance Program



# INDEPENDENCE VILLAG

A charming resort style neighborhood of spacious one story homes that offers the perfect lifestyle for active adults 55+ located in beautiful San Antonio, Texas.

"Independence Village is a place that provides an attractive, safe environment with a wealth of activities. I've lived in a lot of places, now I wouldn't live anywhere else!"



#### CALL TO SCHEDULE A PERSONAL TOUR TODAY!

Full Service Apartments, Cottages & Assisted Living also Available

888.851.6098 IndependenceVillage.com

Keep in touch with MOAA for the latest news, advocacy efforts, and more.

MSC@MOAA.ORG | (800) 234-6622 | WWW.MOAA.ORG/CONNECTED



#### **FAMILY MATTERS**

to working with the new office.

"Is this also just a lateral pass to somebody else?" asked Warren, noting DoD already is three years behind in creating the database and fully implementing the Tenant Bill of Rights.

"Ma'am, I understand your question and commit to everything within my authority to get these two things done," Lowman said.

While the two laterals were not impressive, it is now clear the new office has the ball.

By Lt. Col. Mark Belinsky,
 USA (Ret), director, Currently
 Serving and Retired Affairs,
 Government Relations



A privatized housing quality inspector and a Housing Services Office certified military housing inspector conduct a compliance walkthrough at an empty residence at Fort Huachuca, Ariz.





How can a rechargeable hearing aid that costs only \$1499 be every bit as good as one that sells for \$2,400 or more?

**The answer:** Although tremendous strides have been made in Hearing Aid Technology, those cost reductions have not been passed on to you. Until now...

**The MDHearingAid® VOLT** uses the same kind of technology incorporated into hearing aids that cost thousands more at a small fraction of the price.

Over 600,000 satisfied MDHearingAid customers agree: High-quality,digital, FDA-registered **rechargeable** hearing aids don't have to cost a fortune. The fact is, you don't need to spend thousands for a hearing aid. MDHearingAid is a medical-grade, digital, rechargeable hearing aid offering sophistication and high performance; and works right out of the box with no time-consuming "adjustment" appointments. You can contact a licensed hearing specialist conveniently online or by phone — even after your purchase at no cost. No other company provides such extensive support. Now that you know... why pay more?



"I was amazed! Sounds I hadn't heard in years came back to me!"

— Don W., Sherman, TX

#### CHARGE AT NIGHT AND GO ALL DAY

NEVER
CHANGE
A BATTERY
AGAIN!



Carrying case is also the charger.

#### **45-DAY RISK-FREE TRIAL!**

If you are not completely satisfied with your MDHearingAids, return them within 45 days for a FULL REFUND!

For the Lowest Price Call

For the Lowest Price Gail

1-800-683-6524

www.MDVolt.com



Use Code NV81 and get FREE Shipping



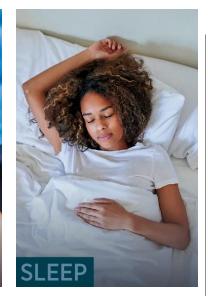
Proudly assembled in America!



### **HEALTHY** LIVING







Fend off falls and move well throughout your life by implementing preventative measures.

# Maintain Mobility As You Age

unctional mobility is a person's physiological ability to move independently and safely in various environments to accomplish the practical activities and tasks of daily life. But as people age, they may start to lose functional mobility, which can lead to falls.

Falls are the second leading cause of unintentional injuries and deaths worldwide, according to the World Health Organization. A fall that leads to a catastrophic injury, such as a broken hip, can be life-threatening. Fortunately, the loss of functional mobility as we age is not a given; there are several ways to delay or even prevent it.

Here are three strategies to consider:

1. Strengthen: Sarcopenia, or loss of muscle mass, is associated with an increased risk of falls. By lifting weights regu-

larly — even lighter ones — you maintain your muscle mass and strength, which helps you stay healthy and avoid falls.

2. Stretch: Loss of flexibility makes moving more difficult, especially if you must step over or around an obstacle. Regularly stretching helps keep your muscles supple so you can quickly move around and adjust to the surrounding environment. Try focusing on different muscle groups during each session, and make sure to warm up first.

3. Sleep: Inadequate sleep has been shown to negatively impact cognition and balance. Making poor choices and lacking balance makes you more likely to fall. Ensuring you get enough sleep will prepare you to be alert if you happen to trip, or need to catch yourself after temporarily losing your balance. Adequate sleep provides the additional benefit of keeping

your brain healthy: Research has shown adults in their 50s and 60s who slept fewer than 7 hours per night were 30% more likely to develop dementia.

Start to incorporate these strategies by choosing 2 to 3 days each week to focus on strength training and following a 20-minute stretching routine 5 days per week. Plus, set a consistent bedtime, and avoid electronic devices in the hour leading up to it — yes, that includes your smartphone.

Soon, you will be stronger, more flexible, and sharper as you move. Maintaining functional mobility is essential for healthy aging and leading a happy and productive life. Here's to continuing to move well now and into the future.

 By Lt. Col. Nick Barringer, USA, program director, U.S. Military-Baylor University Graduate Program in Nutrition



#### **GET MOVING**

For federal guidelines on nutrition and physical activity, visit health.gov/ our-work/ nutritionphysical-activity

# THOUSANDS OF OFFICERS HAVE TAKEN ADVANTAGE OF THESE MOAA BENEFITS. ARE YOU ONE OF THEM?



# BASIC HOUSING ALLOWANCE

+ \$17,000 +

Potential savings per year for an O-5.

• MOAA drove changes in policy and legislation



# MEDIPLUS® TRICARE SUPPLEMENT

+ 14.172 +

Members currently enrolled.



#### **BENEFITS CONSULTANT**

\$1,921,000 \*

Saved by enrolled members.



# EDUCATION ASSISTANCE PROGRAMS

+ \$165M+ +

In grants and interest free loans since start of program.



# CHAPTER AND COUNCIL INVOLVEMENT

+ 40.858 +

Members already enrolled.



#### CAREER NETWORKING EVENTS

**+ 4,098 +** 

Members enrolled in a single year.



# VIRTUAL EMPLOYMENT PROGRAMS

+ 17,000 +

Registrants in one year.



# CAREER TRANSITION RESOURCES

+ 56,101 +

Engagements.

#### Learn more about MOAA membership.

You've seen the benefits of membership. Why not take advantage of them, too?







uard and Reserve (G/R) servicemembers encounter many of the same benefit challenges their active-duty counterparts face. However, when it comes to health care, their choices can be a bit more complicated than choosing between TRICARE Prime and Select (P/S).

When activated for more than 30 days, G/R members and their families become eligible for all TRICARE programs. Costs for each of these programs follow the costs for active-duty servicemembers and their families.

While serving as a drilling G/R member — and not covered by the Federal Employee Health Benefit (FEHB) program — members and their families are eligible for TRICARE RESERVE SELECT (TRS)\* and TYA. TRS costs, while higher than

TRICARE P/S, are significantly lower than the average employer provided health care plan.

In addition to the monthly premiums and annual deductible, TRS enrollees will incur coinsurance payments for health care services after the deductible has been met. Enrollment fees, annual deductible, and copays apply to the catastrophic cap; monthly premiums do not.

Gray Area retirees (GARs) are G/R members who are qualified for retired pay and have retired from their service (stopped drilling) but are not yet eligible for retired pay. GARs may be eligible for retired pay prior to reaching age 60, but TRICARE P/S eligibility is not attained until the G/R member reaches age 60 and retirement processing has been completed by service and pay agency (DFAS

or CG) and is reflected in the Defense Enrollment Eligibility Reporting System.

GARs without an employer-provided health care plan have TRICARE RETIRED RE-SERVE (TRR) as an option until reaching age 60. TRR is not cheap, but it is likely less expensive than finding a plan on the government or open market exchanges.

G/R retirees and their spouses remain eligible for TRICARE P/S programs until individually reaching age 65 when they "age out" of TRICARE and must enroll in Medicare. Like active-duty retirees, upon enrolling in Medicare Parts A and B beneficiaries are eligible for TRICARE for Life (TFL).

- By Capt. Paul J. Frost, AFC<sup>®</sup>, USN (Ret), program director for finance & benefits at MOAA



#### **LEARN MORE**

Find out about all G/R TRICARE options at www.moaa.org/ TricareGuard Reserve

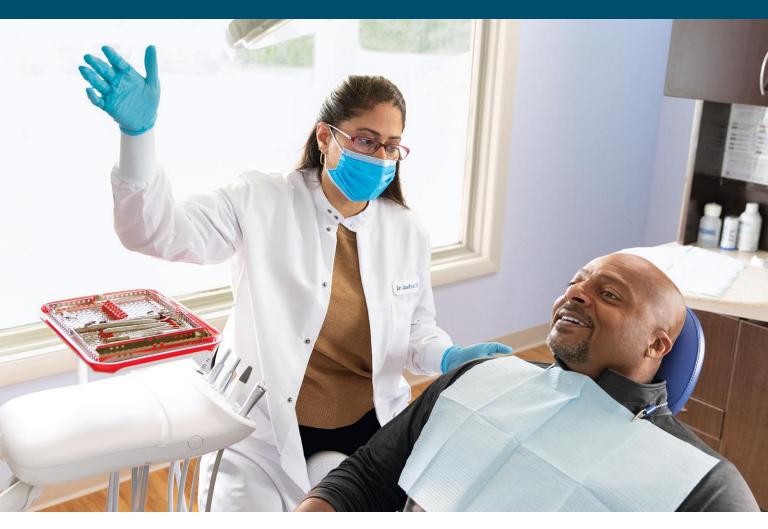
\*Members in the Individual Ready Reserve (including Navy Reserve Voluntary Training Units) do not qualify to purchase TRS.

TRICARE RESERVE SELECT	INDIVIDUAL	MEMBER + FAMILY
Enrollment fee/premiums	\$46.70/month	\$229.99/month
Annual deductible, E1-E4	\$56	\$112
Annual deductible, E5 & above	\$168	\$336

TRICARE RETIRED RESERVE	INDIVIDUAL	MEMBER + FAMILY
Enrollment fee/premiums	\$502.32/month	\$1,206.59/month
Annual deductible (network)	\$168	\$336



# WE CAN HELP YOU ENJOY A HEALTHIER RETIREMENT



BCBS FEP Dental is proud to support MOAA's mission by offering comprehensive dental coverage to retired uniformed service members and their families across the country. That includes:

- Covered in-network preventive care, including up to three cleanings a year
- A large nationwide network with over 488,000 provider access points
- No deductible for in-network services like fillings and root canals

See what we can do for you at bcbsfepdental.com





# Grant's Long Fight on the River

he Mississippi River was a vital lifeline for the Confederacy during the Civil War, and regaining the waterway was a primary Union objective. By mid-1863, the obstacle in the way of that was the fortified town of Vicksburg, Miss., which overlooked the

**VICKSBURG** 

last section of the river still under Confederate control. If Vicksburg

could be taken, the Union would be positioned to split the South and potentially hasten the end of the war.

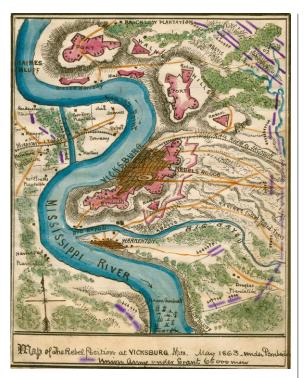
The Vicksburg Campaign, led by then-Maj. Gen. Ulysses S. Grant and the Army of the Tennessee, began in November 1862 with a series of maneuvers, battles, and initiatives that failed to gain entry into the city.

In May 1863, Grant attempted frontal assaults that were readily repulsed by the entrenched Confederate Army of Mississippi, led by Lt. Gen. John C. Pemberton. Grant then laid siege to the city, erecting fortified lines that cut off supplies and communication.

While Union artillery pummeled Vicksburg, Union engineers were busy digging tunnels that extended under the Confederate lines. The tunnels were then packed with black powder, intended to destroy enemy fortifications and enable easy

access into the city. On June 25, a mine was detonated beneath the Third Louisiana Redan, followed immediately by a rush of Union soldiers. In the crater from the blast, bloody hand-to-hand combat continued for more than 20 hours with Union forces unable to advance.

Grant persisted, with the siege of Vicksburg lasting 47 days. Residents of the embattled city faced dire hardships. To avoid the constant barrage of Union artillery, many residents lived in caves carved into the hillside, bringing with them comforts such as carpets and furniture. Food quickly became scarce, forcing residents to eat



what they could find, such as rats and squirrels.

The siege ended July 4, 1863, with the surrender of Pemberton's army and the city itself. When a Confederate relief force under Gen. Joseph Johnston failed to breach Union defenses, it became clear the city could hold out no longer.

Grant was unusually generous to the fallen city defenders, offering parole rather than unconditional surrender.

The fall of Vicksburg, together with Gen. Robert E. Lee's defeat at Gettysburg in July 1863, marked the beginning of the end for the Confederacy. Fighting continued for another two years, but the South was losing heart.

- By Don Vaughan, who writes on military history and culture



'I myself saw our men taking bread ... and giving it to the enemy they had so recently been engaged in starving out.'

- Grant after his victory at Vicksburg

#### **OUR BOOKSHELF** | To Rule the Waves

early 2,500 years ago, Athenian admiral Themistocles said: "He who commands the sea has command of everything." Author Bruce Jones's new book proves the Athenian right.

To Rule the Waves is Jones's excellent argument that control of the oceans is the key to global economic dominance, military power, and climate

change, the world's three most important geopolitical challenges. Jones discusses all three, stressing "the world's oceans are rapidly becoming the most important zone of confrontation between the world's great military actors," with "warming seas and cooling relations shaping

the modern world."

He explains how and why economic globalization is dependent on the oceans - 85% of all commerce is moved by sea, and 90% of all global data is transmitted by undersea cables.

Jones describes the dramatic growth of container shipping and how there are now gigantic specialized container ports in places where there were no ports at all 50 years ago, describing the two largest - one in Indonesia, the other in Shanghai.

He also brilliantly tells of the massive operations of the

three largest shipping companies (Dutch, Norwegian, and Chinese), including one that operates the world's largest maritime network with huge ships that carry their own self-propelled docks (no port needed).

His presentation of the naval effort to secure the seas focuses on the naval arms race among the U.S., China, Russia, Japan,

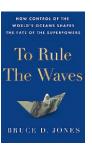
> and India, and on naval strategies and power projection. Crucial maritime choke points, such as the Suez Canal, and the straits of Malacca, Hormuz, and Bosporus, get special attention, as well as the wartime concept of

air-sea battle. Jones highlights the impact of climate change on the oceans, especially as it relates to resource depletion and competition for food, minerals, oil,

His conclusion: Humans may live on land, but the oceans determine security, prosperity, and environmental health.

For more reading, see *The* Sea & Civilization by Lincoln Paine (2013) and Sea Power: The History and Geopolitics of the World's Oceans by Adm. James Stavridis, USN (Ret), (2018). **III** 

- By Col. William D. Bushnell, USMC (Ret), a regular contributor to Military Officer



By Bruce D. Jones, Scribner, 2021



### A forgotten triumph. A lost trophy. Decades later, these

hey were the real-life Maverick, Goose, and Iceman — among the most skilled pilots of their day, who became the first Top Guns when they won the Air Force's inaugural Fighter Gunnery Meet in 1949. But for decades, this team of trailblazing aviation heroes — part of the legendary Tuskegee Airmen of the 332nd Fighter Group, the U.S. military's first Black fighter pilots - saw their achievement go unheralded and become forgotten in Air Force history. The results of the

match were listed for years as "unknown." Even their victory trophy was lost for more than half a century.

Now, the Air Force has brought these pilots' accomplishments back into the light to give them their proper place in the service's lore. On Jan. 11, Air Combat Command head Gen. Mark Kelly helped unveil a plaque at Nellis AFB, Nev., honoring their victory, in a ceremony attended by Lt. Col. James Harvey III, USAF (Ret), one of two surviving team members.

"Finally, we're getting the recognition we deserve, after 70-some years," Harvey, 98, said in an interview.

For 10 days in May 1949, members of the team — leader Capt. Alva Temple, then-1st Lts. Harvey and Harry Stewart, and team alternate 1st Lt. Halbert Alexander — squared off against other pilots on aerial gunnery at 12,000 and 20,000 feet, skip bombing, rocket firing, strafing, and dive bombing. They dominated the competition and held first place all the way from the first day.

## 'TOP GUN': THE NEW MOVIE

The sequel to the 1986 blockbuster film is set for release in May. See our inside look on page 52.



#### trailblazing pilots are in the spotlight.

But getting there was a long journey, Harvey and Stewart, who also retired as a lieutenant colonel and is now 97, told Military Officer.

Stewart and Harvey, both MOAA members, each dreamed of flying since they were young Stewart as he built model aircraft as a boy in Queens, N.Y., and watched airplanes take off and land at North Beach Airport (now LaGuardia), and Harvey from the day he saw a formation of P-40s fly over his home in Nuangola Station, Pa.

Both excelled when they entered the military in 1943 and went to aviation cadet training at Tuskegee Army Air Field in Alabama, where the first aspiring Black military pilots trained.

Stewart said he knew by his very presence there, he was representing something bigger - and hoped he was paving the way for major changes.

"I felt the onus on me to go ahead and prove myself as showing that I had the ability of not only training, but absorbing the training just as well as



anybody else there," Stewart said. He and his fellow trainees hoped "this would bestow credit upon the African Americans ... and also lead the way to someday integrating the Air Corps."

In 1944, they earned their wings, and Stewart shipped out for Europe to join the all-Black 332nd Fighter Group, flying P-51 fighters on missions escorting B-24 and B-17 bombers.

Harvey's preparations to deploy were scuttled as the end of the war in Europe loomed.

"Hitler ... knew I was coming, so he threw in the towel," Harvey said with a chuckle. He saw combat flying F-80s in the Korean War, and he was the first Black jet fighter pilot in that conflict.

Stewart received the Distinguished Flying Cross for a bomber escort mission over Austria, where he notched three aerial victories in one day. He shot down two German FW-190D fighters in rapid succession, and then found a third German on his tail. Dodging fire, Stewart dove sharply toward the ground and pulled up just

Lt. Col. James Harvey III, USAF (Ret), at left and above. was honored recently for his accomplishments in the 332nd Fighter Group's historic 1949 Top Gun victory.

#### **EYE ON HISTORY**



'The only thing left for us to do was to go out and win this thing.'

> -Lt. Col. James Harvey III, USAF (Ret), **Tuskegee** Airman

in time; the German wasn't so quick and crashed.

After the Air Force was made its own branch of the military, it had its best pilots square off against one another in the first Fighter Gunnery Meet in 1949. The competition took place over Frenchman Flat, a test range in Nevada near Las Vegas AFB, now known as Nellis.

Stewart and Harvey's team - the only Black pilots there flew propeller-driven Republic F-47N fighters. Their opponents flew F-51s and F-82s, which had greater firepower than the F-47s, but their additional guns were disabled to make the competition fair.

Stewart said some White pilots were friendly with his team and others "standoffish." When the team's maintenance officer met with the competition's rules committee, Harvey said "they didn't want to hear anything he had to say." The snub angered and motivated the team, Harvey said.

"The only thing left for us to

do was to go out and win this thing," Harvey said.

During the aerial gunnery events, the first two of the competition, A-20s flying between 170 and 200 miles per hour would tow large targets behind them. The fighters fired at the targets at wide angles to avoid hitting the tow planes.

When the aerial gunnery results were announced, the Tuskegee team was on top, and they stayed on target.

Skip bombing was a thrilling event, Stewart and Harvey said - but also hair-raising. The pilots came in almost skimming the ground - Stewart thinks his propeller was six to 10 feet off the ground — and released an inert bomb, so low it didn't have time to turn nose down. It skipped off the ground like a stone on a lake, to hit the small structure that was the target.

The team notched perfect scores, but they said it could be dangerous. Temple even clipped a post on the wooden target structure while pulling out

after releasing the bomb, and it ripped a hole in his plane.

Harvey said there was tension at the award ceremony, held at gangster Bugsy Siegel's Flamingo Hotel in Las Vegas, and he felt the other pilots "didn't feel too happy" to see Black pilots win.

The team was presented with their victory trophy and photographed with it. But from there, the trophy vanished and its whereabouts became a mystery.

A controversy started to grow. The Air Force Association's annual almanac for years listed the winners of the 1949 Top Gun competition as "unknown." But in the 1990s, the records of the meet were uncovered at Nellis, and the 332nd Fighter Group's victory was officially acknowledged.

The trophy was found in 2004 after 55 years. Zellie Rainey Orr, historian and president of the Atlanta chapter of Tuskegee Airmen Inc., uncovered it in a storage area at Wright Patterson AFB in Ohio. It's now on display at the museum there.

Stewart and Harvey believe their victory pushed the Air Force to act faster on integrating fighter squadrons. They said they feel pride when they see the heights Black aviators have reached.

"The [Black] pilots who have come after us ... say, 'We climbed up, and we soared on the backs of you guys that were there in the beginning," Stewart said. "It gives you a very warm feeling." - By Stephen Losey, a reporter in the Washington, D.C., area

#### HAPPY BIRTHDAY, NOAA COMMISSIONED OFFICER CORPS!

# Service Meets Science



he National Oceanic and Atmospheric Administration's Commissioned Officer Corps is at home throughout the sea, land, and air as support for NOAA's initiatives and as environmental first responders. What began as an agency of civilian surveyors producing shoreline maps to support successful navigation to and from U.S. ports has expanded to scientific

endeavors monitoring all manner of oceanic and atmospheric conditions. From hurricanes to harmful algae blooms, reconnaissance surveying to oil spills, the NOAA Corps has responded to historic events and emergencies in times of conflict and conservation. Learn more about the accomplishments and environmental stewardship as the NOAA Corps celebrates its 105th birthday.

#### Rear Adm. Evelvn J. Fields (Ret) was the first woman and African American to head the NOAA Corps, from 1999-2003.



Following Hurricane Sandy in 2012, NOAA ships carried out seafloor surveys to identify potential navigational hazards. The surveys allowed ports in New York and Virginia to reopen quickly.



#### **DID YOU KNOW?**

The NOAA Commissioned Officer Corps includes engineers, geologists, oceanographers, meteorologists, and other specialists. What you won't find are enlisted or warrant officers, making NOAA Corps one of only two uniformed services to consist of only commissioned officers. The other is the U.S. Public Health Service Commissioned Corps.



#### **TIMELINE**

1917: Following U.S. entry into World War I, the commissioned service of the U.S. Coast and Geodetic Survey (C&GS) is formed to prevent civilians providing support in the field from being executed as spies if captured, and to assure rapid assimilation of technical skills and environmental data.

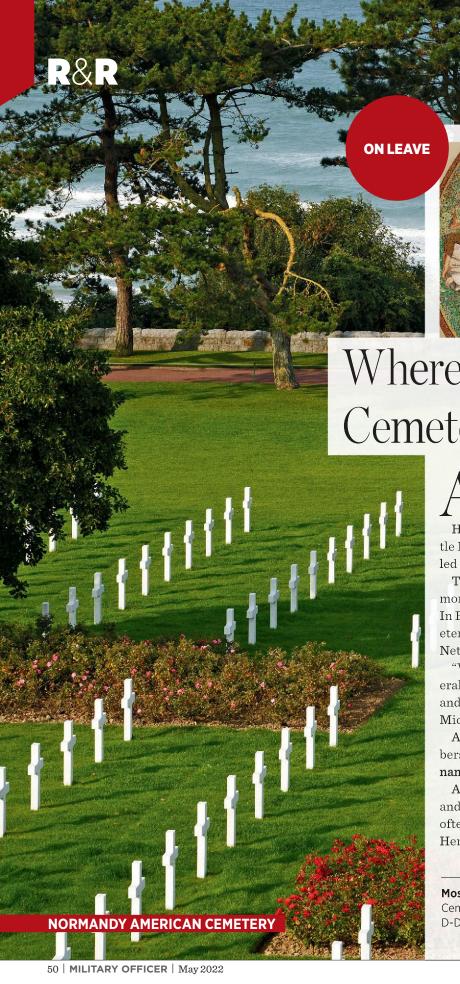
**1965:** The C&GS is transferred to the newly established Environmental Science Services Administration, and the ESSA Corps is formed.

**1971:** Rear Adm. Harley Nygren is confirmed as the first director of the NOAA Corps after the ESSA Corps is redesignated.

1975: NOAA experiences a trio of firsts, launching a geostationary satellite for tracking hurricanes; acquiring a P-3 Orion "Hurricane Hunter" aircraft; and designating the wreck of the ironclad USS Monitor as its first marine sanctuary.

- By Tony Ware, a military culture reporter





Where They Rest: Cemeteries Overseas

fter World War I, Gen. John J. Pershing pledged about those who served, "Time will not dim the glory of their deeds."

His promise is the motto of the American Battle Monuments Commission (ABMC), which he led from its inception in 1923 until 1948.

This small government agency oversees 32 monuments and 26 cemeteries in 17 countries. In Europe, ABMC's 15 monuments and 21 cemeteries can be found from England to Italy, the Netherlands to Spain. France is home to most.

"We take personal responsibility to keep General Pershing's promise" to honor the service and sacrifice of American servicemembers, said Michael Conley, ABMC's chief of staff.

ABMC cares for nearly 104,000 servicemembers' graves in Europe. Memorial walls bear the names of 20,300 missing in action.

A visit to any of the cemeteries, monuments, and visitors centers offers a chance to reflect, often on the very ground where battles occurred. Here is a look at a few of the locations:

>> cemeteries continues on page 55

**Most of those buried** at Normandy American Cemetery lost their lives during the World War II D-Day landings and subsequent actions.





# **★ RIVER CRUISE SALE!**



\$399 Roundtrip Airfare to Europe + \$1,000 Off + FREE Prepaid Gratuities



8 Day Rhine Cruise from Basel to Amsterdam

15 Day River Cruise from Amsterdam to Budapest 2022 Departures: July 14, Sept 3\*, Sept 26, and Sept 27\* as low as \$4,997

#### **PLEASE JOIN US!**

For an online presentation to learn more. Thursday, May 19th - 3:00 pm EST

Please call or email to register. No camera required.

# ALON MOAA Exclusives:

2022 Departures: July 16, July 30\*, Aug 20, and Oct 1\*

as low as \$2,849

- \$100 discount on ALL Avalon departures
- No Single Supplement on ALL Avalon departures

**Email Address** mail@MOAAvac.com

LOWEST PRICES **QUALITY AMENITIES** SUPERIOR SERVICE

**Toll-Free Telephone** 800-211-5107



WWW.MOAA.ORG/ **MEMBERSHIPBENEFITS** 



#### **Drumroll** Please!

#### This isn't your average retirement community.

No, no, no. This is Fleet Landing where every occasion, accomplishment, activity, conversation and meal just feels more memorable. Why? Because here every effort is made to create an unparalleled experience for our Residents. Come experience how retirement is meant to feel.



Call 877.915.0378 or visit FleetLanding.com. WELLInspired™ Living in Atlantic Beach, FL



Tom Cruise,

above,
performed
aerial
maneuvers
for real in his
return as Capt.
Pete "Maverick"
Mitchell in Top
Gun: Maverick.
The longawaited sequel
is set for release
May 27.

Filmmakers provide an inside look at making the sequel with the U.S. Navy.

op Gun was an historic film for the military even more than it was for Tom Cruise or the entertainment industry.

Not only was it made in a unique collaboration with the U.S. Navy, which granted the production REEI access to an aircraft carrier, several aircraft, multiple official locations, and some of its best pilots, but recruitment for naval aviators increased by an estimated 500% after its release in May 1986.

Now, 36 years later, the Navy, Cruise, and his collaborators hope to capture lightning in a cockpit once again with *Top Gun: Maverick*, a sequel that updates the story of rule-breaking pilot Pete "Maverick" Mitchell while offering a next-generation look at the Top Gun program

as it evolved both in

REEL TALK
the wake of the fictional character's acultiple complishments and the film's real-life impact as one of the biggest hits of the 1980s. The new film is due out on May 27.

Despite many efforts by Cruise and original *Top Gun* producer Jerry Bruckheimer to develop a sequel over the intervening decades, it was one of the movie star's more recent collaborators, *Oblivion* writer, director, and producer Joe Kosinski, who cracked the creative block that kept the project from getting off the ground.

"The most important thing to preserve was centering the story around Maverick as a character," Kosinski, the sequel's director, told *Military Officer*. "His relationship with Goose and the romance with Charlotte was what makes that film really stick with people, those relationships, so for me it was about trying to tell the next part of Maverick's story."

With the support of Bruckheimer, Kosinski sold his star and fellow producer Cruise



on a concept that would not only tell a great story but offer the stunt-loving actor an opportunity to do something on screen that the first film didn't: put him and all of his co-stars in the planes to perform aerial maneuvers for real.

"The goal was to get everyone in the airplane so that nearly everything you see on screen is authentic," Kosinski said.

When Bruckheimer and Cruise made the first film, they faced an uphill battle with military leaders who were perhaps understandably concerned about how a Hollywood production might dramatize one of their elite training facilities.

"It took the secretary of the Navy to come in and say, 'I know this is gonna be good for us," Bruckheimer recalled.

But following *Top Gun's* success commercially and especially as a recruiting tool, the Navy not only gave the filmmakers more latitude to tell the story that they wanted to about Maverick, but provided the production with a team of advisors led by Capt. Brian Ferguson, USNR, a pilot who says he enlisted because of the first film.

"All of my buddies will laugh at me, but I'm here because I watched that movie," confessed Ferguson. "And that's the first thing I said when I met Tom."

Kosinski worked closely with naval leaders to design the training sequences, and eventually, the missions that were

depicted in the film.

"That was a lot of fun, to ask them to help me come up with a mission that would be the most difficult and harrowing that you could ever imagine being sent on, and then figure out a way to depict that in a film," the director said.

But if the finished film was meant to portray the best of the Navy's best, Ferguson said he insisted early on that the best way to do that was by selecting pilots randomly pulled from the program's ranks.

"We didn't cherry-pick people off the flight line," Ferguson explained. "We weren't using the Blue Angels or the [commanding officer] of Top Gun for every scene. We were using regular lieutenants."

The only member of the cast with even close to as much experience as the naval aviators was Cruise, who is a licensed pilot and practiced in aerobatics, which meant his co-stars would need to go through a boot camp to prepare for the rigors of maneuvering through the air at speeds of several hundred knots.

"We came up with a syllabus, and we got them in a little plane, and a bigger plane, then a jet, so when they were good there, they were good for the movie," Ferguson said.

"We really wrung them out, supersonic up high, down low, seven G-forces," he added cheerfully. "But in the end you see in the movie they were all spectacularly equipped to handle what



Joe Kosinski. director of Top Gun: Maverick, worked with Navy advisors to design the training and missions shown in the film. "The goal was to get everyone in the airplane so that nearly everything you see on screen is authentic," he told *Military* Officer.



'We were very thankful that the Navy allowed us to come back ... I can't say enough about how terrific they were to work with.'

- Jerry Bruckheimer, producer of Top Gun and the new sequel really is the most extreme physiological thing your body can go through — fighter aviation."

As an actor whose commitment to verisimilitude has led him to climb one of the world's tallest buildings from the outside and dangle on the hull of a military cargo plane while it's in mid-air, Cruise unsurprisingly worked harder than anyone to match the same physical demands endured by his real counterparts.

"Tom always would say, 'I need to do all this at seven and a half G's,' which is the limit of the airplane," Ferguson said.
"And he did that every single time — and he'd come back smiling."

**Danny Ramirez** 

"Fanboy," a pilot

(left) portrays

trainee, in the

new film.

It's an impulse shared by Kosinski, whose experiences on CGI-heavy films like *TRON:* Legacy taught him the value of capturing action on camera in real time.

"The audience can feel when something's done for real," the director said. "And certainly when it comes to something very dynamic like flying in a fighter jet — the forces on your body, the way the sunlight moves around the cockpit — those are things that would be almost impossible to create on a stage."

But ultimately, Bruckheimer said it was the Navy's openness and ongoing collaboration with the production at all levels of service that made all of those goals achievable in *Top Gun: Maverick*.

"We were very thankful that the Navy allowed us to come back," he said. "I can't say enough about how terrific they were to work with, all the way down from the admirals to the guys who were on the deck launching those planes."

"They really were the best of the best." I||I|

By Todd Gilchrist,
 a Los Angeles-based film
 commentator who writes
 for Military Officer







>> **CEMETERIES** continued from page 50

France: Château-Thierry and Belleau Wood monuments, about 60 miles east of Paris, mark decisive battlefields from WWI. Trenches and weaponry that the 4th Marine Brigade used remain at Belleau Wood. Nearly 2,300 marble headstones in Aisne-Marne American Cemetery mark those fallen in the Château-Thierry and Belleau Wood battles.

Normandy American Cemetery, the most visited of ABMC's cemeteries, sits on a bluff overlooking Omaha Beach. Forty-five sets of brothers lie buried here.

Normandy's chapel features a mosaic depicting America blessing her war-bound sons.

In Paris, Americans from both world wars rest in Suresnes American Cemetery. The mosaic in its chapel depicts war's end.

England: Those killed on land, in the air, and at sea rest or are remembered at Cambridge American Cemetery, 60 miles north of London. The 3.811 headstones are set in gentle arcs while a memorial wall bears 5,127 names of the missing.

If you go: The ABMC website, www.abmc.gov, has detailed visitor information for the cemeteries and memorials, and a searchable database of those buried or memorialized at the WWI and WWII cemeteries.

> - By Teresa Otto, a military culture and travel writer

The angel depicted in the mosaic in the chapel at Suresnes American Cemetery (left) carries an olive branch with hope for lasting peace.

# The Grit Factor's

Their military backgrounds may make veterans uniquely suited to entrepreneurship. That doesn't mean it's easy.

Stories by Kathie Rowell

eterans are about 45% more likely to start their own businesses than the general public, according to the U.S. Small Business Administration.

Maybe that's because those with military experience share many of the traits of high-performing entrepreneurs, such as the ability to make good decisions during chaotic times, self-confidence, and independence. That's according to a Syracuse University Institute for Veterans and Military Families study.

"Business ownership provides the ultimate freedom to express yourself creatively and to push your limits ... it's not easy," said former Lt. Scott Mackes, USN, a business owner and founder of the Service Academy Business Mastermind Group, a worldwide community of military veterans who share resources, information, insight, and professional guidance to advance business ideas and opportunities.

Veterans become business owners

for a variety of reasons — including dissatisfaction with the civilian workforce and the opportunity to achieve financial and personal independence, per the Syracuse study.

If you talk to veterans who have taken the leap into entrepreneurship, you'll also hear about the pride inherent in building something from the ground up.

owned

Veterans make good business owners, Mackes said, because they have grit.

"I think the military weeds out a lot of people who don't have that grit factor," he said. "I think that's an innate quality that a lot of military veterans have that enables them to persevere as entrepreneurs or business owners."

If you'd like to join the entrepreneurial ranks, or if you're curious to know what's involved, take a look at the following stories spotlighting a few of the many veteran-owned businesses.





# The Right Blend

Owning a business allowed former Capt. Tony Hudson, USAF, to combine skill and passion.

ever underestimate the power of serendipity. Entrepreneur and MOAA member Tony Hudson had never even considered opening a coffee business until a marketing client gave him the rights to a domain name that sparked his imagination — G.I. Joe Coffee.

"It was destined, I guess," said Hudson, a graduate of the U.S. Air Force Academy who flew as a weapons systems officer in fighter jets for 10 years before leaving the Air Force as a captain in 1992.

After his military service, Hudson held a variety of jobs, including working for a pharmaceutical company and in financial sales. He obtained degrees in online marketing and e-business, then started a marketing company. He started G.I. Joe

Coffee in 2013. In addition to his coffee business, he is also a national franchise senior account executive with ZipRecruiter.

"I just have the entrepreneurial spirit," he said.
"I wanted to have the flexibility in working for
myself and carving my own path. I wanted to
show others that you can be successful."

He educated himself about coffee production by spending a week at a large coffee producer in New Jersey for a crash course in all things coffee: roasting, blending, tasting, equipment.

G.I. Joe Coffee — with names like "Anchors Aweigh," "Aim High," and "Army Strong" — is available online at https://gijoecoffee.com. Hudson donates a portion of sales to veterans' caus-

es. But the business is about more than making money.

Hudson's dream for the company is that it will serve as an incubator for other veterans to enter the coffee business. Too many, he said, leave the military with no real plan and end up homeless.

"We want to catch veterans who have already decided they want to get out, and we want to start providing them with online and, in some cases, face-to-face training so that when they do get out, they have a direction. They can go through our

'I wanted to show others that you can be successful.'

#### **OTHER VETERAN-OWNED COFFEE BUSINESSES**

Alpha Coffee: Gives back by donating coffee to deployed troops, supports nonprofits that help veterans, and hires vets when possible. Online and

retail sales as well as a coffeehouse in Cottonwood Heights, Utah. https://alpha.coffee Dope Coffee: Its mission is to bridge the worlds of coffee, hip-hop, and culture, elevating and uplifting Black culture while serving great coffee. Online sales and a coffeehouse in Atlanta. www.realdope.coffee



Got Your Six Coffee Co.: Supports veterans, law enforcement officers, firefighters, EMTs, and their families through nonprofits and works toward the goal of ending veteran homelessness and suicide. Online sales. https://gotyoursixcoffee.com

courses, and from there, decide if they want to get involved with a coffee kiosk, a coffee truck, or an actual coffee house."

He believes his military experience is an asset to his business efforts.

"I think it's allowed me to structure things." he said. "Some of the things I was taught at the Air Force Academy and throughout the military were prioritization, task management, understanding personnel, and things like that."

His advice to others: About a year before leaving the military, start learning the basics of launching a business, including where your capital will come from, what makes your business unique, and market strategies.

"You've got to start early to break all those pieces out so that you understand what you're getting involved in."

# Firing Up Fitness

Former Capt. Sarah Apgar, USA, found a fitness idea as a volunteer firefighter.

arah Apgar left a dream job for the uncertainty of starting her own business.

After serving almost five years in the Army Engineer Corps, leaving in 2007 as a captain, Apgar took some time off before earning an MBA at the Tuck School of Business at Dartmouth University and landing a job at eyewear company Warby Parker, then in its early stages. As director of development, she built its first 55 stores in the U.S. and Canada.

Her journey toward business ownership started when she joined the volunteer fire service and found a chasm between the fitness training and what actually occurred during a fire.

"I started to design programs and use tools and equipment that we had in the firehouse to really help better prepare and make that connection between movement and strength and the skills and endurance we needed on the fire ground," she said.

One of those tools was lengths of fire 'If you launch hose filled with steel shot. "We started to realize how powerful

a company, vou have to be comfortable with the idea that there could be things out of your

control.'

this tool was, not only for mimicking a hose charged with water, but also for movement, joint mobility, stability, balance. We had come upon a tool that's actually very unique in settings much beyond the fire service."

FitFighter was born.

Available online (www.fitfighter.com) and in 106 Dick's Sporting Goods stores, thanks to an appearance on "Shark

Tank," the tubes come in a variety of weights. Their versatility and their form — they have the feel of a stiff bean bag - make them a safer alter-



native than other equipment, such as dumbbells and kettlebells, said Apgar.

If not for her military experience, she said she's not sure she would have had the confidence to leave a great job and launch a business, especially with young children and a husband in medical school.

"Military experience is what gives you that comfort level and that experience being in an environment of constant ambiguity, like constant shifting sand, where you sort of wake up every day and

you're not sure what that day is going to bring," she said.

Apgar said her business journey has been a roller coaster, with the pandemic leading to a change in business strategy.

"If you launch a company, you have to be comfortable with the idea that there could be things out of your control that would make you fail. I

think the military really gives you that foundation that you're going to survive in the midst of that kind of environment."

Her advice to others: Seek an opportunity with a small business to gain experience first, especially during the military-to-civilian transition phase.

"If you're transitioning, and then also launching your own business at the same time, that's a real challenge."



Rogue Fitness: Said to be the largest strength and conditioning equipment manufacturer in the world, Rogue Fitness processes 500,000 pounds of steel every day. Founded in a garage in 2006, the company now has more than 1,400 team members. Online sales and retail location in

Columbus, Ohio. www.roguefitness.com

Stew Smith Fitness: A former

Navy SEAL offers fitness training instruction to prepare for the military and to those who want to meet the standard for military or law enforcement professions. Books and online

www.stewsmithfitness.com
Vero Mastodon: This fitness
apparel brand strives to build
fraternity among fitness athletes
of all specialties and promote
the fit life through fashion. Online sales. www.veromastodon

.com



# Recipe for Success

A family formula spiced up the entrepreneurial path of Maj. Charlynda Scales, USAFR.

harlynda Scales inherited a beloved secret family recipe and turned it into a business to honor its creator, her grandfather, the late Charlie "Mutt" Ferrell Jr., who served in the Air Force as an aircraft inspector and crew chief for 21 years.

Concocted in 1956, the multipurpose sauce is tangy and sweet with a little heat. It can be used for everything from barbecue sauce to salad dressing.

"It was such a coveted thing," said Scales, a MOAA member who spent 10 years in the Air Force on active duty and is currently a major in the Air Force Reserve, stationed at Wright-Patterson AFB, Ohio. "When he passed away, it was the one thing that all the siblings wanted to know: Who got it?"

While still on active duty, she sought mentorship from SCORE, a network of free volunteer small business mentors, about what to do with her inheritance.

"I was just going to make a couple of bottles for friends and family, just for nostalgia purposes," she said.

Instead, her mentor encouraged her to think big.

"He said, 'You need to be thinking about Kroger; you need to be thinking about the commissary. How do you think Tabasco and Kraft and Heinz started out? With one thing. He's handed you this one thing. It's up to you what you turn it into, but I'm telling you what it could be.' "

Scales contracted with a co-packer, launched Mutt's Sauce in 2013, and juggled her active military duties and business responsibilities for two years. In 2015, she left active duty, joined the re-

**'Take** your time. and be a student for as long

as you

can.'

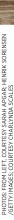
possibly

serves, and started government contracting work because it was more flexible.

She sought more training through Boots to Business and other entrepreneurial programs.

In 2017, Mutt's Sauce won the Bob Evans Farms Heroes to CEOs contest, complete with a \$25,000 grant and mentorship from "Shark Tank" investor Daymond John. That grant and his encouragement led her to invest the grant money into increasing her inventory so she could get into







a large supermarket chain. Mutt's Sauce is now available in 56 Kroger stores in Ohio, as well as online at www.muttssauce.com.

She believes her military experience has helped her deal with pressure.

"Our advantage is we have had these experiences, so we're great problem solvers, especially under pressure when it's go-time, when you have to make quick decisions."

Her advice to others:

"Take your time, and be a student for as long as you possibly can. If I have any regrets, I wish I would have taken more time because we launched in four months."

#### OTHER VETERAN-OWNED GIFT BUSINESSES



Combat Flip Flops: Offers footwear, apparel, and accessories. Supports Aid Afghanistan for Education in an effort to educate marginalized women and girls, although initiatives are currently paused after the Taliban takeover. Online sales. www.combatflip flops.com

Recon Rings: Makes silicone wedding bands, a safer alternative to metal rings for active people, for men and women in a variety of colors. Online sales and a few retail locations. https://reconrings.com

Hope Design Ltd.: Military spouse-owned business featuring handcrafted unique military jewelry and accessories to honor our country's service veterans and heroes, including custom pieces incorporating uniform buttons and lapel pins. www.hopedesign Itd.com

# Dog Days, Long Nights

Building a business was tiring but rewarding for Sqt. 1st Class Jessica Harris, ARNG (Ret).

ogt. 1st Class Jessica Harris, ARNG (Ret), had heard stories about veterans losing their purpose after leaving the military, but she was still surprised when it happened to her after retiring as a medic with the Army National Guard - the last 10 years of her service on active duty.

"After 20 years of having a job that was very fulfilling to me, where I felt like I was doing something meaningful and valuable, it only took me six months working in another job to realize I absolutely don't want to do this for the rest of my life — sit in an office and stare at a computer all day," she said. "There was just something inside of me that thought, 'There's more out there for me."

Reared in a family of entrepreneurs, Harris had already taken advantage

of Army career transition programs, including a business boot camp through Syracuse University's Institute for Veterans and Military Families.

Her lifelong passion for dogs, especially the working dogs of the military, law enforcement, and search and rescue, led her to her business idea by accident when she read a magazine story about the number of working dogs killed each year in the line of duty — approximately 30.

In 2016, she founded K9 Salute (www.k9salute .com), which offers healthy dog treats that honor





fallen K9s. Ten percent of proceeds from each bag are donated to organizations that provide protective vests and other working dog necessities, as well as to groups that fund service dogs for veterans.

Harris first operated K9 Salute as a side business, but when her primary job was eliminated in a department reorganization, she went all in.

It was difficult, and she said she made mistakes, some costly.

She credits the military "no-quit mentality" - and the excitement of doing something for herself – for keeping her going. She's won several national business awards, including the Bob Evans Farms Heroes to CEOs contest, receiving a \$25,000 grant and mentorship from "Shark Tank"

investor Daymond John.

"It's night and day, having this business," she said. "I want to get up and go to work. I'm excited to do things because you're building something for yourself and not for someone else."

Her advice to others:

"You can't do it on your own. You have to find organizations that help you get going, find mentors, build a new network. Take advantage of all

of the wonderful veteran business organizations out there. Get involved in business organizations that aren't necessarily veteran run, because there are really great civilian business organizations that want to help the veteran community."

'I'm excited to do things because you're building something for yourself and not for someone else.'

#### OTHER VETERAN-OWNED DOG PRODUCT BUSINESSES

Puppy Mama: A social media platform and lifestyle brand for dog lovers to share recommendations and evaluate businesses on pet friendliness. Offers partnerships and sponsorships. https://puppy mama.com

VeRUS Pet Foods: Dog and cat foods formulated to meet holistic values. Available in both grain and grain-free formulas. Supports several rescue organizations and other nonprofits. Available at select retailers and online. www.veruspetfoods.com

iHeartDogs: Offers a variety of foods, health aids, supplies, and dog-themed gifts and products. Contributes to shelters and rais es money for service dogs for veterans. https://iheartdogs .com





# Partners in Spirit

Two officers became business owners and found reward amid risk.

n appreciation for good whiskey and a desire to create something of their own inspired MOAA members Cmdr. Arch Watkins, USN (Ret), and former Lt. Cmdr. Mark McLaughlin, USN, in 2015 to launch Old Line Spirits, a maker of American single malt whiskey.

"It was pretty clear that we each had a strong interest in starting our own business someday, and we both were really, really big fans of whiskey and both saw that this whiskey market was going somewhere and changing rapidly," McLaughlin said.

Watkins and Mc-Laughlin got to know each other on active duty flying EA-6B Prowlers, then reconnected when each joined the Navy Reserve and found homes near each other. Their friendship continued after Watkins retired and used his engineer-

ing degree to get a job and

McLaughlin earned his MBA and became an investment banker.

While Watkins was generally happy with his career choice, after two years McLaughlin was dissatisfied and began thinking about things he would like to do. Opening a distillery was his top choice. He quit his job and attended a distilling conference. By chance, he sat down beside a Vietnam War veteran who was looking for a buyer for his distillery and was thrilled to sell to and teach another veteran about the business.



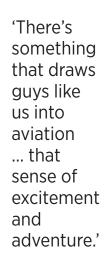
McLaughlin

Watkins

"Within the military, and specifically naval aviation, there's a desire to make something your own and to make it good, and to grow it and have your name attached to it that maybe you can't get if you're just a cog in a machine," Watkins said.

McLaughlin said the risk was part of the reward for him.

"There's something that draws guys like us into aviation, just the military in general, that sense of excitement and adventure," he said. "It's very,





In spite of the risk

involved. Watkins.

too, was ready to take a leap and came on board.

#### **OTHER VETERAN-OWNED DISTILLERIES**

Desert Door Texas Sotol: The only U.S. distiller of sotol, a plant-based liquor that's popular south of the border. Available in select retail locations in Texas, as well as Arkansas, Colorado, Georgia, and Tennessee. www.desertdoor.com

Heroes Vodka: Recipient of 10 gold and silver medals in tasting competitions since it was first bottled on Veterans Day 11-11-11. A portion of every purchase is donated to nonprofit organizations that support veterans, active-duty military, and their families. Available in select retail locations and Walmart



stores across the country. https://heroesvodka.com Willie's Distillery: Owned by a veteran and spouse, this distillery makes a variety of products, including Montana Honey Moonshine, Snowcrest Vodka, and Bighorn Bourbon. Available at select stores in about nine states, mostly in the Northwest, as well as online. https://williesdistillery.com

very different than the military here, but a lot of those same itches are being scratched. We have a new challenge every day."

In addition to American single malt whiskey, Old Line Spirits produces peated American single malt, cask strength American single malt, and aged Caribbean rums. The products are available at www.oldlinespirits.com and in select retailers in several states.

Watkins' advice: "Find a mentor who's done something similar to help you navigate all the pitfalls — regulatory, legal, everything. And, if it's what you're looking for, find a partner that's complementary. You don't want someone who's similar who's got the exact same skill set."

McLaughlin added: "If you've got the itch, what's your risk assessment? And if you've got a tolerance to do it, go for it and don't wait."

# Get Going

#### Before you launch, evaluate what you want to accomplish.

There's a lot to do to launch a business and plenty of resources that explain it, but you can boost your chances of success and happiness by first taking a look at who you are and what you want, said former Lt. Scott Mackes, USN, founder of the Service Academy Business Mastermind Group, a community of military veterans who share resources and information to advance business ideas and opportunities.

Mackes' first step to business ownership is simple: Take stock of what you do best.

"Figure out your strengths, your talents, your genius. ... When you identify what you do best, that's what people will value about you."

> He said there are a variety of tools that can help identify your talents, including the CliftonStrengths assessment, available online for a fee.

Step Two is figuring out who you want to serve.

"Come up with all these things that you don't value in clients," he said, "and that will lead you to what you do value."

Then, take what you've learned in Steps One and Two, and use that to identify a business idea.

"You've identified who you want to help, and you've identified what your talents and strengths are, so how can you use your talents to serve those people?"

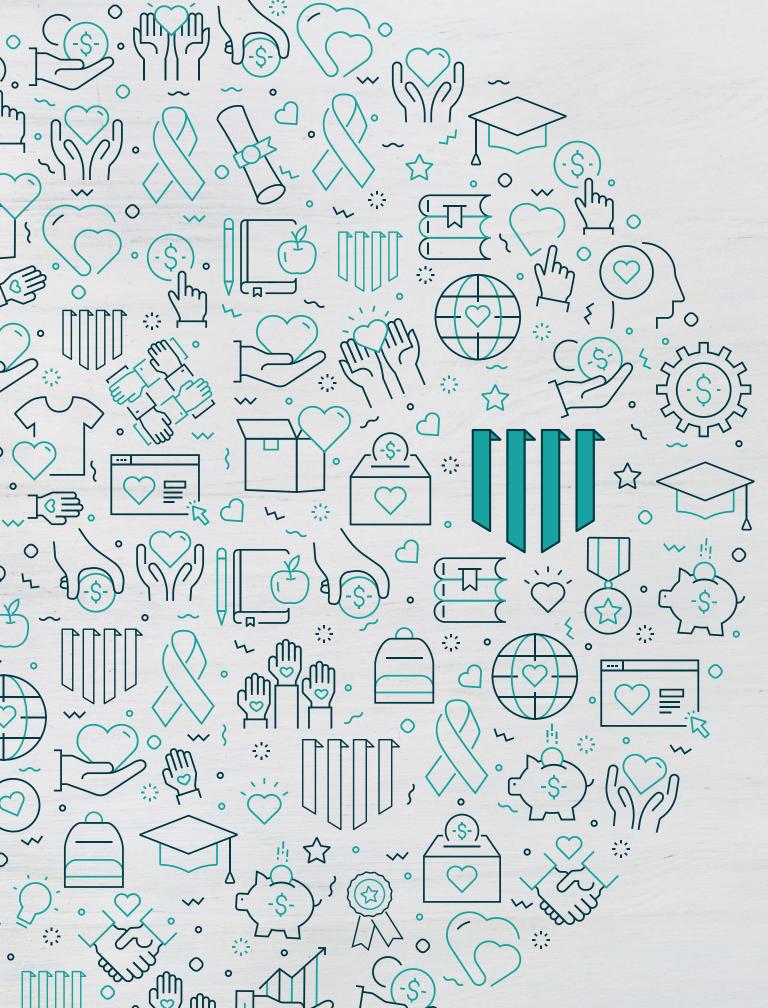
Still, Mackes said it's important to be prepared for failure, which is often devastating for former members of the military.

"That's how you become successful," he said. "You try something and if it doesn't work, you try it a different way, and if that doesn't work, you try it another way."



#### **MACKES' QUESTIONS FOR STARTING A BUSINESS**

- 1. What do you do best? 2. Who do you
- want to serve? 3. Identify a
- business idea. **4.** Be prepared for failure, and be ready to try again.



GIVING2021 MOAA Charities Annual Report

# DETERMINED DETERMINED Co gue

With the support of a generous community, MOAA charities made a significant impact helping military families.







s the MOAA Charities team forges new paths to meet the evolving needs of those we serve, we feel it is important to stop and appreciate the progress we have made and extend our sincere gratitude to everyone who collaborated with us to make our work possible.

The year 2021 was difficult—
the pandemic raged on, presenting everyone with challenges no
one could have predicted a few
years ago. The adversity many
faced during the pandemic also
shed light on some of the underlying issues impacting our
uniformed services community
every day—skyrocketing costs
of continuing education, lack
of resources during emergency
situations, and a reluctance to
ask for help.

Realizing the pandemic caused many to face unforeseen hardships, The MOAA Foundation turned to MOAA's network of 400 councils and chapters to provide aid at the local level. With an understanding of the challenges their local communities faced, the foundation distributed more than \$87,000 in grants to qualifying MOAA councils and chapters to help those in need. Programs helped alleviate food insecurity, provide mental health resources, connect veterans with job training programs, and much more.

We know from our almost 75 years of experience that helping ease the financial burden of college tuition helps students and families succeed. With the cost of continuing education skyrocketing, the MOAA

Scholarship Fund increased the amount of grant money distributed to students by more than \$750,000 in 2021. Knowing that children of military families sacrifice so much as their parents serve our country, we will continue to find new ways to alleviate as many obstacles to education as possible.

Thanks to our generous donors, The MOAA Foundation and the MOAA Scholarship Fund can provide programs, resources, and financial assistance to so many in our community who need our help. MOAA members have stepped up to support our missions and ensure those who have served our country are able to live a life reflective of their selfless service.

As the stewards of your charitable contributions, our team works tirelessly to ensure our programs and services provide meaningful assistance to every active-duty servicemember, veteran, military family, surviving spouse, and caregiver who comes to us for help.

Our 2021 Annual Report highlights some of the incredible individuals your donations have allowed us to serve, shares the impact we were able to make in just one year, and recognizes the individuals and organizations providing the financial support that makes our work possible.

To everyone who allowed MOAA Charities to serve our community, please accept our deepest gratitude.

Warmly, The MOAA Charities Team

#### **OUR PROMISE TO DONORS**

The MOAA Foundation (EIN 46-4219250) and the MOAA Scholarship Fund (EIN 54-1659039) are both public, nonprofit, charitable organizations incorporated in Virginia and declared tax-exempt by the Internal Revenue Service under 501(c)(3) of the Internal Revenue Code. Donations to these entities are tax-deductible to the full extent allowed by law. We are committed to demonstrating the highest standards of public accountability and stewardship of donors' gifts. Your personal information is never sold or given to other charities.







"This is by far, the most organized, veteran backed, community caring, member participating, outreaching organization I've ever been a part of."

> Melvin, COVID-19 Relief Grant recipient

-Antha

# MAGES: ICON ILLUSTRATIONS ON PREVIOUS SPREAD AND THROUGHOUT BY CNYTHZL/GETTY IMAGES; PHOTO ILLUSTRATION BY MEGHAN ALOSHEN/STAFF

#### **LEADERSHIP**CIRCLE

#### **PLATINUM LEVEL**

- Ark-La-Tex Chapter of MOAA
- Association of Military Banks of America
- Lt Gen Dana T. Atkins, USAF (Ret), and Laura Atkins
- Express Scripts Inc.
- Fort Rucker Chapter
- CAPT Robert G. Fuller Jr., USNR (Ret)
- Mrs. Richard Hallock
- CW5 Randall S. Hansen, USA (Ret), and Deborah Hansen
- · COL Arville L. Hickerson, USA (Ret), and Betty Hickerson
- Brian Lubitz
- Maj Gen Joseph G. Lynch, USAF (Ret), and Patricia G. Lynch
- Col Mary J. Mayer, USAF (Ret)
- Middle Tennessee Chapter, MOAA
- Military Officers Association of Sarasota, Inc.
- Bryce A. Mutch Jr.
- Col James W. O'Brien, USAF (Ret), and Noriko O'Brien
- · Quad Graphics
- COL Nelson E. Ringmacher, USA (Ret)
- Gen Charles T. Robertson Jr., USAF (Ret), and Brenda E. Robertson
- VADM Norbert R. Ryan Jr., USN (Ret), and Dr. Judy Ryan
- COL Joseph A. Simonelli Jr., USA (Ret), and Bettye Marie Simonelli
- CAPT Peter B. Welch, USNR (Ret)
- · Maj John T. Whitman, USAF (Ret), and Suzanne Whitman

#### **GOLD LEVEL**

- Anonymous
- CAPT Dr. Henry V. Belcher, USPHS (Ret)
- Maj Terry H. Breen, USMC (Ret)
- RADM Richard A. Buchanan, USN (Ret), and Amy Buchanan
- CAPT David R. Bunten, USN (Ret)
- COL Roy A. Cunniff, USA (Ret)
- · Col Daniel J. Donovan II, USAF (Ret), and Diane S. Fulton
- Florida Council of Chapters
- · Goldman Sachs
- COL Jeri I. Graham, USA (Ret)
- LTC Arlo D. Janssen, USA (Ret)
- · COL William M. Kearney, USA (Ret)
- Maj Gen Richard C. Marr, USAF (Ret), and Sherry Marr
- · Lt Col Edward L. Marvin, USAF (Ret), and Ruby Y. Marvin
- Maj Gen Kay C. McClain, USAF (Ret)
- Col John C. McCoy, USAF (Ret)
- Col Robert J. McKittrick, USAF (Ret)
- CDR Gary V. Meinert, USPHS (Ret)
- Col Daniel F. Merry, USAF (Ret)
- Lt Gen George D. Miller, USAF (Ret)
- Gen Gary North, USAF (Ret)
- · Maj Howard J. Pfeuffer, USAF (Ret), and Cuc T. Pfeuffer
- Katherine D. Sibold
- CDR Donald D. Swain, USN (Ret)
- US Family Health Plan Alliance, LLC

#### SILVER LEVEL

- AFBA
- Anonymous
- LTC Lawrence Applebaum, USA (Ret)
- RADM Jonathan W. Bailey, NOAA
- COL Frederick T. Barrett, USA (Ret)
- CAPT Jay A. Black, USN (Ret)
- Col Robert G. Certain, USAFR (Ret), and Robbie L. Certain
- Col Gary E. Clark, USAF (Ret), and Michele Z. Clark
- Brig Gen Paul G. Cohen, USAF (Ret), and Arlene S. Cohen
- COL William A. Connelly, USA (Ret)
- LTC Arlene M. Cravens, USA (Ret)
- COL Gerald L. Crews, USA (Ret), and Andrea Crews
- · CH (LTC) Juan Crockett, USA, and Dr. Rochelle L. Crockett
- CDR William A. Danner, USCG (Ret)
- · Sharon A. DeVaney
- Mary Ann Dickey
- ADM Walter F. Doran, USN (Ret)
- COL Dale F. Ellenburg, USA (Ret)
- LCDR Lawrence E. Erickson, USN (Ret)
  - · Fleet Landing
- 1stLT John J. Glenn, Jr., USMC (Ret)
- Goldman, Sachs & Co Matching Gift Program
- Hampton Roads Chapter, MOAA
- Marles Hanrahan
- Col Carol L. Hattrup, USAF (Ret)
- LTC Harvey R. Haynes, USA (Ret)
- ADM Jerome L. Johnson, USN (Ret)
- Maj Steven R. Knudsen, USAF (Ret)
- CDR Patrick J. Kusiak, USN (Ret) • LTC Leo A. LeBel, USA (Ret)
- RADM Daniel B. Lestage, USN (Ret), and Helen N. Lestage
- RADM Martin W. Leukhardt, USN (Ret), and Miloslava K. Leukhardt
- Lincolnland Chapter
- CDR Rex A. Maddox, USN (Ret)
- Col Charles L. Martin Jr., USAF (Ret), and Caroline M. Martin
- LTC Dennis P. Martin, USA (Ret)
- · Elizabeth M. McGirr
- Navy Federal Credit Union
- LTC Lawrence D. Petrash, USA (Ret)
- LTG Randall L. Rigby, USA (Ret), and Carol
- LTG Michael D. Rochelle, USA (Ret)
- COL Michael J. Rogers, USA (Ret)
- Col Charles C. Scheuermann, USAFR (Ret)
- GEN Walter L. Sharp, USA (Ret)
- Karoline Sheffield
- · Southwest Illinois Chapter
- CAPT Charles N. Starnes, USN (Ret), and Susie Starnes
- · Rita Taylor
- The Hartford
- Col Donald F. Thompson, USAF (Ret)
- GEN John H. Tilelli Jr., USA (Ret), and Valerie
- CDR John R. Toler, USNR (Ret)
- Lt Col Robert L. Trimpl, USAF (Ret)
- · Col Michael R. Turner, USAF (Ret)
- Upper Potomac Chapter MOAA

#### **BRONZE LEVEL**

- Bernadette B. Adams
- CAPT James N. Adkins Jr., USN (Ret)
- Lt Gen Donald O. Aldridge, USAF (Ret)
- Lt Col Virginia A. Alloway, USAF (Ret)
- Maj Gen John A. Almquist, USAF (Ret)
- CAPT Madeline M. Ancelard, USN (Ret) • Col Charles W. Anderson, USMC (Ret)
- LCDR Eric D. Anderson, USNR (Ret)
- Anonymous
- · Col Paul W. Arcari, USAF (Ret), and M. Teresa Arcari
- Maria C. Arthur
- Austin Military Officers Assoc of America
- MAJ Donald N. Babb, USA (Ret)
- COL Dr. William M. Backenstose, USA (Ret)
- CWO4 Joyce B. Beaver, USN (Ret)
- · Maj Norman L. Bessette, USAF (Ret), and Janet G. Bessette
- COL Samuel J. Boone, USA (Ret)
- CDR Douglas H. Borden Jr., USN (Ret)
- Col Virginia C. Bossley, USAF (Ret)
- Col Philip N. Brown, USAF (Ret)
- CPT Willie Brown, USA (Ret)
- Col David L. Burney, USAF (Ret)
- Lt Col Christopher L. Burnham, USAF (Ret)
- LTC Charles C. Busacca, USA (Ret)
- Col Dick Calta, USAF (Ret)
- COL Charles S. Campbell, USA (Ret)
- CAPT James A. Carman, USN (Ret), and Dianne Carman
- Central Virginia Chapter of MOAA
- Maj Suzann Chapman, USAF (Ret)
- CDR John J. Chernoski, USNR (Ret)
- · Col James S. Christol, USAF (Ret)
- · COL Dr. Matthew G. Clark, USA
- LTC Edwin F. Click, USA (Ret)
- LCDR Edgar E. Cole, USN (Ret)
- Maj Gen Joseph H. Connolly, USAF (Ret)
- · LTC Michael S. Conti, USA (Ret) • COL Jethro J. Davis, USA (Ret)
- CDR Thomas V. Demarino, USN (Ret)
- Donald J. DeNucci • CDR Robert T. Douville, USCG (Ret), and
- Joan J. Douville
- CW4 William H. Draper, USA (Ret)
- CAPT Leslie M. Dunn, USPHS (Ret)
- CDR Dana Eddy, USNR (Ret)
- CAPT Cliff Erickson, USNR (Ret)
- Sharon Estes
- MG John C. Faith, USA (Ret)
- LTC Thomas Fallon, USAR (Ret) · Brig Gen John L. Finan, USAF (Ret), and
- Diane Finan • COL Paul M. Fleenor, USA (Ret)
- Ft George G. Meade (Md.) Chapter
- CAPT Clinton M. Furuya, USNR (Ret) • CDR Jeffrey A. Gabrielson, USCG (Ret)
- CAPT Denzel E. Garner, USN (Ret)
- Col Carl R. Gaymon, USAF (Ret)
- Tony Germann • John L. Gilbert
- COL Mary G. Goodwin, USA (Ret)

• COL Kenneth D. Grundborg, USA (Ret)

- · Dora M. Grevett
- Richard & Wilhelmine Grunwald • LTC Ginni Guiton, USA (Ret)

#### **NEVER STOP SERVING LEADERSHIP CIRCLE**

The Never Stop Serving Leadership Circle recognizes individual, council, and chapter contributors who have made combined, non-bequest donations, over any time period. totaling at least \$1,000 to both MOAA charities - the MOAA Scholarship Fund and The MOAA Foundation — and who have donated at least \$500 to each charity.



\$25,000



\$10.000 to



\$5,000 to \$9,999



\$1,000 to

\$4,999

May 2022 | MILITARY OFFICER | 69

#### **LEADERSHIP**CIRCLE



'We have a sincere desire to help our nation's military and veterans, [and] we believe the causes selected and supported by the foundation are worthy.'

-HeritageSociety Members & MOAA Life Members Col. Peter K. Kloeber, USAF (Ret), and Lt. Col. Joyce A. Kloeber, USAF (Ret)

- MAJ Gerald A. Gustafson, USA (Ret)
- Shirley Hamm
- CDR Margaret E. Hamman, USN (Ret)
- Lt Col Tokio Harada, USAF (Ret)
- Jovce N. Harte
- CAPT Larison F. Helm, USN (Ret)
- LTC Michael A. Helm, USA (Ret)
- RADM1 Dr. Clare Helminiak, USPHS (Ret)
- RADM Larry L. Hereth, USCG (Ret) • CAPT Alvin D. Hersh, USCG (Ret)
- LTC Lawrence A. Herzog, USAR (Ret)
- Brig Gen Allison A. Hickey, USAF (Ret)
- Lt Col Franklin G. Hill, USAF (Ret)
- · COL Kelly F. Hilland, USAR (Ret), and Michael Hilland
- COL Glenn Hoberg, USA (Ret)
- COL Ruth Lynn Hooper, USA (Ret)
- COL William D. Hughes, USA (Ret)
- CWO4 Michael L. Ihrig, USN (Ret)
- COL Peter V. Ingalsbe, ARNG (Ret) • COL Theodore J. Janosko, USA (Ret)
- Maj Norwood E. Johnson, USAF (Ret)
- Lt Col Deborah L. Johnston, USAF (Ret)
- LTC George D. Jones, USA (Ret)
- CWO4 Robert D. Jones, USCG (Ret)
- CAPT John G. Juergens, USN (Ret)
- LTC William H. Kale, USA (Ret)
- Dr. Harvey T. Kaplan
- · Katherine S. Kehoe
- CDR Kevin J. Keilty, USN (Ret), and Elizabeth Keilty
- MAJ Richard J. Keogh, USA (Ret)
- Col Peter K. Kloeber, USAF (Ret)
- MAJ Raymond C. Kruger, USA (Ret)
- Col Diana L. Kupchella, USAF (Ret)
- Suzanne W. Labansky
- Col Lee F. Lange II, USMC (Ret)
- Lt Col Byron H. Lawrence, USAF (Ret)
- Maj John C. Lazor, USAF (Ret)
- Col James G. Ling, USAF (Ret)
- MG Robert G. Lynn, USA (Ret), and Janet M I vnn
- CDR David H. Lyon, USCG (Ret)
- COL Ted R. Maddry, USA (Ret)
- MAJ Robert J. Malin, USA (Ret)
- COL Thomas F. Malloy, USA (Ret)
- Maj Susan Marston, USAF (Ret)
- Thomas Martin
- Maryland Military Officers Assn of America
- Barbara Mauck
- Mayport Chapter MOAA, Inc.
- COL Lucretia M. McClenney, USA (Ret)
- MG William H. McCoy Jr., USA
- RDML James McManamon, USN (Ret)
- Lt Col Alan W. McPeak, USAFR (Ret)
- · Beverly J. Mills
- COL Walter J. Mitchell Jr., USA (Ret)
- MOAA Alamo Chapter
- · Jennifer L. Mogck
- · Montgomery County Chapter
- MAJ Philip W. Morton, USA (Ret)
- Maj Richard J. Morton, USAF (Ret)
- Mrs. Frances Neurock
- New Jersey Lakes & Pines Chapter
- COL Robert F. Norton, USA (Ret)
- CDR Roberto S. Ortiz, USN (Ret)
- · Col L. F. Owens, Jr., USAFR (Ret)

- Maj Kenneth E. Parsons, USAF (Ret)
- Lt Col Kenneth L. Payne, USAF (Ret)
- Maj Gen Earl G. Peck, USAF (Ret)
- LTC Calvin D. Peters, USA (Ret)
- · CAPT David H. Peterson, NOAA (Ret), and Kathleen M. Peterson
- · Col Antonio T. Pimentel, USAF (Ret), and Jill C. Pimental
- Lt Col Sue Pollman, USAF (Ret)
- · COL Barbara J. Ramsey, USA (Ret), and MAJ Jim Ramsey, USA (Ret)
- Lt Gen John F. Regni, USAF (Ret)
- · G. A. Reich
- Lt Col Leonard T. Rice, USAF (Ret)
- BG Velma L. Richardson, USA (Ret)
- CAPT Terry L. Robinson, USNR (Ret)
- · Col Rojan Robotham, USAF
- Lt Col Robert J. Rogers, USAF (Ret)
- Capt Bruce C. Ross, USAF (Ret)
- CAPT Jack J. Samar Jr., USN (Ret)
- LTC Larry A. Sanders, ARNG (Ret)
- MAJ Dan M. Sanford, USAR (Ret)
- CAPT Leonard J. Sapera, USN (Ret), and Eileen W. Sapera
- Maj Gen Mary L. Saunders, USAF (Ret)
- · CDR Mark K. Seglem, USN (Ret), and Anne E. Sealem
- CAPT Marie Senzig, USN (Ret)
- Col William E. Sherman, USAF (Ret)
- CDR Carol A. Skiber, USNR (Ret)
- LTC Walter J. Smiley Jr., USA (Ret)
- LTC Paul F. Smith, USA (Ret)
- CDR Clinton H. Smoke Jr., USCG (Ret)
- COL Frank J. Snyder, USA
- Jean A. Snyder
- RADM Roy D. Snyder Jr., USN (Ret)
- LCDR Robert J. Sommer Jr., USN (Ret)
- COL Joseph P. Spielbauer, USA (Ret)
- Lt Col William C. Springer, Jr., USAF (Ret)
- LCDR Samuel W. Staples, USN (Ret), and Gertrude A. Staples
- Star Spangled Banner Chapter
- COL James R. Steverson, USA (Ret)
- · Susquehanna Chapter
- Mazell M. Tambornini
- Tennessee COC
- Lt Col Frank H. Tetreault, Jr., USAF (Ret)
- COL Paul A. Thomas, Jr., USA (Ret)
- · CAPT Peter N. Troedsson, USCG (Ret)
- · CAPT Dr. Thurlow R. Underhill, Sr., USNR (Ret)
- LTC Wouter K. Vanderwal, USA (Ret)
- CAPT Gordan E. Van Hook, USN (Ret)
- Col Jeff Vista, USAF (Ret)
- LTC Suzanne Walker, USA (Ret), and MAJ Thomas L. Walker, USA (Ret)
- Joanne Wartman
- · Donna R. Webber
- · CAPT Carl E. Weiscopf, USN (Ret)
- RADM Jerry D. West, USNR (Ret)
- Col James C. Wheeler, USAF (Ret) • RADM Garry R. White, USN (Ret)
- COL Philip O. White, USA (Ret)
- CDR Neldon V. Whitty, USN (Ret) • CAPT Ralph E. Wilson Jr., USN (Ret)
- CPT Robert L. Winfree, USA (Ret)
- · Christopher H. Wolf

- · LTC William D. Wolfinger, USA (Ret), and Linda A. Wolfinger
- Col Cherie Zadlo, USAF (Ret)
- MAJ Julius J. Zebehazy, USA (Ret)

#### MOAA CORPORATE COUNCIL

The MOAA Corporate Council constitutes the corporate and organizational arm of the MOAA Heritage Society and provides year-round brand recognition to corporations and organizations making significant annual contributions in support of MOAA Foundation-funded programs, Visit www.moaa.org/foundation to learn more.

#### SUPPORTERS (\$25,000-\$49,999)

Voya Financial

#### FRIENDS (\$10,000-\$24,999)

- Delta Dental of California
- Humana Inc.

#### **MOAA HERITAGE SOCIETY LIST**

The MOAA Heritage Society represents the highest MOAA Foundation contributor giving level and offers year-round recognition to a special group of MOAA Life Members, councils and chapters, and other individuals demonstrating extraordinary, multi-year support of MOAA Foundation-funded programs. Society members receive a distinctive pin and special recognition at all MOAA events. Visit www.moaa.org/society to learn more. \*Founding member of MOAA Heritage Society

#### **PLATINUM**

Individual: \$10,000 a year for five years; chapter or council: \$5,000 a year for five years

- COL Arville L. Hickerson, USA (Ret)\*
- COL Patricia A. Turner Dupuis, USA (Ret) and COL Donald R. Dupuis, USA (Ret) in memory LCDR Donald A. Turner, USN (Ret)\*

Individual: \$5,000 a year for five years; chapter or council: \$2,500 a year for five years

- · Col James W. O'Brien, USAF (Ret) and
- Noriko O'Brien\* • Gen Charles "Tony" Robertson, USAF (Ret) and Brenda E. Robertson\*
- VADM Norbert R. Ryan, Jr., USN (Ret) and Dr. Judy Ryan\*

**SILVER** Individual: \$1.000 a year for five years: chapter or council: \$500 a year for five years

- Anonymous\*
- Ark-La-Tex Chapter, MOAA\*
- CAPT Henry Vaughan Belcher, USPHS (Ret)
- Col Paul A. Bergerot, USAF (Ret) and Mrs. Bergerot
- LTC Travis L. Brann, USA (Ret) and Margaret L. Brann\* • RADM Richard A. Buchanan, USN (Ret) and
- Amy Buchanan • Col David R. Casteel, USAF (Ret) and Marilyn S. Casteel\*

# FOUNDATION2021



# ZENOBIA SHEPHERD COVID-19 Emergency Relief **Grant Recipient**

Lt. Cmdr. Zenobia Shepherd, USN (Ret), received financial support through The MOAA Foundation's COVID-19 Emergency Financial Relief program. Shepherd is one of hundreds of individuals who received assistance during the pandemic, made possible by donors like you.

'MOAA is absolutely in the center of my heart for what vou have done for my family. I appreciate your support, for not leaving me behind. That's something you hear a lot in the military, leave no one behind. You did not leave me or my family behind. You helped me, and I am grateful.'

# **MISSION**

The MOAA Foundation, a 501(c)(3) charitable subsidiary foundation of MOAA, creates, enhances, expands or supports high-impact, proven-successful MOAA national, council, and chapter programs and services helping the nation's uniformed servicemembers and veterans of all ranks, and their families, maintain a quality of life reflective of their selfless service to America. The MOAA Foundation funds these programs and services through philanthropic contributions from the American people and organizations that support our mission.

# THE MOAA FOUNDATION **BOARD OF DIRECTORS**

Gen Gary L. North, USAF (Ret), Board Chair

RADM Richard A. Buchanan, USN (Ret)

Scott Eshom

Val Hawkins

Mrs. Gail Joyce

David Kaplan

LTC Bruce E. Kasold, USA (Ret) CAPT C. Andrew McCawley, USN (Ret.)

Katherine Ponds Jordan Wilhelm

# **OFFICERS & STAFF**

Lt Gen Dana T. Atkins, USAF (Ret), President and CEO

Col James W. O'Brien, USAF (Ret), Chief Operating Officer

Regina D. Chavis, Chief Financial Officer

Maj Gen Joseph G. Lynch, JAG, USAF (Ret), General Counsel and Corporate Secretary

Amanda Centers, Vice President of Development

- Central Virginia Chapter of MOAA\*
- · Col Robert G. Certain, USAFR (Ret) and Robbie L. Certain\*
- Mrs. Regina D. Chavis in memory, Capt James C. Chavis, II, USAF (Ret)
- Col Gary E. Clark, USAF (Ret) and Michele 7 Clark\*
- CPT Mark Comstock, USA\*
- Michele Vonnegut Costello\*
- COL Gerald L. Crews, USA (Ret) and Andrea Crews\*
- CH LTC Juan M. Crockett. USA and Dr. Rochelle L. Crockett\*
- Col Maureen Cunningham, USAF (Ret) and Lt Col Ronald C. Cunningham, USAF (Ret)\*
- Maj Chad Dean, USMC (Ret) and Valerie Dean\*
- Col Dan Donovan, USAF (Ret) and Diane S. Fulton
- · ADM Walter F. Doran, USN (Ret) and Virginia B Doran\*
- LTG John A Dubia, USA (Ret) and Maureen V Dubia\*
- COL Dale F. Ellenburg, USA (Ret) and Mary Ellen Ellenburg\*
- Mr. Alan English and Janice Rowley
- David F. English and Marcia A. English
- LTC Charles H. Ertell, Jr., USA (Ret) and Irene E. Ertell\*
- CAPT Alan B. Flanagan, USN (Ret)\*
- Florida Council of Chapters of the MOAA,
- 1stLt John J. Glenn. Jr., USMC (Ret) and Bettye Glenn
- COL Jeri I. Graham, USA (Ret) and COL Edward D. Baisden, USA (Ret)\*
- COL C. Richard Guiton, USA (Ret)
- Col Carol L. Hattrup, USAF (Ret)\*
- Val P. Hawkins\*
- RADM Jesse J. Hernandez, USN (Ret) and Margaret S. Hernandez\*
- Col Neil K. Kanno, USAF (Ret) and Faith
- Col Peter K. Kloeber, USAF (Ret), and Lt Col Joyce Kloeber, USAF (Ret)
- · Major Steve Kraabel, USAF (Ret)
- LTC Leo A. Le Bel. USA (Ret) and Theresa B. Le Bel\*
- Lee Coast Chapter, MOAA\*
- RADM Martin W. Leukhardt, USNR (Ret) and Miloslava K. Leukhardt\*
- Maj Gen Joseph G. Lynch, USAF (Ret) and Patricia G. Lynch\*
- Maj Gen R.C. Marr, USAF (Ret) and Sherry
- Lt Col Edward L. Marvin, USAF (Ret) and Ruby Y. Marvin<sup>4</sup>
- CDR Thomas D. Mathews, USNR (Ret) and Sue S. Mathews\*
- Col Mary J. Mayer, USAF (Ret)
- Mai Gen Kay C. McClain, USAF (Ret)\*
- Col John C. McCoy, USAF (Ret)\*
- RADM Thomas J. McGinnis, USPHS (Ret) and Linda Dubroof McGinnis, J.D.\*
- · Col Daniel F. Merry, USAF (Ret) and Teresa
- · Lt Gen George D. Miller, USAF (Ret) and Barbara A. Miller\*



To make

an online donation to The MOAA Foundation and/or the MOAA Scholarship Fund, visit www.moaa .org/donate.

# FOUNDATION2021

# MOAA FOUNDATION ANNUAL GIVING CAMPAIGN

The MOAA Foundation annual giving campaign challenges all MOAA members to donate at least \$50 to The MOAA Foundation in 2022. If you would like to contribute to The MOAA Foundation, visit www.moaa.org/ donate and contribute online (preferred) or by mail to The MOAA Foundation, P.O. Box 1555. Merrifield. VA 22116-9942. You can also use the business reply envelope located between pages 78-79.

- MAJ Glenn M. Mudry, USA (Ret)
- Col Robert W. Norman, USAF (Ret) and Nancy R. Norman\*
- Gen Gary North, USAF (Ret) & Shelley North
- CDR Earl L. Oliver, USN (Ret) and Claire E. Oliver\*
- LTC Lawrence D. Petrash, USA (Ret) and Paula A. Petrash
- Maj Howard J. Pfeuffer, USAF (Ret) and Cuc
  T. Pfeuffer\*
- Greg and Gaye Pietrocola
- Katherine E. Ponds\*
- COL Michael J. Rogers, USA (Ret)\*
- CAPT Timothy G. Schaefer, USNR (Ret) and Denise Schaefer\*
- Col Charles C. Scheuermann, USAFR (Ret)
   CFN Malkand, Charmed ISA (Ret) and Isaama
- GEN Walter L. Sharp, USA (Ret) and Joanne Sharp
- COL Joseph A. Simonelli, Jr., USA (Ret) and Bettye Marie Simonelli\*
- CAPT Brian T. Smith, USN (Ret) and Lisa M. Ziehmann\*
- Lynn Emerson Snyder
- CAPT Charles N. Starnes, USN (Ret) and Susie Starnes\*
- CAPT Erin E. Stone JAGC, USN (Ret)
- Lt Col Richard P. Tedesco, USAFR (Ret)
- COL James A. Thomas, III, USA (Ret) and Prince Anna Thomas
- Col Donald F. Thompson, USAF (Ret) and Miriam E. Thompson
- GEN John H. Tilelli, Jr., USA (Ret) and Valerie
- Col Michael R. Turner, USAF (Ret)\*
- Maj Ricardo Villarina, Jr., USAF (Ret)
- CDR Burton "Buzz" J. Waltman, USN (Ret) and Jane C. Waltman\*
- CAPT Peter B. Welch, USNR (Ret)\*
- RADM Garry White, USN (Ret) & Joyce White
- LTC William D. Wolfinger, USA (Ret) and Linda A. Wolfinger\*

# **BRONZE**

Individual: \$250 a year for five years; chapter or council: \$125 a year for five years

- COL Roy H. Adams, Jr., USA (Ret), Ph.D.\*
- Alamo Chapter, MOAA\*
- Lt Col Virginia A. Alloway, USAF NC (Ret)\*
- $\bullet$  LTC Arthur Thomas Alm, USA (Ret)\*
- Col Brian D. Anderson, USAF (Ret)
- LCDR Eric D. Anderson, USNR (Ret)
- Col James R. Anderson, USAF (Ret)\*
- Col John F. Andrews, USAF (Ret) and Vera Andrews\*
- RADM Jonathan W. Bailey, NOAA and Cynthia Bailey
- CLTC Thomas H. Barry, USAR (Ret)
- $\bullet$  CDR Donald K. Bently, USN (Ret)\*
- MAJ Carl E. Bergsagel, USA (Ret) and Judith Bergsagel
- David and Suzanne Bertholf
- COL Joseph E. Boling, USA (Ret) and Helen-Louise Boling\*
- MAJ Michael Bollinger, USA (Ret) and Dr. Lily Bollinger\*
- LTC Gary M. Bratt, USA (Ret) and Shirley

  A Bratt\*

- Lt Col Jeffrey A. Brock, USAF (Ret)\*
- Mrs. Annie S. Brock\*
- Col Michael D. Broderick, USAF (Ret) and Jane C. Broderick\*
- Lt Col Christopher L. Burnham, USAF (Ret) and Debra C. Burnham\*
- Capt Franklin L. Bush, USAF (Ret)\*
- CAPT James Carman, USN (Ret) and Dianne
   Carman\*
- BG Joseph C. Carter, USA (Ret) and Rae M. Carter
- Amanda Centers
- CDR John J. Chernoski, USNR (Ret) and Mary A. Chernoski\*
- Frankie Chung
- LTC Matthew G. Clark and Katie Clark\*
- 1LT Richard W. Coffland, USA (Ret) and JoAnn M. Coffland\*
- Brig Gen Paul G. Cohen, USAF (Ret) and Arlene S. Cohen\*
- Lt Col James M. Conner, USAF (Ret) and Dottie Conner\*
- CAPT Dennis M. Corrigan, USN (Ret)\*
- VADM Michael L. Cowan, USN (Ret)\*
- Genelle Cox
- Col Richard R. Crawford, USMC (Ret) and Martha Crawford\*
- June Crouch
- Lt Col David T. Crouser, USAF (Ret) and Rosemary H. Crouser
- Capt William Sims Curry, USAF (Ret) and Kirsten Curry
- Col John W. Dalton, USAF (Ret) and Billie J. Dalton\*
- COL Charles T. Davis, USA (Ret) and Priscilla
- CAPT Michael J. DeHaemer, USN (Ret) and Judith DeHaemer\*
- COL Dwight L. Dinkla, USA (Ret) and Brenda F. Dinkla\*
- CDR Robert T. Douville, USCG (Ret) and Joan J. Douville\*
- Douglas E. Dubois\*
- LTC Allen A. Dubuc, USA (Ret) & Janet Dubuc
- Maj Gen Charlie Dunlap, USAF (Ret) and Joy Dunlap
- Hollace Eaton-Bradfield
- CDR David E. Farley, USN (Ret)
- COL Glenn T. Fasanella, USA (Ret) and Angela K. Fasanella\*
- Lt Col Victor A. Ferrante, USAF (Ret) and Jeanne W. Ferrante
- CAPT Edward C. Ferriter, USN (Ret) and Patricia Ferriter\*
- Brig Gen John L. Finan, USAF (Ret) and Diane Finan\*
- COL Paul M. Fleenor, USA (Ret) and Ann W. Fleenor
- Col Ronald G. Forrester, USAF (Ret) and Dianna C. Forrester
- Fort Rucker Chapter, MOAA\*
- Maj Charles A. Francis, USAF (Ret)
- Ft. George Meade Chapter, MOAA\*
- RADM S. Frank Gallo, USN (Ret) and JoAnne
  Gallo\*
- MAJ John W. Gareis, USA (Ret) and Dolores
   A. Gareis

- CW2 Ricky C. Godbolt, USA (Ret) and Barbara Godbolt\*
- Mrs. Jennifer R. Goodale
- Robert J. Grasmuck and Dr. Carolyn B. Radding, VMD\*
- Greater Baton Rouge Area Military Officers Association\*
- Greater St. Louis Chapter, MOAA
- LTC Lessie A. Griffith, USAF (Ret)
- LTC Ginni Guiton, USA (Ret)\*
- CDR Richard Hanley, USN (Ret)
- LTC Lee J. Harrer, USA (Ret)
- CW4 Craig M. Harris, USA (Ret) and Eleanor Harris\*
- RADM Clare Helminiak, USPHS (Ret) and CAPT Gene E. Carnicom, USPHS (Ret)
- CAPT Alvin D. Hersh, USCGR (Ret) and Irma J. Hersh\*
- CDR Lawrence Heyworth, III, USN (Ret) and Marijo Heyworth
- COL Kelly F. Hilland, USAR and Michael
- CDR Thomas J. Hoskins, USN (Ret) and Diane H. Hoskins\*
- LTC Andy N. Hough, USA (Ret)
- Capt Logan B. Hull, USAF (Ret)
- LTC Kenneth I. Hunt, USA (Ret) and Susan M. Hunt\*
- Indianhead Chapter, MOAA\*
- Peter and Cindy Ingalsbe
- ADM Jerome L. Johnson, USN (Ret)\*
- Lt Col Deborah L. Johnston, USAF (Ret)\*
- COL Harvey T. Kaplan, USA (Ret) and Naomi M. Kaplan\*
- CDR Kevin J. Keilty, USN (Ret) and Elizabeth Keilty\*
- LT Albert D. Kirwan, USN\*
- RADM Leland S. Kollmorgen, USN (Ret) and Dorothy W. Kollmorgen
- CDR Patrick J. Kusiak, USN (Ret)\*
- Col Lee F. Lange, USMC (Ret) & Janet Lange\*
- LTC Ronald V. Lange, USA (Ret) and Jo Anne Lange
- MG Willard Latham, USA (Ret)
- Col David L. Lay, USAF (Ret) and Jeanette M. Lay\*
- Mary Lenerville\*
- RADM Daniel B. Lestage, USN (Ret) and Helen N. Lestage\*
- Louisiana Council of Chapters\*
- MG Robert G. Lynn, USA (Ret) and Janet M. Lynn\*
- MAJ Robert J. Malin, USA (Ret) and Ann I. Malin
- Col Charles L. Martin, Jr., USAF (Ret) and Caroline M. Martin\*
- Maryland Council of Chapters
- COL Michael N. Mattia, USA (Ret) and Maria
- CAPT C. Andrew McCawley, USN (Ret)\*
- COL Lucretia M. McClenney, USA (Ret)
- DIR M. Carlene McIntyre, USPHS (Ret) and John R. McIntyre\*
- Mr. Brenden A. McMahon
- CAPT William M. Mickle, USN (Ret)
- Middle Tennessee Chapter, MOAA
- Military Officers Association of Sarasota, Inc.\*







# DONALD CALLANDS

COVID-19 Emergency Relief **Grant Recipient** 

Callands, a blind Navy veteran, received a COVID-19 Emergency Relief Grant from The MOAA Foundation to help pay his utilities during the pandemic. The COVID-19 Relief program was instrument**a**l in helping members of the uniformed services.

'When I called MOAA, they called me back within 40 minutes. Maybe two or three days later, I got the check in the mail. It was fast! Altogether, it was about two weeks to receive assistance. That was the fastest assistance I received. From what I have experienced so far, MOAA is there for the veteran and responds quickly. Veterans have somewhere they can call to receive help.'

- Mrs. Gertrude J. Miller
- Mrs. F. James Mills-Price
- · COL Doug Minton, USA (Ret) and Mrs. Janice Minton
- Missouri Council of Chapters
- MOAA Pittsburgh Chapter
- MOAA-Bradenton Chapter\*
- MOAA-East Iowa Chapter\*
- Montgomery County Chapter, MOAA\*
- Ismael Moran
- COL Michael D. Moser, USA (Ret) and Suzanne Moser
- · COL Ira G. Moss, USA (Ret) & Frances C. Moss
- COL James A. Mundt, USA (Ret)\*
- · CAPT Jim Murphy, USNR (Ret) and Cynthia
- Lt Col Thomas D. Neff, USAF (Ret)\*
- COL Robert F. Norton, USA (Ret)\*
- CAPT Stephen F. Nowak, USNR (Ret) and Barbara Nowak
- Jane T. Overton
- Jim and Katherine Partain
- Col Clarence F. Patten, III, USMC (Ret)
- CAPT David H. Peterson, NOAA (Ret) and Kathleen M. Peterson\*
- COL Merle J. Peterson, USA (Ret) and Betty L. Peterson
- · Col Antonio T. Pimentel, USAF (Ret) and Jill C. Pimentel\*
- LCDR Clark B. Pollock, USN (Ret) and Janis
- Brig Gen David E. Price, USAF (Ret) and Paula R. Price\*
- COL Jesus G. Ramirez, Jr, USA (Ret)
- COL Barbara Ramsey, USA (Ret) and MAJ Jim Ramsey, USA (Ret)\*
- Col Robert J. Rehwaldt Sr., USAF (Ret) and Miriam Rehwaldt
- Col Stevan B. Richards, USAF (Ret)
- BG Velma Richardson, USA (Ret) and Billie Richardson\*
- LTG Randall L. Rigby, USA (Ret) and Carol
- Lt Col Rojan Robotham, USAF and Kwesi Robotham
- LTC Laroy M. Rushing, USA (Ret) and Carol N Rushing<sup>\*</sup>
- Col George J. Sakaldasis, USAF (Ret) and Maj JoAnn Sakaldasis, USAF (Ret)
- CAPT Jack J. Samar, Jr., USN (Ret) and Sharon L. Samar\*
- · CAPT Leonard J. Sapera, USN (Ret) and Eileen W. Sapera\*
- Maj Carl P. Schwartz, USAF (Ret) and Bonnie Schwartz\*
- CDR Mark K. Seglem, USN (Ret) and Anne E. Sealem\*
- LCDR Lyndon R. Shaftoe, USN (Ret)\*
- · Richard V. Smith
- LTC Robert F. Smith, USAR (Ret) and Ava
- Col Ana R. Smythe, USMC (Ret)\*
- COL Frank J. Snyder, USA and Louise P.O.
- · Col Covert A. Soule, Jr., USAF (Ret) and Iris
- Southwest Illinois Chapter, MOAA\*

- · Col Gary Stampfli, USAF (Ret) and Alice Stamnfli
- · LCDR Samuel W. Staples, USNR (Ret) and Gertrude A. Staples
- Star Spangled Banner Chapter, MOAA\*
- MAJ Terry M. Stephens, USA (Ret)
- · CAPT William D. Straight, USN (Ret) and Kathleen W. Straight\*
- Susquehanna Chapter, MOAA\*
- LTG Guy C. Swan, USA (Ret) and Melanie C. Swan\*
- LCDR Douglas M. Thompson, USN (Ret) and Vicki L. Thompson\*
- CPT Jennifer L. Thurston, ARNG\*
- CAPT P. Paul C. Toland, USN (Act)
- Lt Col Robert L. Trimpl, USAF (Ret)\*
- CAPT Peter Troedsson, USCG (Ret) and Julie Wetherill\*
- Upper Potomac Chapter-MOAA\*
- · COL Anthony L. Vydra, USA (Ret) and Betty
- LTC Suzanne Walker, USA (Ret) and MAJ Thomas I Walker USA (Ret)\*
- · CAPT Carl E. Weiscopf, USN (Ret) and Charlene Weiscopf\*
- Maj John T. Whitman, USAF (Ret) and Suzanne Whitman\*
- CDR Neldon V. Whitty, USN (Ret) and Kathryn Sue Whitty
- Lt Col Gary Wilkins, USAF (Ret) and Nada
- LTC Henry G. Williford Jr., USA (Ret)
- CDR David L. Windle, USN (Ret)
- · Col Cherie Zadlo, USAF (Ret) and Richard Pullen\*
- LT Henryk B. Zaleski, USN (Ret)\*
- LCDR Robert L. Zalkan, USN (Ret) and Kaye
- LTC Ronald G. Zola, USA (Ret) and Susan A Zola\*

# **DISTINGUISHED CONTRIBUTORS**

MOAA Foundation Distinguished Contributors are individuals, councils, chapters, or organizations that made onetime contributions of at least \$250 in support of MOAA Foundation programs during 2021. There are four levels of support, shown below. Visit www.moaa.org/foundation to learn more

# **EXEMPLARY CONTRIBUTORS:** \$25.000-PLUS

Voya Financial

# LEADERSHIP CONTRIBUTORS: \$1,000-\$24,999

- AFBA
- RADM William V. Alford, USN (Ret)
- Maj Gen John A. Almquist, USAF (Ret)
- · AMBA Services. Inc.
- Col Charles W. Anderson, USMC (Ret)
- · Anonymous donor
- COL Edward D. Arnold, USA (Ret)
- Lt Gen Dana T. Atkins, USAF (Ret)
- COL Frederick T. Barret, USA (Ret)
- COL Alfred H. Beyer, USA (Ret)

thousand

With generous support from our donors, we exceeded our July Day of Giving goal, raising more than \$80,000 in 2021.

# FOUNDATION2021

- · Col Ray L. Brown, USAF (Ret)
- RADM Richard A. Buchanan, USN (Ret)
- LTC Carl H. Cameron, USA (Ret)
- Col Robert G. Certain, USAF (Ret)
- Brig Gen Paul G. Cohen, USAF (Ret)
- COL Roy A. Cunniff, USA (Ret)
- Col John W. Dalton, USAF (Ret)
- MAJ David B. Dalum, USA (Ret)
- Delta Dental of California
- Mrs. Sharon A. DeVaney
- · Mrs. Mary Ann Dickey
- · Col Daniel J. Donovan, USAF (Ret)
- Mr. Alan English
- CAPT David F. English, USN (Ret)
- Mrs. Sharon Estes
- 1stLt John J. Glenn, USMC (Ret)

- Col Bill Gore, USAF (Ret)
- COL Jeri I. Graham, USA (Ret)
- Mrs. Lvnda Hagen
- LCDR David A. Harley, USN (Ret)
- Humana Inc.
- LTC Richard I. Jones, USA (Ret)
- Mr David J Kaplan
- COL William M. Kearney, USA (Ret)
- · Col Peter K. Kloeber, USAF (Ret)
- Mai Stephen D. Leech, USAF (Ret)
- · Lincolnland Chapter
- CDR Robert C. Love, USN (Ret)
- LTC Pamela Lucas, USA (Ret)
- Maj Gen Joseph G. Lynch, USAF (Ret)
- · Col Allan J. MacLaren, USAF (Ret)
- Maj Gen Richard C. Marr, USAF (Ret)
- Col Samuel T. Martin, USAF (Ret)
- Lt Col Edward L. Marvin, USAF (Ret)
- Mrs. Barbara Mauck
- Col Mary J. Mayer, USAF (Ret)
- CDR Gary V. Meinert, USPHS (Ret)
- Suzanne Mekkelson
- · Mrs. Jean S. Melvin
- · Col Daniel F. Merry, USAF (Ret)
- COL Doug Minton, USA (Ret)
- Col Thomas J. Monforte, USAF (Ret)
- Mrs. Nancy F. Moore
- · CAPT Steven R. Moore, USPHS (Ret)
- MAJ Glenn Mudry, USA (Ret)
- Gen Gary North, USAF (Ret)
- · Col James W. O'Brien, USAF (Ret)
- LTC Jason Pike, USA (Ret)
- MAJ Susan Ramnarine-Singh, USA (Ret)
- Lt Col Jeanne C. Richard, USAF (Ret)
- MAJ Dan M. Sanford, USA (Ret)
- · Mrs. Nancy Shablom
- GEN Walter L. Sharp, USA (Ret)
- Capt Thomas Sloan, USAF (Ret)
- LTC Walter J. Smiley, USA (Ret)
- MAJ Lynn E. Snyder, USA (Ret)
- · Solano County Chapter MOAA
- CAPT Erin Stone JAGC, USN (Ret)
- · Mrs. Rita Taylor
- Lt Col Richard P. Tedesco, USAF (Ret)
- Col Donald F. Thompson, USAF (Ret)
- · Maj Gen Irene Trowell-Harris, USAF (Ret)
- Maj Ricardo Villarina, USAF (Ret)
- CAPT Peter B. Welch, USN (Ret) • RADM Garry R. White, USN (Ret)
- · Maj John T. Whitman, USAF (Ret)
- LTC William D. Wolfinger, USA (Ret)

- Dr. Barbara E. Workman
- Lt Gen Michael E. Zettler, USAF (Ret)

# PRINCIPAL CONTRIBUTORS: \$500-\$999

- CW5 Bernadette Bernier Adams, USA (Ret)
- CAPT James N. Adkins, USN (Ret)
- Amazon Smile Donations
- LCDR Eric D. Anderson, USN (Ret)
- LTC Lawrence Applebaum, USA (Ret)
- RADM Jonathan W. Bailey, NOAA (ACT)
- CW3 Clarence E. Barker, USA (Ret)
- CWO4 Joyce B. Beaver, USN (Ret)
- Col David J. Bertholf, USAF (Ret)
- · CAPT Jay A. Black, USN (Ret)
- COL Samuel J. T. Boone, USA (Ret)
- LTC Travis L. Brann, USA (Ret)
- · Col Joseph S. Brejwo, USAF (Ret)
- LtCol Guy L. Brown, USMC (Ret)
- · Col Philip N. Brown, USAF (Ret)
- Mr. and Mrs. Michael Calamito
- Maj Gen Thomas L. Carter, USAF (Ret)
- LTC Lamarr Colvin, USA (ACT) • COL James M. Compton, USA (Ret)
- COL William A. Connelly, USA (Ret)
- LTC Daniel A. Cunningham, USA (Ret)
- CAPT Leslie M. Dunn, USPHS (Ret)
- CDR Dana Eddy, USN (Ret) • COL Dale F. Ellenburg, USA (Ret)
- Mrs. Barbara Emanuel
- Lt Gen Marvin R. Esmond, USAF (Ret)
- LTC Thomas S. Fallon, USA (Ret)
- Florida Council of Chapters of the MOAA. Inc.
- CDR Jeffrey A. Gabrielson, USCG (Ret)
- MAJ John W. Gareis, USA (Ret)
- LTC John A. Gavel, USA (Ret)
- Lt Col Peter J. Glenboski, USAF (Ret)
- COL Kenneth D. Grundborg, USA (Ret)
- · Mrs. Shirley Hamm
- CDR Margaret E. Hamman, USN (Ret)
- CAPT William J. Hastie, USN (Ret)
- CAPT William A. Heitbrink, USPHS (Ret)
- RADM1 Clare Helminiak, USPHS (Ret) • COL James A. Hendrickson, USA (Ret)
- Mr. James Higgins
- LCDR Michael Howard, USN (ACT)
- · COL William D. Hughes, USA (Ret)
- CWO4 Michael L. Ihrig, USN (Ret)
- COL Peter V. Ingalsbe, USA (Ret)
- Lt Col Deborah L. Johnston, USAF (Ret)
- COL Harvey T. Kaplan, USA (Ret)
- CAPT Leslie G. Kappel, USN (Ret)
- CDR Robert E. Kenyon, USN (Ret)
- Mrs. Marlis Kessler
- Lt Col Joyce A. Kloeber, USAF (Ret)
- Maj Steven R. Knudsen, USAF (Ret)
- CAPT Bruce Kosaveach, USN (Ret)
- LTC Suzanne W. Labansky, USA (Ret)
- LTC Anna Carroll Lunsford, USA (Ret)

· Lee Coast Chapter, MOAA

- MAJ Robert J. Malin. USA (Ret) • CAPT C. A. McCawley, USN (Ret)
- COL Lucretia M. McClenney, USA (Ret)
- · Col John C. McCoy, USAF (Ret) • RDML James McManamon, USN (Ret)
- · Military Officers Association of Sarasota, Inc.
- COL Ted W. Nichols, USA (Ret)



# **PHILICIA BUPP**

Beneficiary of a relief program made possible by a TMF Community Outreach Grant

The Luke MOAA Chapter assisted Philicia Bupp and her family with funds received from The MOAA Foundation's Community Outreach Grant program. The Community Outreach Grant program was able to fund 96% of applications received in 2021, distributing more than \$87,000 to MOAA chapters working in their local communities.

'My children and I wanted to give you all a huge thank you to the MOAA program. You all have given your absolute heart and soul to helping others; we find it guite amazing. Giving us hope in such a rough time is the most gracious gift we could ever imagine.'



Thanks to the generous support of our donors, more than 2,000 military spouses had access to life-changing career fairs in 2021. These events offered attendees the opportunity to connect with top employers across the country.



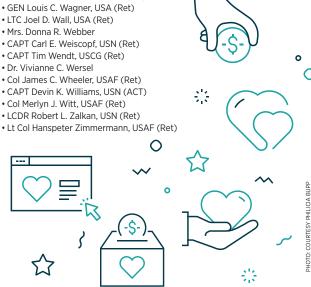
- Lt Col Kenneth L. Payne, USAF (Ret)
- LTC Calvin D. Peters, USA (Ret)
- Maj Howard J. Pfeuffer, USAF (Ret)
- Col Gregory P. Pietrocola, USAF (Ret)
- Mrs. Jane M. Pritchard
- LCDR John W. Reaser, USCG (Ret)
- Lt Gen John F. Regni, USAF (Ret)
- CDR David J. Rizy, USN (Ret)
- CAPT Thomas H. Robinson, USCG (Ret)
- Capt Bruce C. Ross, USAF (Ret)
- Lt Col Paul A. Sass, USAF (Ret)
- Lt Col Otto F. Schwanke, USAF (Ret)
- CAPT Marie Senzig, USN (Ret)
- LCDR Lyndon R. Shaftoe, USN (Ret)
- CAPT William N. Shannon, USN (Ret)
- CDR Carol A. Skiber, USN (Ret)
- Lt Col William C. Springer, USAF (Ret)
- Maj Richard L. Strockbine, USAF (Ret)
- COL Paul A. Thomas, USA (Ret)
- Maj David F. Thomson, USAF (Ret)
- COL Frank J. Toderico, USA (Ret)
- CAPT Peter Troedsson, USCG (Ret)
- Col Michael R. Turner, USAF (Ret)
- CDR Lambert R. Walker, USN (Ret)
- RADM Richard Walling, USPHS (ACT)
- Mrs. Joanne Wartman
- RADM Jerry D. West, USN (Ret)
- Lt Col Gary Wilkins, USAF (Ret)
- MAJ Julius J. Zebehazy, USA (Ret)

## **MAJOR CONTRIBUTORS: \$250-\$499**

- BG Sandra L. Alvey, USA (Ret)
- Col Brian D. Anderson, USAF (Ret)
- RADM Christian Andreasen, NOAA (Ret)
- COL Gregory J. Argyros, USA (Ret)
- Maj Scott D. Ayers, USAF (Ret)
- Maj James R. Barry, USAF (Ret)
- Mrs. Dawn M. Beam
- LTC Keith G. Beebe, USA (Ret)
- MAJ Carl E. Bergsagel, USA (Ret)
- LtCol Kevin D. Bond, USMC (Ret)
- LTC James O. Britt, USA (Ret)
- Col John W. Brodak, USAF (Ret)
- Col Michael D. Broderick, USAF (Ret)
- COL Chauncy P. Brothers, USA (Ret)
- LTC Charles C. Busacca, USA (Ret)
- Lt Col John M. Byrne, USAF (Ret)
- COL Charles S. Campbell, USA (Ret)
- CAPT James A. Carman, USN (Ret)
- LTC Wayne F. Chalupa, USA (Ret)
- Maj Suzann Chapman, USAF (Ret)
- LCDR Edgar E. Cole, USN (Ret)
- LCDR George W. Coleman, USN (Ret)
- BG Estelle Cooke-Sampson, USA (Ret)
- CAPT James S. Cooper, USN (Ret)
- Ms. Genelle Cox
- CAPT Bobby C. Crawford, USN (Ret)
- Lt Col David T. Crouser, USAF (Ret)
- COL Gregory S. Dalferes, USA (Ret)
- Col William D. Duncan, USAF (Ret)
- Col Thomas L. Duquette, USAF (Ret) • Col William E. Durall, USAF (Ret)
- Former Capt Joshua Emison, USMC
- MG John C. Faith, USA (Ret)
- CDR David E. Farley, USN (Ret)
- COL Alan D. Fenty, USA (Ret)
- Maj Ray Ferman, USAF (Ret)

- LCDR William J. Fitzgerald, USCG (ACT)
- Col Ronald G. Forrester, USAF (Ret)
- Fort Rucker Chapter
- Lt Col David K. Fossum, USAF (Ret)
- Mai Charles A. Francis, USAF (Ret)
- Lt Col Richard L. Frassato, USAF (Ret)
- CAPT Paul J. Frost, USN (Ret)
- Mr. Jav Garcia
- CAPT Denzel E. Garner, USN (Ret)
- CAPT H. John Gerhard, USN (Ret)
- · Ms. Mandy Gildersleeve
- Mrs. Winifred Grady
- LTC Lessie A. Griffith, USA (Ret)
- COL Woolf P. Gross, USA (Ret)
- MAJ Gerald A. Gustafson, USA (Ret)
- Former CPT Carlos F. Gutierrez, USA
- LTC John R. Healy, USA (Ret) • Mrs. Helen E. Heimerl
- CAPT Marvin H. Heinze, USN (Ret)
- CAPT Larison F. Helm, USN (Ret)
- LTC Obie C. Henderson, USA (Ret)
- Maj Mark Hetherington, USAF (Ret)
- LTC Andy N. Hough, USA (Ret)
- Mrs. Mary K. Howard
- Capt Logan B. Hull, USAF (Ret)
- LTC Kenneth I. Hunt, USA (Ret)
- CWO4 Lelia P. Jackson, USMC (Ret)
- LTC Neil C. Johnson, USA (Ret)
- COL Frederick E. Johnston, USA (Ret)
- Col Frederic G. Jones, USAF (Ret)
- Lt Col Richard H. Jones, USAF (Ret)
- · Gail Jovce
- Lt Col Inez M. Kelleher, USAF (Ret)
- Col Philip J. Kellerhals, USAF (Ret)
- Brig Gen John J. Kelly, USAF (Ret)
- Col John T. Kensinger, USAF (Ret) • RADM Leland S. Kollmorgen, USN (Ret)
- LCDR William H. Kraper, USN (Ret)
- Lt Col Charles A. Kunz, USAF (Ret)
- CDR Robert R. Kurz, USN (Ret)
- CDR Patrick J. Kusiak, USN (Ret)
- Mrs. Joanne Kuster
- Col Lee F. Lange, USMC (Ret)
- Capt Jean M. Leathers-Coye, USMC (Ret)
- LTC Leo A. LeBel, USA (Ret)
- RADM Daniel B. Lestage, USN (Ret)
- Col Martha J. Levardsen, USAF (Ret)
- Col James G. Ling, USAF (Ret)
- CAPT Arnold H. Litteken, USCG (Ret) • Maj Eric D. Lloyd, USAF (Ret)
- LTC Steven P. Lopez, USA (Ret)
- LTC Robert S. Lowe, USA (Ret)
- · Mrs. Hazel Lynch
- MG Robert G. Lvnn. USA (Ret)
- Lt Col George R. Macpherson, USAF (Ret)
- COL Thomas F. Malloy, USA (Ret)
- COL James A. Manning, USA (Ret)
- Col Charles L. Martin, USAF (Ret)
- Mr. Michael Martin
- CDR Thomas L. Martin, USN (Ret)
- CAPT David N. Maynard, USN (Ret)
- CAPT Richard A. McAdoo, USN (Ret) • Capt Ronald A. McCall, USAF (Ret)
- CDR Hugh M. McCreery, USCG (Ret)
- Lt Col Mary L. McIntyre, USAF (Ret) Brenden McMahon
- · Mrs. Ella McNeil

- CAPT William M. Mickle, USN (Ret)
- Middle Tennessee Chapter, MOAA
- Mrs. Roberta A. Mills-Price
- MOAA Pittsburgh Chapter
- Mr. Richard Moore
- CDR Thomas F. Mosher, USN (Ret)
- RADM Daniel A. Neptun, USCG (ACT)
- Mrs. Frances Neurock
- CAPT Stephen F. Nowak, USN (Ret)
- LTC Edward O. Ogilvie, USA (Ret)
- CAPT Allen J. Olmstead, USN (Ret)
- COL Arthur C. Pace. USA (Ret)
- Maj Kenneth E. Parsons, USAF (Ret)
- Ms. Kathy Partain
- CW5 Jakub Passer, USA (Ret)
- Moralis Poroz
- CDR Paul C. Petersen, USN (Ret)
- CAPT David H. Peterson, NOAA (Ret)
- LTC Lawrence D. Petrash, USA (Ret)
- BGen Lloyd G. Pool, USMC (Ret)
- COL Jesus G. Ramirez, USA (Ret)
- LCDR Rodney Rancik, USN (Ret)
- CDR James L. Redhage, USN (Ret)
- Col Stevan B. Richards, USAF (Ret)
- Col Rojan Robotham, USAF (ACT) • Lt Col Robert J. Rogers, USAF (Ret)
- LCDR Henry P. Rogerson, USN (Ret)
- CAPT Ronald M. Rogness, USN (Ret)
- Mr. Bryan Rueger
- LTC Larry A. Sanders, USA (Ret)
- COL Joseph L. Skibba, USA (Ret)
- LTC Paul F. Smith, USA (Ret) • CDR Jean A. Snyder, USCG (Ret)
- LTC Michael E. Stamilio, USA (Ret) • COL James R. Steverson, USA (Ret)
- LT Dudley W. Swedberg, USCG (Ret)
- Mrs. Mazell M. Tambornini
- Tennessee COC
- Lt Col Frank H. Tetreault, USAF (Ret)
- Mrs. Judith Thomas
- LT S. P. Tokarz, USN (Ret)
- CAPT P. Paul Toland, USN (ACT) • CAPT Thurlow R. Underhill. USN (Ret)
- Veterans of Foreign Wars of Ohio Charities
- CAPT William E. Vollmer, USN (Ret)
- GEN Louis C. Wagner, USA (Ret)
- LTC Joel D. Wall, USA (Ret)
- Mrs. Donna R. Webber • CAPT Carl E. Weiscopf, USN (Ret)
- CAPT Tim Wendt, USCG (Ret) • Dr Vivianne C. Wersel
- Col James C. Wheeler, USAF (Ret) • CAPT Devin K. Williams, USN (ACT)
- Col Merlyn J. Witt. USAF (Ret)



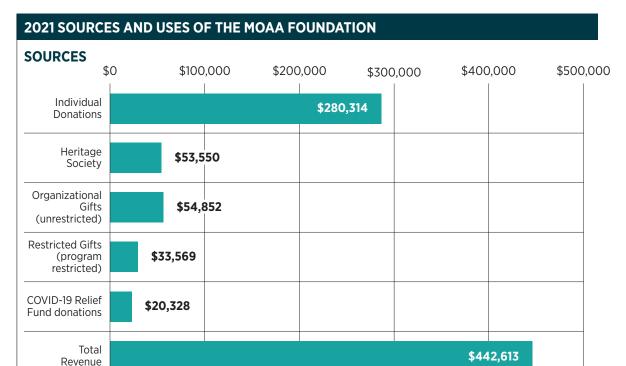
'My grant came during a very dark time for me. It allowed me to replace clothing and personal hygiene items that were stolen from me. Thank God to MOAA and those who provided me hope and a ray of sunshine during my darkest hours.'

- COVID-19 Relief Grant recipient

# FOUNDATION2021

'There are a lot of charitable institutions that give, but there are a lot of requirements. [The] idea with MOAA is to ... just react to the people and help them out of their predicaments and help them to lead better lives.'

- Col. Mary J. Mayer, USAF (Ret), Heritage Society member



# **USES**

## **Career Transition:**

- More than 1,500 individuals registered to meet with employers from top-rated companies, such as Amazon, CACI International, Leidos, U.S. Customs and Border Protection, and Hewlett-Packard, who were looking to fill hundreds of open positions.
- In Q4 of 2021, the career transition team attended 20 in-person events, including presentations at local installations and events hosted by outside groups.

## **Professional Education Outreach:**

- MOAA's experts provided financial counseling, conducted finance and benefits webinars, and connected individuals with resources and professional development information to the broader military and veteran community. In 2021, we provided access to our virtual events to more than 28,000 individuals, an increase of more than 30% in just one year.
- In 2021, more than 300 enlisted members from all branches of the military had access to expert advice on financial planning and military benefits.

# Military Spouse Professional Development:

- More than 2,100 military spouses registered for our career transition events, finance and benefits webinars, and career transition lectures.
- More than 600 military spouses had access to our virtual career fairs, which allowed attendees to meet with hiring managers from top companies, receive

- advice on establishing a career that can move with them, and gain confidence in their professional abilities.
- To eliminate obstacles in virtual schooling and employment, in 2021 spouses could apply to receive a free telework kit even if they were not PCSing.

# **Community Outreach Grants:**

• The MOAA Foundation distributed more than \$87,000 in grants to local MOAA councils and chapters providing direct relief, support, and resources to local communities across the country. Grants were used to support a variety of programs, such as a K-9 Therapy collaboration to end veteran suicide in Clearwater, Fla.; emergency assistance to veterans experiencing homelessness in El Paso, Texas; the purchase of computers for a Veterans Homeless Shelter in Olympic Peninsula, Wash.; and much more.

# Crisis Relief:

- Almost 200 applications for our COVID-19 Emergency Financial Relief Grant Program were processed in 2021.
- With the help of over 1,900 donors, TMF raised almost \$300,000 to assist those facing financial hardship because of the pandemic. Distributed funds helped recipients pay utility bills, purchase food, and more.
- After seeing the overwhelming need paired with the generosity of our MOAA community, The MOAA Foundation will be cementing our commitment to crisis relief by establishing a fifth pillar of support.



# **2021 COMMUNITY OUTREACH GRANT RECIPIENTS**

Indian River, FL	
Lee Coast, FL	
Luke Chapter, AZ	
South Central Florida	
Southeastern NC	
Arizona	\$2,500
Cape Canaveral, FL	\$2,500
El Paso, TX	\$2,500
Grand Canyon, AZ	\$2,500
Grand Strand, SC	\$2,500
Greater Baton Rouge Area, LA	\$2,500
Greater Dallas & North Texas	\$2,500
Historic Mayport, FL	\$2,500
New River, NC	\$2,500
Northwest Florida	\$2,500
Old Capitol Area, GA	\$2,500
Olympia Area, WA	\$2,500
Southwest Virginia	\$2,500
Tampa, FL	\$2,500
Tucson, AZ	\$2,500
Sarasota, FL	\$2,445
Alabama Council	\$2,250
Clearwater, FL	\$2,250
Falcons Landing, VA	\$2,250
Olympic Peninsula, WA	\$2,250
Southwest Florida	\$2,250
St. Petersburg Area, FL	\$2,250
Western NC	\$2,250
Alamo, TX	\$2,000
Treasure Coast, FL	\$1,750
Greater St. Louis, MO	\$1,250
Southeastern Wisconsin	\$1,250
Southeast Idaho \$540	



\$5,000

\$5,000

\$5,000

# **WHAT YOUR DOLLARS SUPPORT**

Recipients of The MOAA Foundation's (TMF) Community Outreach Grants used funds to distribute food to veterans in need, purchase school supplies for children of military families, provide art therapy to wounded warriors, and much more.

To learn more about the Community Outreach Grant program, please contact moaa\_foundation@moaa.org.

# **2021 COVID-19 CHAPTER GRANT AWARDEES**

Indian River, FL	\$2,500
Luke Chapter, AZ	\$2,500
South Central Florida	\$2,500
Southeastern NC	\$2,500
Cape Canaveral, FL	\$1,250
El Paso, TX	\$1,250
Grand Canyon, AZ	\$1,250
Grand Strand, SC	\$1,250
Greater Dallas & North Texas	\$1,250
New River, NC	\$1,250
Northwest Florida	\$1,250
Olympia Area, WA	\$1,250
Southwest Virginia	\$1,250
Tucson, AZ	\$1,250
Falcons Landing, VA	\$900
Olympic Peninsula, WA	\$900
Treasure Coast, FL	\$875

# Supporting MOAA Continues Husband's Legacy of Service

Born just three years after the end of World War I, Stanley Melvin grew up in a nation riding a swell of patriotism. His father had served in the Great War, a time in which even children were taught the importance of donating time and money for the good of community and country.

By the time Melvin graduated in 1942 with a degree

in chemical
engineering
from Stanford University, where
he'd been a
member of the
ROTC, America
was at war again.

He was commissioned into the U.S. Army, serving first in the artillery and then the Chemical Corps where his country needed him most.

"He was about to go to Japan and was all packed up and ready," said Jean Melvin, his wife of 52 years. "President Truman said it was going to be hand-to-hand fighting with the Japanese and a bitter loss for both sides. That's when the first atom bomb was dropped, and then the second."

After the war, Stanley Melvin began a career at Monsanto Chemical Company. He also continued to serve in the Army Reserve for more than 30 years, retiring as a colonel.

Stanley Melvin died in 2021 at the age of 100, but not before a lifetime of giving to causes that were important to him, said Jean Melvin, who today carries on that legacy. Since their first donation in 2002, the Melvins have given more than \$30,000 to the MOAA Scholarship Fund. In 2021, Jean Melvin expanded their reach when she also started supporting The MOAA Foundation.

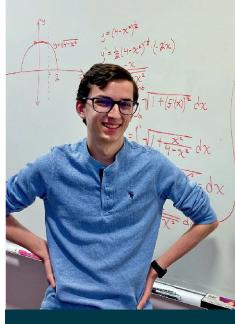
"I try to keep up with all the things that he liked to keep up with. He was very patriotic," she said. "He really loved his Reserve duty. He served at the Pentagon ... and taught at the Military Academy at West Point. He was very interested in the welfare of families whose husbands were either injured or killed in the wars."

Jean Melvin shares in her husband's love of country and desire to give back. She went to secretarial school after high school and worked in Boston during World War II.

"There was such patriotism in the country during that time," she said.

While she learned a lot through wars and hard economic times, Jean Melvin said, "I've learned to find great happiness in all the good times you have."

> − By Kristin Davis, a writer based in Virginia



**DOUGLAS AMIRAULT**Senior Grant Recipient

The MOAA Scholarship Fund provided financial assistance to more than 850 students like Douglas in 2021. With the support of generous donors, students receive assistance in the form of interest-free loans or grants, both aimed at helping students of military families offset the cost of higher education.

of donors like you that I was able to fund my education.
Having the privilege to focus solely on my classes was a huge part of what allowed me to do well in college ... This would not have been possible without your financial support. I hope one day to be able to give back and help students as you have.'



# **MISSION**

The Military Officers Association of America (MOAA) established the MOAA Scholarship Fund in 1948 and to this day continues to provide education assistance to children of both officer and enlisted personnel. Those dependents who meet the requirements and qualifications to receive these scholarships and further educational assistance benefits encompass one of the association's founding principles: Education is the cornerstone of a strong democracy. It is funded by donations from MOAA members, councils and chapters, corporations, and others with a desire to help military families.

# THE SCHOLARSHIP FUND **BOARD OF DIRECTORS**

CAPT Peter N. Troedsson, USCG (Ret), Board Chair

RADM Richard A. Buchanan, USN (Ret)

Gail Joyce

COL Lucretia M. McClenney, USA (Ret)

Col Rojan J. Robotham, USAF

# **OFFICERS & STAFF**

Lt Gen Dana T. Atkins. USAF (Ret), President and CEO Col James W. O'Brien, USAF (Ret), Chief Operating Officer Regina D. Chavis, Chief Financial Officer

Maj Gen Joseph G. Lynch, JAG, USAF (Ret), General Counsel and Corporate Secretary

Amanda Centers, Vice President of Development

Andrea Rand, Executive Director

#### **LEGACY CIRCLE DONORS**

The Legacy Circle comprises donors who have chosen to include the MOAA Scholarship Fund in their estate planning.

- · Janet I. Ahlgren
- CDR Charles T. Allen, USN (Ret), and CDR Deborah A. Sherrock, NC, USN (Ret)
- Maj Byron W. Anderson, USAF (Ret)
- Rebecca M. Anderson
- MAJ Robert D. Anderson, USAR (Ret)
- Anonymous
- Maj Ronald L. Bachman, USAF (Ret)
- CDR Milton S. Baker, USN (Ret), and Judy
- Kathleen Barry
- · Col Dennis D. Behrens, USAF (Ret), and Loretta A. Behrens
- Marilyn P. Bissell
- · Beverly Bohrer
- CW04 Roy S. Boreen, USN (Ret)
- Lt Col Karl R. Bossi, USAF (Ret)
- CW4 Chyde H. Butler, USA (Ret)
- LTC Donald J. Catron, USA (Ret), and Connie Catron
- · Kathleen A. Cavanaugh
- Col M. Jean Chambers, USAF (Ret), and Eugene Robertson
- CDR Robert H. Chambers Jr., USN (Ret)
- Geraldine A. Ciezak
- LCDR Wilmot F. Clarke, USN (Ret), and Mary L. Clarke
- · Nancy L. Cormier
- Arlette B. Cranmer
- LTC Arlene M. Cravens, USA (Ret)
- Lt Col Edwin L. Curtiss, USAFR (Ret)
- CAPT Joseph M. Dallal, USNR (Ret)
- CDR Wallace Dann, USN (Ret), and Anne Dann
- · Carol A. Deuel
- · Mary Ann Dickey
- Lt Col David Dise, USAF (Ret), and Mary Ann Dise
- Lt Col John E. Feldmann, USAF (Ret), and Juanita Feldmann
- Lorrell Findlater
- · Capt Joseph Gabriel, USAF (Ret)
- · Beverly J. Garvin
- Michael Gelber
- CAPT Bart Gohmann, USN (Ret), and Carolyn Gohmann
- MAJ Jacqueline R. Grano, ARNG (Ret)
- Maj Robert L. Haase, USAF (Ret)
- · CAPT John G. Haffner Jr., USN (Ret), and Darlene Haffner
- CW5 Randy Hansen, USA (Ret), and Deborah Hansen
- LTC Richard W. Hardman, USA (Ret)
- Col Carol Hattrup, USAF (Ret)
- Lt Col Susan K. Heacock, USAF (Ret)
- CWO4 Robert Hicks, USMC (Ret), and Sylvia
- LTG and Mrs. Jerome B. Hilmes, USA (Ret)
- Dr. Wanda L. Hudson
- Maj Angelo M. Inglisa, USMC (Ret)
- Catherine M. Ivey
- CAPT Morton S. Jacobs, USN (Ret), and Masako R. Jacobs

- · Lynn Kanaya
- Joyce Keele
- COL John Kiefer, AUS (Ret), and Martha Kiefer
- LTC Leroy E. Knippa, USA (Ret)
- CW4 Joseph Kucharik Jr., USA (Ret), and Teresa Kucharik
- CPT Constantine L. Lagakis, USA (Ret)
- Col William Len, USMC (Ret)
- LTC James S. Major, USA (Ret), and Joan M. Maior
- Col John W. McCarey, USAF (Ret), and Shirley McCarey
- LtCol Francis M. McComb, USMC (Ret)
- CDR Robert B. McComb, USN (Ret)
- CDR John P. McConville, USN (Ret), and Christina McConville
- COL Constance E. McQuillan, USA (Ret)
- LTC Alan S. Mendelssohn, USAR (Ret)
- Col James Chris Miller, USAF (Ret), and Shirley Miller
- CAPT Judy Morales, USN (Ret)
- · Catherine L. Moyers
- COL Nanette B. Mueller, USAR (Ret)
- LTC Charles R. Murphy, USA (Ret), and Susan Murphy
- CW4 Calvin J. Myers, USA (Ret), and Dianna Mvers
- CPT Robert E. O'Dea, USA (Ret), and Lorraine O'Dea
- · Peggy Perkins
- Obeua Persons
- Capt Dennis A. Pukall, USAF (Ret), and Carol J. Pukall
- CAPT Jerry J. Ragland, USN (Ret), and Joetta D. Ragland
- Diane C. Reece
- · Mikki D. Ricker
- · Andrea L. Sahlen • Phyllis Mary Schaeffer
- LCDR William L. Schultz, USN (Ret), and Janet Schultz
- CDR Mark K. Seglem, USN (Ret), and Anne E. Seglem
- Irmgard Sherman
- · Ruth Ann Slovik
- Lt Col Robert L. Smith, USAF (Ret), and Diane S. Smith
- · June K. Stanberry
- · Dorothy S. Stanley
- CAPT Gerald W. Stanley, NOAA (Ret)
- RADM and Mrs. Everette D. Stumbaugh,
- Lt Col John M. Timmons, USAF (Ret)
- COL Robert S. Tolmach, USAR (Ret), and Helen Tolmach
- CDR John J. Uhrin III, USN (Ret)
- · Maj Stephen Vining, USAF (Ret), and Londa
- LTC Charles V. Watson, USA (Ret)
- · CAPT Peter B. Welch, USN (Ret)
- Brig Gen Joseph C. Wilson Jr., USAF (Ret), and Mrs. Deanna Wilson
- Joanne Wood
- LCDR John L. Woodward Jr., USN (Ret), and Flora Woodward
- · Col Michael Ziegler, USAF (Ret), and Diane Ziegler



To make a donation via check to The MOAA Foundation, use the envelope provided between these pages.

# **SCHOLARSHIP**2021

The MOAA Foundation and Scholarship Fund would like to thank each member of our Board of Directors for their personal donations in 2021, Once again, our charities are proud to report that 100% of our board donated both their time and money in support of our work.

#### THE PATRIOT SOCIETY

The Patriot Society recognizes those who have contributed \$500,000 or more to the MOAA Scholarship Fund, either in a single donation or over time.

- Estate of Lt Col Ervan L. Amidon, USAF (Ret)
- Anonymous
- Estate of MAJ Ada G. Blakley, USAR (Ret)
- Estate of Mrs. Louis A. Caraplis
- Col and Mrs. Guy M. Cloud Jr., USMC (Ret)
- · Estate of June M. Cofield
- Estate of COL Dan Crozier, USA (Ret), and Margaret Patton Crozier
- Estate of Eileen M. Dennison
- Estate of Jesse K. and Margaret W. Dowell
- Estate of Luthare Ernst
- Estate of Mrs. Clara E. Galli
- · Estate of Dorothy L. Garlinger
- · CAPT Walter Goldenrath, USN (Ret), and Sylvia Goldenrath
- Estate of CDR Juanita H. Gordon, USN (Ret)
- · Estate of Bertha V. Guhl
- Estate of CDR Frank P. Hadley, USN (Ret), and Marjorie Hadley
- · Estate of Lt Col Abraham L. Hankin, USAF
- Estate of Mrs. Mildred M. Haynes-Tamm
- · Estate of Col William J. Healey Jr., USAFR (Ret)
- Estate of Mrs. Jean B. Hillding
- · Estate of Dorothy A. Hinkle
- · Estate of Sybill Hooker
- Estate of Frances L. Jacobs
- Estate of Lt Col and Mrs. Harold Jacobs, USAF (Ret)
- · Estate of Ethel B. Kasten
- LTC and Mrs. Frank J. Korenchan, USA (Ret)
- · Estate of Annalisa T. Maddy
- Estate of Loretta Maynard
- Estate of Mrs. Lieselotte E. Michak
- Estate of Col Kenneth L. Moll, USAF (Ret)
- Estate of LTC Ezra H. Nichols, USAF (Ret), and Marion Nichols
- Estate of Col Ivan M. Palmer, USAF (Ret)
- Estate of Gertrude Lammers Ratay • Estate of Helen B. Rhodes
- · Estate of Gladys R. Sawyer
- Estate of LT Robert K. Schulz, USN (Ret)
- Estate of LTC Walter G. Shaffer, USAR (Ret)
- Estate of COL H.W. Sheriff, USA (Ret)
- · Estate of Fride G. Shoemaker
- Estate of Col John D. Shoup, USMC (Ret) &
- Mary K. Shoup
- Estate of MAJ James D. Skinner, USAR (Ret)
- Estate of CDR Robert F. Turney, USN (Ret)
- Estate of Jewell V. Vasalie
- Estate of Gen Horace M. Wade, USAF (Ret), and Christine M. Wade
- Estate of Olive Doris Wilbraham
- Estate of Maj George N. Winkler, USAF (Ret)
- · Estate of Lyndell I. Wiswall

# THE EAGLE SOCIETY

The Eagle Society recognizes those who have contributed \$100,000 to \$499,999 to the MOAA Scholarship Fund, either in a single donation or over time.

- · Estate of Josephine A. Anderson
- Anonymous
- · Association of Military Banks of America
- Estate of CPT Betty E. Atkins, USAR (Ret)
- Estate of MAJ Julia W. Baker, USA (Ret)
- Estate of Helen F. (Grem) Barnes
- Estate of Flora M. Belknap
- Estate of CPT Donald D. Benedict, USAR (Ret)
- Estate of Maj Robert W. Benzie, USAF (Ret), and MAJ Gladys A. Benzie, USA (Ret)
- Estate of LTC Raymond L. Bielak, USAR (Ret)
- Estate of Bette E. Bigelow
- Estate of Amelia M. Blan
- Estate of CWO4 Philip C. Brassine, USN (Ret)
- Estate of Mikel-Helene Brown
- Estate of LTC John C. Buchanan, USA (Ret)
- · Estate of Lt Col William J. Burke, USAF (Ret), and Marilyn Burke
- Estate of LTC Weldon B. Burrier, USA (Ret)
- The Burruss Foundation
- Estate of COL Lane Carlson, USA (Ret), and 1LT Elinor M. Springer, USAF (Ret)
- · Estate of Maj Roldolph Case, USAF (Ret), and Mrs. Carol J. Case
- Estate of Lt Col Carl A. Castelda. USAFR
- Capt and Mrs. William J. Cavanaugh, USAF (Ret)
- · Winifred S. Cockey
- Estate of Mrs. Elfriede W. Collins
- · Compaq Computer Corp.
- Estate of LCDR Percival Herbert Cook, USN (Ret)
- Estate of Madeline Davidson
- Estate of Helene Ellison
- Estate of Col Jack G. Emerson, USAF (Ret), and Geraldine M. Emerson
- · Col David M. Falk, USAF (Ret), and the Ida C. and Morris Falk Foundation
- Estate of LCDR Jack Fontenot, USN (Ret)
- Estate of CAPT James A. Freyer, JAGC, USN (Ret)
- Julia A. Gould
- Estate of LTC Arthur Greenberg, USAR (Ret)
- Estate of LCDR Wm. W. Gubbins, USN (Ret)
- · Estate of Angela Hafer
- Estate of LCDR J.N. Hardcastle, USN (Ret)
- · Col and Mrs. Carlton F. Hartman, USAFR (Ret)
- Estate of James H. Heal
- Estate of Norma L. Hege
- Estate of Alice M. Hegland
- · Estate of Alice L. Henry
- · COL Arville L. Hickerson, USA (Ret), and Elizabeth R. Hickerson
- Estate of Lt Col Claude J. Hilton, USAFR (Ret)
- Estate of Suzanne Hirschl
- Estate of Margaret M. Holden
- · Estate of Margaret M. Holzschuh
- LTC Gene C. Howe, USA (Ret)
- LTC and Mrs. James A. Huffman, USA (Ret)
- Estate of Mai Herbert J. Jansen, USAF (Ret)
- Estate of Helen Jarrett
- Estate of Eleanor N. Johnston
- Estate of LT Alf A. Jorgenson, USN (Ret)
- Estate of Mrs. Suzanne M. Kelly • Estate of LTC Mary A. Kelso, USAR (Ret)
- · Lt Col William E. Kester, USAFR (Ret)

- Estate of MAJ Amelia Klepej, USAR (Ret)
- Estate of Selma Kusebauch
- · Estate of Lewis W. Larson and CDR Gladys D. Larson, USN (Ret)
- Estate of COL L. Marguerite Lines, USA (Ret)
- Estate of Lt Col Edgar H. Main, USAFR (Ret), and Nelda I Main
- Estate of LTC Curtis W. Mann, USAR (Ret), and Barbara J. Mann
- Estate of Olive Cosby Mason
- Col and Mrs. John W. McCarey, USAF (Ret)
- Estate of CWO Thurston L. McCrarv. USN (Ret), and Carmelita J. McCrary
- Estate of Mrs. Elizabeth S. McKinster
- COL Warren H. Metzner, USA (Ret)
- Estate of Lt Col John E. Miller, USAF (Ret)
- Estate of CWO4 Harold F. Miner, USN (Ret), and Mary Jane Miner
- Lt Col Hubert H. Monahan, USAF (Ret)
- Estate of Col and Mrs. Herman R. Muns, USAF (Ret)
- Estate of Lt Col James O. Murcklen, USAF (Ret)
- Estate of Col Bernard A. Neuman, USAF (Ret), and Lavinia Neuman
- Officers Wives Club and Friends of Long Beach, Calif.
- Estate of Mary K. Persons Jr.
- · Estate of Otilia Petersen • Estate of CW4 Robert F. Plummer, USA (Ret)
- Estate of Elisabeth D. Pumphrey
- Estate of CAPT William K. Ratliff, USN (Ret)
- Estate of CAPT Prentis R. Ray, USN (Ret)
- Estate of Col Robert W. Relfe, USAF (Ret)
- Col and Mrs. Walter R. Renfro, USAF (Ret)
- Lt Col Charles Romanick, USAF (Ret) · Estate of Lt Col Malcolm S. Rountree, USAF (Ret), and Evelyn Rountree
- VADM & Mrs. Norbert R. Ryan Jr., USN (Ret)
- Estate of Ann N. Saunders
- Estate of Jean E. Saunders
- Estate of Anneliese C. Schmohl • Estate of MAJ Wade H. Shorter Jr., USAR
- (Ret), and Dorothy D. Shorter • LtCol Frank M. Slovik, USMC (Ret), and Ruth Ann Slovik
- Estate of LCDR Helen M. Smith, USN (Ret)
- Estate of Matilda L. Soukup
- Estate of COL Helmuth Sprinz, USA (Ret)
- · Estate of Ruth E. Stead
- Estate of LTC Ellsworth F. Stein, USAR (Ret)
- Estate of Belle Sylvestre
- · Estate of Mary L. Tew Estate of Ruth J. Thornton
- Estate of 2LT and Mrs. Albert D. Trager, USA
- Estate of CAPT Louis Verbrugge, USN (Ret)
- Estate of CDR David B. Wallace, USN (Ret) and Mrs. Margaret Wallace
- Estate of Lt Col Neil W. Wallace, USAF (Ret)
- Estate of LT Arthur J. Warp, USN (Ret)
- · Estate of Virginia Webster
- Estate of LCDR Harold L. Weeks, USN (Ret)
- . Estate of Grace M. Wilcox
- Estate of Col Samuel E. Wilcox, USAF (Ret) · Estate of Lt Col Boyd D. Williamson, USAF
- Estate of CDR Robert C. Wood, USN (Ret)





#### **DESIGNATED SCHOLAR SOCIETY**

The Designated Scholar Society recognizes those who have contributed \$25,000 to \$99,999 to the MOAA Scholarship Fund. either in a single donation or over time.

- Estate of Ann Adams
- Estate of LTC Ernest C. Allnutt Jr., AUS (Ret)
- American Legion-Tampa, Fla.
- Estate of Lt. Charles G. Andert, USN (Ret)
- Ark-La-Tex (La.) Chapter
- · Estate of Betty J. Arnold
- Dr. and Mrs. James W. Asaph
- Nancy A. Atkin
- Estate of Franc R. Ayers
- Estate of Elfriede Ball
- Barnes Family Foundation
- Dr. and Mrs. Rettig P. Benedict Jr.
- · Mary W. Beresford
- CDR Howard R. Berlin, SC, USN (Ret)
- Elizabeth P. Borden
- · Estate of Arietta Bostain
- MAJ William C. Bowden, USA (Ret)
- Estate of LTC John J. Bradley, AUS (Ret)
- · Dorothy E. Breitweiser
- Estate of LCDR Arthur A. Briggs, USN (Ret)
- Lt Col John J. Briggs, USAF (Ret)
- · Estate of Barbara A. Brown
- Col John W. Burdan Jr., USAF (Ret)
- Estate of CWO4 William F. Burks, USN (Ret)
- Estate of Lt Gen and Mrs. John J. Burns, USAF (Ret)
- · Colleen S. Buskirk
- Estate of Caroline Carroll
- LCDR Ralph D. Catoe, USN (Ret)
- Estate of CDR Cora L. Chandler, USN (Ret)
- Col Eric Chase, USMC (Ret), and Carolyn N. Chase
- Estate of Lenora M. Cho
- · Estate of Billye Clark
- Coast Guard Spouses Club of Washington, DC
- Joy G. Collins
- Dale Comey and the Comey Family Foundation
- Jane Cook
- Estate of COL Robert W. Cook, USA (Ret)
- Lt Col Edwin L. Curtiss, USAFR (Ret)
- Estate of Lt Col and Mrs. Addis L. Dauber, USAFR (Ret)
- Col Jacob Deboer, USAF (Ret)
- Estate of Ena M. Dehm
- Estate of LTC Austin F. Deller, USA (Ret)
- DeLong-Sweet Family Foundation
- LTC Dante C. DeMio, USA (Ret)
- LTC Joe M. Dietzel Jr., USA (Ret), and Rosalie H. Dietzel
- CDR Douglas J. Donohue, USN (Ret)
- Elizabeth Driscoll
- Estate of Lt Col Rachel Duncan, USAFR (Ret)
- · Estate of Margaret Duttweiler
- · Estate of Anita V. Eakin
- Estate of Naomi K. Eggan
- Webster C. English Jr.
- Rosalie B. Erie
- Estate of COL William H. Fairchild, USAR
- · Estate of Mildred L. Feeney
- Estate of Evelyn C. Fickessen

- Estate of Lt Col William H. Finley, USAF (Ret)
- · Estate of Margaret W. Foley
- Fort Campbell (Tenn.) Chapter
- Fort Rucker (Ala.) Chapter
- Forward Air Controllers Association
- · Estate of Frances B. Fowler
- Estate of MAJ Hugh R. Fredin, USA (Ret)
- LTC and Mrs. John W. Fringer Jr., USA (Ret)
- CAPT Robert G. Fuller Jr., USNR (Ret) • Estate of LTC Carroll H. Gardner, USAR (Ret)
- Estate of Edith M. Gardner
- Estate of CW4 Joseph J. Gasko, USAR (Ret)
- Lt Col Thomas J. Geist, USAF (Ret)
- General Dynamics Advanced Information Systems Inc.
- LTC David D. Gilpatrick, USA (Ret)
- · Estate of Lila T. Gold
- Estate of CW4 George W. Goodin, USA (Ret), and Gwendolyn O. Goodin
- Estate of CPT Mario Grano, USAR (Ret)
- LTC Edmund S. Greenwell, USAR (Ret)
- Estate of MAJ Elsie C. Haaker, USAR (Ret)
- COL Robert F. Haas, USA (Ret)
- Estate of LTC William L. Haas, USAR (Ret)
- Estate of Aida T. Hafley
- Estate of Alvce Pat Hagemeier
- CDR William D. Hagerty, USN (Ret)
- Jean D. Hall
- Mrs. Richard Hallock
- Estate of Lt Col Robert D. Hamilton, USAFR
- CW5 Randy Hansen, USA (Ret), and Deborah Hansen
- · LTC Richard W. Hardman, USA (Ret), and Louise H. Hardman
- · Estate of Vernon F. Harkness
- Estate of Col Marvin J. Harris, USAF (Ret)
- · Heart of America (Mo.) Chapter
- Heart of Texas Chapter
- Heartland (Calif.) Chapter
- 1st Lt Barbara R. Hedges, USAF, and the John D. Hedges Family
- Heisman Trophy Trust
- Estate of Martha C. Herberth
- LTG Jerome B. Hilmes, USA (Ret)
- · Estate of Wanda J. Hiser
- Estate of Col Peter J. Hoke, USAF (Ret)
- Estate of Helen H. Hopper
- LTC Sumner Hudson Jr., USA (Ret), and Dr. Wanda Hudson
- · Estate of Lt Col Robert D. Huffman, USAF (Ret)
- Estate of Helen S. Hutchison
- Illinois Council of Chanters
- Indiana Harbor Belt Railroad Co.
- Estate of Edward E. Iremonger
- · Estate of Harriett B. Jacob
- Estate of Albert L. Jamison • Estate of LTC George R. Jenner, AUS (Ret)
- Lt Col Mary Ann Latosi Jernigan, USAF (Ret)
- CAPT Richard N. Johannes, USN (Ret)
- Estate of Maj John W. Keegan, USAF (Ret)
- Kingdom of the Sun (Fla.) Chapter • Estate of CPT Donald R. Kloe, USA (Ret)
- · Estate of Col Frederick H. Klopper, USAF (Ret)
- · Estate of Hortense G. Koller

# **SOURCES & USES OF THE MOAA SCHOLARSHIP FUND 2021**

## **SOURCES**

Ending Cash	9,671,970
Conversion of Investments to Cash	(1,998,644)
Sources Over (Under) Uses	9,536,105
Beginning Cash	2,134,510

# **SOURCES IN EXCESS OF USES**

# Sources:

Contributions, Bequests,	
and Gift Annuities	10,228,065
Student Loan Repayments	7,666,425
Investment Income	<b>2</b> 37,948
Total Cash Pacaivad	19 172 470

ses:	
Student Loans Issued	(4,387,500)
Grants Issued	(2,447,000)
Direct Expenses	(1,761,834)
Total Cash Disbursed	(8,596,334)
otal Sources over Uses	9 536 105

# **RESERVE FOR FUTURE LOANS AND GRANTS** (INVESTMENTS)

Beginning Reserve for

**Future Loans and Grants** 91.929.478 Conversion of Cash

into Investments

6,751,480 Split Interest Agreements & Securities (78,992)Gains/Losses on Investments 11,628,685

**Ending Reserve for** 

**Future Loans and Grants** 110,230,651

- Estate of Carolyn M. Kottler
- Estate of Betty R. Krause
- Estate of Hisako K. Kudo
- CAPT Kenneth F. Lafferty, USN (Ret)
- Estate of CDR Lorin R. Lammers, USN (Ret) • CAPT Frank Leoffler, USN (Ret)
- Estate of Cornelia B. Lewis
- RADM and Mrs. Samuel Lin, USPHS (Ret)
- Estate of 1LT George T. Lindsay, AUS (Ret)
- Estate of MajGen Earl C. Long, USMC (Ret)
- Estate of CAPT Rilla C. Lovell, USN (Ret)
- Maj Gen Joseph G. Lynch, USAF (Ret)
- Estate of Mrs. Hugh Macmillan • Lt Col David C. MacNamee, USAF (Ret)
- Estate of CWO4 Allen F. Manley, USN (Ret)

• Estate of LTC Margarete E. Mary, USAR (Ret)

- LTC Charles D. Marr, USA (Ret)
- Estate of Bernice B. Maxwell • Col Mary J. Mayer, USAF (Ret)

# **SCHOLARSHIP**2021

'Growing up in the military has allowed me to feel more independent and granted me the ability to get up and go. I appreciate this grant not only for its amount. but for what it represents and who it helps. Thank you very much for this honor.'

> - Sophie K., Grant Recipient

- Estate of Virginia Luella Rubenow McCabe
- McCormick Tribune Foundation
- Estate of Capt Thomas J. McManus Jr., USAF
- Estate of Col Roy L. Meeker, USAF (Ret)
- COL Stanley R. Melvin, USAR (Ret)
- · Estate of Lt Col and Mrs. Allan W. Meredith,
- Middle Tennessee Chapter
- LCDR Carroll G. Miller, USN (Ret)
- · Col James Chris Miller, USAF (Ret), and Shirley Miller
- Estate of Irma B. Mills
- Estate of Lt Col Harry A. Mitchell, USAF (Ret)
- Estate of COL Harold T. Mooney, USA (Ret)
- Morgan Stanley
- · Estate of CAPT and Mrs. Robert B. Moss, USN (Ret)
- Estate of BG and Mrs. Glenn E. Muggelberg. USA (Ret)
- Estate of CWO4 Emilio P. Muras, USN (Ret)
- · Lorraine E. Murphy
- Maj Bryce A. Mutch, Jr., USMC (Ret)
- Estate of Mrs. Pope Nelson
- MAJ John E. Ney, USA (Ret) • Estate of CAPT Lois E. Nickerson, USN (Ret)
- Estate of Col Jim C. Nissen, USAF (Ret)
- Estate of LTC Dalton L. Nordyke, USAR (Ret)
- Estate of Helen L. O'Brien
- · Col James W. O'Brien, USAF (Ret)
- Estate of Lt Col John N. O'Hara, USAF (Ret)
- LTC Jean-Luc Ontiveros, USA (Ret)
- Estate of CWO4 Bernard Ostens, USN (Ret)
- Harriette Otteson
- Estate of Col Clyde W. Owen, USAF (Ret)
- Estate of Mrs. Albert L. Passmore
- Patrol Squadron Two Association
- Estate of Obeua Persons
- Estate of LtCol Donald M. Peterson, USMC
- Estate of CPT Edmund B. Piasecki, USA (Ret)
- CAPT R.T. Platt, USCG (Ret)
- Estate of Capt James S. Pollock, USAFR (Ret)
- Capt Eldon G. Pontius, USMC (Ret)
- Estate of Lt Col Elbert W. Proctor, USAF (Ret)
- Estate of COL John J. Prybyla, AUS (Ret)
- Marv Jo Ravburn
- · Read Partnership
- · Estate of Julia Reichlev
- Estate of Marcella D. Rhatigan
- Estate of Mrs. Leo Richman
- Estate of LTC Harold B. Riley, AUS (Ret)
- Lt Col and Mrs. Leonard W. Riley III, USAF
- COL Nelson E. Ringmacher, USA (Ret)
- Riverside March Field (Calif.) Chapter
- Estate of Mrs. Wendell Rodgers
- Estate of CDR George Ross, USN (Ret)
- Estate of Katherine S. Roth
- Estate of ENS Alice E. Rudy, USN (Ret)
- San Diego Chapter
- · Estate of Bernice R. Sayles
- · Estate of CPT Anthony Scarafone, USAR
- MSgt Miles C. Schaeffer, USAF (Ret)
- Estate of Col Albert H. Schlussel, USAF (Ret)
- Lt Col Rebecca L. Schmidt, USAF (Ret)

- Estate of Lt Col Walter C. Scott, USAF (Ret)
- Estate of Clifford Sheriss
- COL and Mrs. Joseph A. Simonelli Jr., USA
- Estate of COL John W. Simpson, USA (Ret)
- · Estate of Jean Skillin
- · Estate of Mary G. Slear
- Estate of Karine R. Smith
- Lt Col Robert L. Smith, USAF (Ret)
- Estate of COL and Mrs. John J. Snyder,
- Estate of MAJ Myrtle M. Snyder, USA (Ret)
- Estate of CWO4 Carlos R. Soler, USN (Ret)
- · Southern Nevada Chapter
- Estate of Marian C. Spruill
- St. Petersburg (Fla.) Area Chapter
- LTC Ellsworth F. Stein, AUS (Ret)
- · Maj and Mrs. Joseph E. Stengel Jr., USAF (Ret)
- Estate of Mrs. Lonnie Stephens
- Estate of Rosalee Stice
- · Estate of 1st LT Robert W. Stimming, USAF
- Estate of Marie Louise Sullivan
- Estate of LTC Sigmund J. Tarvid, AUS (Ret)
- Estate of Lt Col Richard L. Tatum, USAF (Ret)
- · CAPT Dirk R. Taylor, NOAA (Ret)
- · Estate of Col Edwin and Maj Edith Taylor, USAF (Ret)
- Estate of CDR Aarne and Mrs. Alta Tervo. USN (Ret)
- Estate of COL and Mrs. Richard G. Thomas, USA (Ret)
- Estate of COL Beatrice E. Thompson, USA (Ret)
- Estate of Ruth M. Thompson
- LTC and Mrs. Creighton Trahan, USA (Ret)
- Estate of COL Herman Trop, USA (Ret)
- COL and Mrs. Michael Tymchak, USA (Ret)
- Estate of Lt Col John J. Veth, USAF (Ret)
- Virginia Council of Chapters
- · W Suburban Chicago Chapter • Estate of Col Herbert Waldman, USAF (Ret)
- Maj Susan Watson, USAF (Ret)
- · Estate of Dorothy E. Weir
- · CAPT Peter B. Welch, USNR (Ret)
- · Leosia Shirley Wentink
- MAJ Donald J. White, USAR (Ret)
- Estate of Lt Col Martha J. White, USAF (Ret)
- Maj John T. Whitman, USAF (Ret)
- · Widgeon Foundation Inc.
- Estate of Arabella C. Williams
- · COL Donald Bruce Williams, USA (Ret), and Domenica Williams
- Lt Col Miles K. Wolfson, USAFR (Ret)
- Estate of Judy L. Wolicki
- COL William F. Wollenberg, USA (Ret)
- Estate of Jean P. Woods
- · Wounded Warrior Project
- Estate of Maj Stephen H. Wurtz, USAFR (Ret)

# THE CHAIRMAN'S CLUB

The Chairman's Club recognizes those who made a donation in 2021 and whose gifts to the MOAA Scholarship Fund total \$5,000 to \$24,999, either in a single donation or over time.



# **MATTHEW DONNELLY Grant Recipient**

Matthew Donnelly is one of hundreds of students who received an Educational Assistance grant through the MOAA Scholarship Fund. Thanks to generous donors, Matthew can focus on his studies and excel in his college courses.

'My parents have worked multiple jobs each to help support me through school. and I myself have worked through my summers and breaks. Having this financial relief is a huge weight off our chests. I know the impact that this amount of money can have on anyone's life ... I am extremely thankful that I have been selected as the recipient.

- Pamela A. Allen
- · AMBA Services, Inc.
- Lt Gen Dana T. Atkins, USAF (Ret)
- CAPT Dr. Henry V. Belcher, USPHS (Ret)
- Mark and Carol Bellini
- CAPT Jay A. Black, USN (Ret)
- Maj Terry H. Breen, USMC (Ret)
- · Carol M. Brook
- CAPT David R. Bunten, USN (Ret)
- CW4 Chyde H. Butler, USA (Ret)
- LTC Ronald C. Catchings, USAR (Ret), and Mrs. F.E. Catchings
- CAPT Robert G. Colvert, USN (Ret)
- RDML Eugene D. Conner, USN (Ret)
- Lt Col Geraldine S. Crow, USAF (Ret)
- Sharon A. DeVanev
- Mary Ann Dickey
- Caroline E. Drain
- · Georgia MOAA. Inc.
- · Yoshiko K. Graham
- · Greater St. Louis Chapter
- CAPT John G. Haffner, Jr., USN (Ret)
- CAPT Ernest Hamel, USPHS (Ret)
- Col Maurice Harlan, USAF (Ret)
- RDML Gretchen Herbert, USN (Ret)
- Col Kenneth W. Hillman, USMC (Ret)
- LTC Harold A. Hiltz, USA (Ret)
- Jean A. Holloway
- CAPT James L. Hornback, USN (Ret)
- Maj Floyd D. Horne, USAF (Ret)
- Elenore Humphries
- Lt Col William K. Hutchinson, USAF (Ret)
- LTC Arlo D. Janssen, USA (Ret)
- Cora K. Jewell
- Col and Mrs. David P. Kapinos, USA (Ret)
- CAPT and Mrs. Leslie Kappel, USN (Ret)
- COL William M. Kearney, USA (Ret)
- LCDR Warren E. Keene, USN (Ret)
- CAPT Donald G. Keller, USNR (Ret)
- COL Howard W. Kietzman, USA (Ret)
- CWO4 Henry C. Kimmey, USMC (Ret)
- Joan Koch
- Valerie Kruczynski
- CWO4 Dennis L. Languell, USN (Ret)
- Anna L. Lawson
- RADM Daniel B. Lestage, USN (Ret)
- Estate of Lt Col Edwin Levine, USAFR (Ret)
- Col Michael D. Lubin, USAF (Ret)
- CDR Bruce M. Machado, USN (Ret)
- Maj Gen Richard C. Marr, USAF (Ret)
- Col Charles L. Martin Jr., USAF (Ret)
- Lt Col Edward L. Marvin, USAF (Ret)
- CDR John P. McConville, Esq., USN (Ret)
- Col John C. McCoy, USAF (Ret)
- Col Robert J. McKittrick, USAF (Ret)
- CDR Nickolas I. Milanytch, USN (Ret)
- Lt Gen George D. Miller, USAF (Ret)
- Jane Moss
- N Shore & Chicago Chapter Inc. of the MOAA
- LTC and Mrs. James M. Nazarenus
- · Marian G. Nelson
- LTC Alfred H. O'Brien, USA (Ret)
- Lt Col Shane Ostrom, USAF (Ret)
- Maj George E. Peterson, USMC (Ret)
- Maj Howard J. Pfeuffer, USAF (Ret)
- RADM Julia R. Plotnick, USPHS (Ret)

- Portland (Ore.) Chapter
- Nancy Reed
- Gen Charles T. Robertson Jr., USAF (Ret)
- LTC Robin M. Robertson, USA (Ret)
- CDR Paul D. Ross Jr., USN (Ret)
- COL John E. Ryan, USA (Ret)
- CAPT Warren G. Schneeweis, USCG (Ret)
- LTC Jeffrey S. Shadburn, USA (Ret)
- LtCol Darrel W. Sheets, USMC (Ret)
- · Karoline Sheffield
- · Katherine D. Sibold
- CAPT Dixon Smith, USN (Ret)
- · Col William H. Smith, USAF (Ret)
- Southern Maine Chapter
- · Southwest Illinois Chapter
- Lt Col Richard P. Stead, USAF (Ret)
- Lt Col Audrey Stebenne, USAF (Ret)
- VADM George R. Sterner, USN (Ret)
- · CDR Donald K. Strother, USCG (Ret)
- RADM and Mrs. Everette D. Stumbaugh
- CDR Donald D. Swain, USN (Ret)
- Col Bronson W. Sweeney, USMC (Ret)
- Ireene H. Symm
- Upper Potomac Chapter MOAA
- LTC Charles V. Watson VI, USA (Ret)
- CAPT Douglas B. Williams, USN (Ret)
- Peter Wollner
- Lt Col William G. Yoachim, USAF (Ret)

## THE PRESIDENT'S CLUB

The President's Club recognizes those who made a donation in 2021 and whose gifts to the MOAA Scholarship Fund total \$1,000 to \$4,999. either in a single donation or over time.

- CW5 Bernadette Bernier Adams, USA (Ret)
- LTC Stephen F. Adams, USA (Ret)
- · James N. Adkins. Jr.
- COL Frank M. Akiyama, USA (Ret)
- Brig Gen John R. Allen, Jr., USAF (Ret)
- Estate of Lt Col Kintner W. Alverson, USAF (Ret)
- · Amazon Smile Donations
- Fred I Ames
- CAPT Madeline M. Ancelard, USN (Ret)
- Col Brian D. Anderson, USAF (Ret)
- Col Charles W. Anderson, USMC (Ret)
- LCDR Eric D. Anderson, USNR (Ret)
- LTC Robert M. S. Anderson, USA (Ret)
- CAPT Elsa P. Ang, USN (Ret)
- Anonymous
- LTC Edward H. Anthony, USA (Ret)
- LTC Lawrence Applebaum, USA (Ret)
- COL Richard S. Arkow, USA (Ret)
- CDR Robert Y. Avery, USN (Ret)
- CAPT Kermit A. Avres. USN (Ret)
- MAJ Donald N. Babb, USA (Ret) • MAJ Mary A. Baewer, USAR (Ret)
- CDR Donald W. Bahl, USN (Ret)
- RADM Jonathan W. Bailey, NOAA
- Brig Gen Roland E. Ballow, USAFR (Ret) • CAPT James E. Banta, USPHS (Ret)
- MarvAnn Barron
- LTC John D. Bean, USAR (Ret)
- CWO4 Joyce B. Beaver, USN (Ret)
- David W. Becker Jr.
- LTC Charles E. Beman, USA (Ret)
- · Lane Bergstrom

- CW4 William T. Berry, USAR (Ret)
- CAPT Robert J. Biersner, USN (Ret)
- MAJ Norman N. Bircher, USA (Ret)
- MAJ James H. Bly, USA (Ret)
- Boeing Yourcause LLC
- CAPT James N. Bogden, USPHS (Ret)
- CDR Douglas H. Borden Jr., USN (Ret)
- LCDR Michael J. Bower, USN (Ret)
- Maj Robert L. Bowman, USMC (Ret)
- LTC Robert A. Boxell, USA (Ret)
- James Bradshaw
- Lt Col Thomas R. Brandt, USAF (Ret)
- LTC Stanford S. Brantley, USA (Ret)
- Maj John A. Brigance Jr., USAF (Ret)
- Maj John W. Briggs, USAF (Ret)
- COL Donald E. Brown, USA (Ret)
- CDR Howard A. Brown, USN (Ret)
- Col Robert A. Browning, USMC (Ret) • RADM Richard A. Buchanan, USN (Ret)
- Rose M. Bulger
- LTC Marvin E. Burge, USA (Ret) • LCDR Paul E. Burton, USNR (Ret)
- Winifried W. Butler
- Col Dick Calta, USAF (Ret)
- COL Charles S. Campbell, USA (Ret)
- CWO4 John R. Cannon, USN (Ret) • CDR Kevin M. Carey, USN (Ret)
- LCDR Leo J. Carling, USN (Ret)
- CAPT James A. Carman, USN (Ret)
- Col Roy L. Carter, USMC (Ret)
- Maj Gen Matthew P. Caulfield, USMC (Ret)
- CAPT Emil L. Cekada, USPHS (Ret)
- Col M.J. Chambers, USAF (Ret) • CAPT James K. Channell, USPHS (Ret)
- · Leon A. Chapman, Jr.
- COL Scott Chapman, USA (Ret) • Maj Suzann Chapman, USAF (Ret)
- LTC Charles D. Chasler, USA (Ret)
- · Anthony and Betty Jane Chiota
- Col James S. Christol, USAF (Ret) · COL Dr. Matthew G. Clark, USA
- Lt Col John R. Clements, USAF (Ret)
- LTC Edwin F. Click, USA (Ret)
- Brig Gen Paul G. Cohen, USAF (Ret) • LCDR Edgar E. Cole, USN (Ret)
- MAJ Robert Cole, USA (Ret)
- LCDR John C. Colgain, USNR (Ret)
- Lt Col Raymond P. Conley, USAF (Ret)
- Maj Gen Joseph H. Connolly, USAF (Ret)
- LTC Michael S. Conti, USA (Ret)
- CDR Paul D. Coon, USN (Ret) • Col Charles A. Correll, USAF (Ret)
- Col John S. Costello, USAF (Ret)
- CW5 Michael W. Courson, USA (Ret) • RADM Michael T. Coyle, USN (Ret)
- COL Gerald E. Crawford, USA (Ret)
- Lt Col John A. Crawford, USAF (Ret) • CWO4 John C. Crawford, USCG (Ret)
- CAPT Robert L. Crippen, USN (Ret) • LCDR James S. Cumming, USCG (Ret)
- LTC Dwight D. Curtis, USA (Ret)
- CW4 Robert H. Curtis, USA (Ret) • CDR Wallace Dann, USNR (Ret)
- COL William H. Danzeisen Jr., USA (Ret) • COL Arnold Daxe Jr., USA (Ret)
- LTC Mark F. De Hayes, USA (Ret) • CDR John B. DeFrancesco Jr., USN (Ret)

# students

More than 850 students received assistance

— via a

grant or interest-free loan — to help offset the financial burden of continuing

their education.

# **SCHOLARSHIP**2021

'You have input on who's being helped. And you get the satisfaction of knowing that you lend a helping hand. It's a sense of fulfillment that you have. But more practically. you're actually helping people who need it.'

> — 1st Lt. John J. Glenn Jr.. USMC (Ret), president of the Missouri Council of Chapters

- COL William P. Del Vecchio, USA (Ret)
- Maj Thomas T. Dellinger, USAF (Ret)
- Thomas H. Dembinski II
- LTC Richard F. Dempsey, USA (Ret)
- Donald J. DeNucci
- · Joan P. Di Joseph
- LTC Richard Diamond, USA (Ret)
- MG Lyle C. Doerr, USA (Ret)
- CDR Roger A. Dombrowski, USN (Ret)
- Col Daniel J. Donovan II, USAF (Ret)
- CAPT Arthur P. Drennan, USN (Ret) • MAJ John W. Driscoll, USA (Ret)
- COL Rockwood S. Dunham, USA (Ret)
- CDR Dana Eddy, USNR (Ret)
- · ADM Leon A. Edney, USN (Ret)
- LT Gary G. Ehn, USN (Ret) · Annick Eldridge
- Col Larry A. Elliott, USAF (Ret)
- · CAPT Robert J. Engelhart, USN (Ret)
- · Heather English
- · Danny W. Englund
- Capt Kenneth A. Ernst, USAF (Ret)
- Estate of LCDR Ethel C. Eusebio, USNR (Ret)
- CDR Kenneth H. Falter, USPHSR, (Ret)
- MG Kenneth L. Farmer Jr., USA (Ret)
- CDR Charles D. Federico, USN (Ret)
- · Juanita B. Felder
- Daniel G. Felger & Lydia J. Herz
- COL John M. Feret, USA (Ret)
- Diana Ferrandino
- COL Uldric L. Fiore Jr., USA (Ret)
- COL George F. Fischer, USA (Ret)
- · Darrell Foell, Esq.
- Capt Robert E. Forbes, USAFR (Ret)
- · Col Milton D. Forsyth, Jr., USAF (Ret)
- RADM Kirk A. Foster, USN (Ret)
- CW2 Albert E. Fox. USAR (Ret)
- Lt Col Raymond H. Fredette, USAFR (Ret)
- CAPT Leland D. Freidenburg, Jr., USPHS (Ret)
- CAPT Ronald E. Fritz, USCG (Ret)
- COL Elgin G. Fry, USAR (Ret)
- Maj Clifton G. Furedy, USAF (Ret)
- CDR Jeffrey A. Gabrielson, USCG (Ret)
- Bodil Gaiewski
- CAPT Robert S. Galen, USN (Ret)
- CDR Douglas N. Gangler, USN (Ret)
- LTC Robert E. Garst, USA (Ret)
- · Michael W. Gavlak
- LCDR Francis W. Geisler, USNR (Ret)
- COL Richard M. Gilligan, USA (Ret)
- LTC Thomas E. Gioiosa, USA (Ret)
- · Eugenia Glasser
- Lt Col August Golden Jr., USAF (Ret)
- Ruth P. Gonnet
- CDR Walter J. Gordon, USN (Ret)
- · COL Jeri I. Graham, USA (Ret)
- CDR Raymond A. Grandon, USN (Ret)
- LTC Donald J. Green, USA (Ret)
- COL Bernard F. Griffard, USA (Ret)
- Col John B. Gross, USAF (Ret)
- Lt Col Thomas J. Gross, USAF (Ret)
- COL Albert P. Grupper, USAR (Ret)
- LTC Peter D. Guerrant III, USA (Ret)
- LTC Ginni Guiton, USA (Ret)
- LCDR Jose H. Gutierrez, USN (Ret)
- CDR Warren M. Hagist, USNR (Ret)
- CDR Gerald T. Hallenbeck, USN (Ret)

# **WAYS TO DONATE**

Make a one time or recurring donation online:

www.moaa.org/donate

# Mail in a check or credit card information

The MOAA Foundation

PO Box 1555

Merrifield, VA 22116-9942

The MOAA Scholarship Fund

PO Box 1824

Merrifield, VA 22116-9917

# Include our 501(c)(3) organizations in your estate plans.

The MOAA Foundation's tax ID number is 46-4219250. The MOAA Scholarship Fund's tax ID number is 54-1659039.

If you are of eligible age, consider a qualified charitable distribution from your IRA to our 501(c)(3) organizations. The distributions aren't included in your taxable income; learn more in Money Talk on page 32.

Transfer eligible securities to our 501(c)(3) organizations and avoid capital gains taxes.

Sign up for Amazon Smile. Link your Amazon shopping to our charities and Amazon will send quarterly payments to support our programs. Go to smile.amazon.com and search for our charities.

**Attend a MOAA Charities Event.** Stay up to date with MOAA events that benefit The MOAA Foundation and the MOAA Scholarship Fund.

**Set up recurring donations from your retirement pay.** The Defense Finance and Accounting Service (and most other retirement plans) will make the monthly transfer directly to the charity you choose. Or you can call our Member Service Center and provide your credit card information — we will process the card each month.

Participate in our Charitable Gift Annuity program. Support the Scholarship Fund while receiving quarterly payments. Funds remaining, when the annuity terminates, transfer to the Scholarship Fund.

For additional information on ways to support our mission, contact our Development Team: (800) 234-6622 ext. 169 or development@ moaa.org



- COL Philip E. Hamilton, USA (Ret)
- CDR Margaret E. Hamman, USN (Ret)
- Hampton Roads Chapter
- Karen Hannon
- LCDR Charles R. Hannum, USN (Ret)
- Marles Hanrahan
- Lt Col Tokio Harada, USAF (Ret)
- LT David L. Hartman, USN (Ret)
- COL Walter L. Hatcher, USA (Ret)
- COL Walter L. Hatcher, USA (Re
- COL George W. Hausler, USA (Ret)
- MG Carla G. Hawley-Bowland, USA
  CAPT Larison F. Helm, USN (Ret)
- LTC Hubert B. Hess, USA (Ret)
- Brig Gen Allison A. Hickey, USAF (Ret)
- COL Todd R. Higgins, ARNG (Ret)
- Col J.W. Hilgers, USMC (Ret)
- CAPT Jack W. Hoffbuhr, USPHS (Ret)
- COL Howard J. Hoffman, USA (Ret)
- LCDR Darvl T. Holland, USN (Ret)
- Lt Col George F. Holland, II, USAFR (Ret)
- Col Edwin V. Horan, USAF (Ret)
- COL Jonathan M. House, USA (Ret)
- LTIC Dishard F. Harrall LICAL (Dat)
- LTJG Richard F. Howell, USN (Ret)COL William D. Hughes, USA (Ret)
- Lt Col James A. Humphrey, USAFR (Ret)
- Lt Col Richard G. Hurlburt, USAF (Ret)
- LCDR Larry I. Ikeda, USN (Ret)
- COL William D. Ivey, USA (Ret)
- CWO4 Robert D. Jackson, USN (Ret)

- Lt Col John Jacobs, USAF (Ret)
- COL Theodore J. Janosko, USA (Ret)
- CAPT Gordon H. Jensen, USPHS (Ret)
- Col G. William Jernigan, PHD, USAF (Ret)
- CAPT Martin E. Johanson, USCGR (Ret)
- LT Hilda E. Jongquist, USN (Ret)
- LTC Robert G. Jordan, USA (Ret)
- Hildegard Kaigler
- Lt Col Donald W. Kaiser, USAF (Ret)
- LTC William H. Kale, USA (Ret)
- CAPT James H. Karlen, USN (Ret)
- LCDR Henry P. Karnas Jr., USN (Ret)
- LT Nelson H. Kasten, USNR (Ret)
- LTC William G. Kastner, USA (Ret)
- Lt Col James I. Kaya, USAF (Ret)
- LTC John F. Keiser, USAR (Ret)
- Carlynn Kennedy
- CAPT Michael J. Kennedy, USPHS (Ret)
- Col Jack W. Kenney, USAF (Ret)
- COL Karl R. Kerchief, USA (Ret)
- CDR Richard E. Keyworth, USN (Ret)
- Brian G. Kight
- MAJ Rodney W. Kimura, USA (Ret)
- COL James M. King, USA (Ret)
- Lt Col Michael A. Klich, USAF (Ret)
- John Kmecz
- CAPT William E. Knehans, USN (Ret)
- LTC Kazuo Koike, USA (Ret)
- COL Frederick A. Kolbrener, USA (Ret)

- LCDR L.W. Krell, USCG (Ret)
- Lorelei P Kriwanek
- CDR Patrick J. Kusiak, USN (Ret)
- Maj John Kyriazis, USAF (Ret)
- LTC Robert R. Landry, USA (Ret)
- CAPT James R. Lang, USNR (Ret)
- VADM Charles E. Larkin, USCG (Ret)
- CDR Donald M. Larsen, USN (Ret)
- LTC Norman K. Lathbury, ARNG (Ret)
- Maj John C. Lazor, USAF (Ret)
- Patricia A. Lenhard
- Maj Robert I. Leonard, USMC (Ret)
- Laura Lewis
- Col James G. Ling, USAF (Ret)
- COL Lynda A. Linker, USA (Ret)
- CAPT Arnold H. Litteken Jr., USCG (Ret)
- CDR Lyle E. Littlewood, USN (Ret)
- Col Gerald D. Long, USAF (Ret)
- CDR Thomas A. Long Jr., USN (Ret)
- LTC Ramsey L. Longbotham, USA (Ret)
- Col Anthony S. Lonigro, USAF (Ret)
- CDR David H. Lyon, USCG (Ret)
- Col William K. Lyon, Sr., USAF (Ret)
- Estate of CPT Robert M. Madich, ARNG (Ret)
- CAPT Chester J. Malins, USN (Ret)
- LCDR David R. Mann. USN (Ret)
- 1LT Luther R. Manus Jr., USA (Ret)
- Jose M. Martinez, Jr.
- Sadie M. Martins



Your gift to the Scholarship Fund continues to make a difference for years to come. Students who receive funds repay their interest-free loans; the default rate remains less than 1%.



# SCHOLARSHIP2021



# THANK YOU

MOAA Charities would like to extend our sincere gratitude to every individual who donated to support our work in 2021. Every donation - no matter what size helps enable The MOAA Foundation and the MOAA Scholarship Fund to serve our community. On behalf of all of us, thank you for joining us in our mission to Never Stop Serving.

For additional information on The MOAA Foundation or the MOAA Scholarship Fund. contact our Development Team: (800) 234-6622 ext. 169 or development@ moaa.org

- CAPT David N. Maynard, USN (Ret)
- LTC Robert B. McBane, USA (Ret)
- Lt Col James Henry K. McDermott, USAF
- Col Michael A. McFarland, USAF (Ret)
- CAPT Frank J. McGavran, USNR (Ret)
- Elizabeth M. McGirr
- CAPT Daniel E. McGlasson, USN (Ret)
- MAJ Jerry N. McGuire, USA (Ret) · Patricia McLaughlin
- LTC Robert J. McNeal, USAR (Ret)
- J. McRevnolds
- Danielle Meeksharshaw
- Brig Gen Albert L. Melton, USAF (Ret)
- COL Mark E. Meranda, USA (Ret)
- · Clio I Merkel
- Col Daniel F. Merry, USAF (Ret)
- COL Dan C. Meyer, USA (Ret)
- Mid-Missouri Chapter of the MOAA
- Capt Sidney A. Miller, USAF (Ret)
- Beverly J Mills
- MAJ Eugene D. Minietta Jr., USAR (Ret)
- Mississippi Coast MOA
- COL Walter J. Mitchell, Jr., USA (Ret)
- MOA of Western New York, Inc.
- MOC of Northeastern Wisconsin. Inc.
- Lt Col Maynard G. Moody, USAF (Ret)
- Col Terrence Moran, USAF (Ret)
- Micki Morgan
- Maj Maynard B. Morris, USAF (Ret) • CAPT Michael L. Mulford, USN (Ret)
- Lt Col Paul J. Mullin, USAF (Ret)
- LTC Joseph F. Napoli, USA (Ret)
- Lt Col J. P. Naughton, USAF (Ret)
- Col Michael J. Needham, USMC (Ret)
- CDR Patrick A. Nelson, USN (Ret)
- · Wilner N.J. Nelson Jr.
- Mrs. Frances Neurock
- Joan Newhouse
- COL John A. Noble, USA (Ret)
- LTC Charles R. Noll, USA (Ret)
- COL David J. Nutter, USAR (Ret)
- Teagan O'Bar
- LTC Thomas E. Oettinger, USA (Ret) • CDR John F. Ohlinger, USN (Ret)
- CAPT Arthur G. Oller, USNR (Ret)
- CDR William D. Orr. USN (Ret)
- Lt Col James T. Owen, USAF (Ret)
- LTC A. J. Paluska, Jr., USA (Ret)
- Patricia R. Parfitt
- MAJ James D. Parks Jr., USA (Ret)
- COL Walter Parks, USA (Ret)
- Michael and Kay Patterson
- · CAPT David W. Paulson, USNR (Ret)
- LCDR Robert Peck, USN (Ret)
- CWO4 Roy Perez, USN (Ret)
- LTC Russell Perry, USA (Ret)
- COL Donald A. Person, USA (Ret)
- CAPT Robert K. Peters, USN (Ret)
- CAPT David H. Peterson, NOAA (Ret)
- LTG John M. Pickler, USA (Ret)

- CAPT Joseph F. Piffat, USPHS (Ret)
- Col Antonio T. Pimentel, USAF (Ret)
- Lt Col Patrick A. Plunkett, USAF (Ret)
- CW4 Richard A. Porter, USA (Ret)
- Shirley W. Poteet
- Maj William J. Potter, USAF (Ret)
- CAPT Edmund L. Pratt, USN (Ret)
- LTC Jimmy G. Prince, USA (Ret)
- · Sandra S. Profilet
- · Margaret A. Quayle
- LCDR Phillip H. Rader, USNR (Ret)
- CAPT Brenton L. Ramsey, USN (Ret)
- Andrea Rand
- COL Charles R. Rayl, USA (Ret)
- Lt Col Thomas J. Ream. USAF (Ret)
- COL Timothy R. Reese, USA (Ret)
- Lt Gen John F. Regni, USAF (Ret)
- LTC Paul G. Reynolds Jr., USA (Ret)
- COL Thomas A. Rhen, USA (Ret)
- · Lt Col Leonard T. Rice, USAF (Ret) and
- Gloria I Rice
- Lt Col Stephen R. Richard, USAF (Ret)
- CAPT Daniel E. Ries, USN (Ret)
- · Antoinette M. Ringer
- LTC Robert D. Rivers, USA (Ret)
- Col Thomas W. Roberts, USMC (Ret)
- LCDR Henry P. Rogerson, USN (Ret)
- LCDR Florian F. Rundio, USCG (Ret)
- LTC James Rush, USA (Ret)
- LTC Larry A. Sanders, ARNG (Ret)
- MAJ Dan M. Sanford, USAR (Ret)
- Col Robert L. Schaefer, USAF (Ret)
- CDR Michael B. Schlobohm, USN (Ret) • LTC Bruce H. Schmidt, USA (Ret)
- Lt Col Alfred T. Schneider, USAF (Ret)
- Maj Gen John P. Schoeppner, USAF (Ret)
- CW3 Donald A. Sender, USA (Ret)
- CAPT Marie Senzig, USN (Ret)
- CDR Lee E. Shafer, USNR (Ret) • GEN Walter L. Sharp, USA (Ret)
- Donna K. Shattuck
- COL Stephanie J. Sherman, USA (Ret)
- · Col William E. Sherman, USAF (Ret)
- Jeane K. Shuman
- Florence M. Shute
- MG Stephen Silvasy Jr., USA (Ret)
- Col Alois A. Slepicka, USMC (Ret)
- LTC Walter J. Smiley Jr., USA (Ret)
- CAPT Earl R. Smith, USN (Ret)
- Lt Col Orville L. Smith, USAF (Ret)
- LTC Paul F. Smith, USA (Ret)
- · Col Robert F. Smith, USAF (Ret)
- · Rosemary H. Smith
- LCDR Thomas N. Smith, USN (Ret)
- · Jean A. Snyder • MAJ Marc Snyder, USA (Ret)
- LCDR Michael D. Snyder, USN (Ret)
- COL Joseph P. Spielbauer, USA (Ret)
- · Jeanette M. Spindler
- Spokane Chapter, MOAA
- Lt Col William C. Springer, Jr., USAF (Ret)

- CDR Ervin Stahel, USN (Ret)
- · CDR David W Stamps USN (Ret)
- COL Robert P. Stanton, ARNG (Ret)
- Star Spangled Banner Chapter
- State Farm Matching Gift Program
- Lt Col John F. Steele, USAF (Ret)
- CW5 Edmund C. Stephenson Jr., USA (Ret)
- LTC Johnnie L. Steuber, USA (Ret)
- COL James R. Steverson, USA (Ret)
- LTC Ronald J. Stokes, USA (Ret) • CAPT Leonard A. Stone, USPHS (Ret)
- Marv Kae Straub Mavock
- MG Duane H. Stubbs, USA (Ret)
- Lt Col Kevin L. Sutton, USAF (Ret)
- Mazell M. Tambornini
- CAPT Thomas M. Tarpley, USPHS (Ret)
- COL John M. Taylor, USA (Ret)
- Rita Taylor
- Lt Col James G. Terry, USAF (Ret)
- 1LT Neil P. Tessler, USAR (Ret)
- Lt Col Frank H. Tetreault Jr., USAF (Ret)
- The Hartford
- Col David H. Thomas, USAF (Ret)
- COL David L. Thomas, USA (Ret)
- LCDR Jack R. Thomas, USN (Ret)
- Col Donald F. Thompson, USAF (Ret)
- CAPT John T. Thompson, USNR (Ret)
- GEN John H. Tilelli, Jr., USA (Ret)
- CDR Jeannie K. Todaro, USN (Ret)
- COL Sheila Toner, USA (Ret)
- CAPT Peter N. Troedsson, USCG (Ret)
- MAJ Allan E. Tureson, USA (Ret) • LTG Walter F. Ulmer Jr., USA (Ret)
- LTC Roger K. Upton, USA (Ret)
- CDR Jon R. Vandercook, USNR (Ret)
- 1stLt James M. Vaughan, USMC (Ret)
- Maj David L. Vaughn, USAF (Ret)
- · Joleen A. Veazey
- COL Charles C. Viall, USA (Ret)
- CDR Edmund A. Vierzba, USN (Ret)
- GEN Louis C. Wagner, Jr., USA (Ret) • CAPT Robert E. Warakomsky, USCG (Ret)
- CAPT Louis B. Wardlow, USN (Ret)
- CAPT Maureen Ward-Reath, USN (Ret)
- CAPT John C. Watson, USPHS (Ret) • MAJ Charles B. Webb, USA (Ret)
- CAPT Carl E. Weiscopf, USN (Ret)
- LtCol Robert E. Welch, USMC (Ret)
- RADM Jerry D. West, USNR (Ret) • CDR Neldon V. Whitty, USN (Ret)
- Vilma Wilczynski
- Col E. K. Winkelbrandt, USMC (Ret)
- LTC William D. Wolfinger, USA (Ret)
- CPT John O. Woods Jr., USAR (Ret) • Elizabeth G. Wylie
- COL James H. Youngquist, USA (Ret)
- Nina G. Zaborski • Col Cherie Zadlo, USAF (Ret)
- MAJ Julius J. Zebehazy, USA (Ret) • Lt Col John W. Zwerg, USAF (Ret)

# Meet the MOAA Charities Team oversees both of MOAA's Charities: The MOAA Foundation and the MOAA Scholarship Fund.



AMANDA CENTERS Vice President



**ANDREA RAND**Executive Director



**CATHY ARTINO**Program Director



JACKIE COPEK Writer and Manager



**REBECCA CULHANE** Associate



**DANIEL SLATTERY** Associate



**HELEN MARSHALL**Accounting Manager,
Finance and Operations



**FAHRIA HOSSAIN** Staff Accountant, Finance and Operations

# **SUPPORTING THE MISSION**

Since 1948, **the MOAA Scholarship Fund** has disbursed more than \$160 million to more than 16,000 students.

**The MOAA Foundation's** programs provide professional, financial, and benefits information and resources along with emergency relief support to more than 50,000 military families each year.

To donate, visit www.moaa.org/donate or mail in a check or credit card information.

The MOAA Foundation PO Box 1555 Merrifield, VA 22116-9942 The MOAA Scholarship Fund PO Box 1824 Merrifield, VA 22116-9917



MEMBER SPOTLIGHT Patricia Tyson Redmond interviews and shares the stories of veterans to keep their legacies alive.

92

# SERVING.

VEVER STOP SER

**MOAA WORKS FOR YOU** 

# Six Triple Eight to Receive Cong

MOAA member led the efforts for this overdue recognition.

ecades after heroic
World War II service, the
"Six Triple Eight" Women's Army Corps unit is being
awarded the Congressional Gold
Medal through bipartisan legislation signed into law March 14
by President Joe Biden.

The pioneering Six Triple
Eight — officially named the
6888th Central Postal Directory Battalion — was the only
all-African American Women's
Army Corps battalion to serve
overseas in World War II and
cleared up a backlog of millions
of pieces of mail that had led to
a decline in troop morale.

Six of the 855 women in the 6888th are still living, including Maj. Fannie Mae "Fran" Griffin McClendon, 101, who spent more than 26 years in the Army and Air Force and is the only living officer from the unit. She won't make it to Washington, D.C., for a gold medal ceremony but looks forward to celebrating at the Arizona statehouse, which is near her home.

She stressed, though, that



**Members of** the 6888th Central Postal Directory Battalion served overseas during World War II and cleared a backlog of mail.

accolades did not bring about the battalion's success.

"We had a job to do, and we had the gals to do it," she said.
"It never occurred to me that we'd be awarded this. ... It was not a chore to do the job. That's what we were there for."

Col. Edna W. Cummings, USA (Ret), a Life Member of MOAA and volunteer advocate for the Six Triple Eight, was on Capitol Hill for the House of Representatives bill signing with House Speaker Nancy Pelosi (D-Calif.) in early March.

Cummings led efforts for the

long-overdue honor, meeting with members of Congress and staff. In early 2019, she also served as producer for a documentary titled *The Six Triple Eight* that tells the battalion's story.

"Their legacy is now secured and recognized by our nation, with the highest expression of national appreciation for distinguished achievements," Cummings said. "As a retired officer, I hope that the 6888th motivates the next generation of leaders and stimulates an interest in history to uncover the untold stories

# ressional Gold Medal



Members of the battalion, as well as Sen. Jerry Moran (R-Kan.), standing fourth from left, attend the dedication of 6888th Central Postal Directory **Battalion** Monument in 2018 at Fort Leavenworth, Kan.

from diverse populations."

Cummings has been notified by the U.S. Mint's Office of Legislative and Intergovernmental Affairs that she has been named a liaison to the Mint for the gold medal design. She is also working on a Six Triple Eight Scholarship with the Army Women's Foundation.

The bill was steered through Congress by U.S. Sens. Jerry Moran (R-Kan.) and Jacky Rosen (D-Nev.) and U.S. Reps. Gwen Moore (D-Wis.) and Jake LaTurner (R-Kan.).

"Our nation will always be grateful to the members of the Six Triple Eight, and now, nearly 80 years after their service, we are finally able to recognize these extraordinary women on the national stage," Moran said.

Moore, who became involved in the gold medal effort because of constituent Anne Mae Wilson Robertson, a member of the 6888th, said a formal congressional ceremony will be planned for the women and their families.

"In signing this legislation into law, our nation, in perpetuity, honors these trailblazing 'sheroes' and helps ensure their service is always remembered," Moore said.

The Military Women's Memorial is planning a "Six Triple Eight Day" in mid-June to present copies of the bill to family members. Individual state celebrations are also in the works.

As unit members enjoy the honor, they also remember those with whom they served.

"I wish more of the 6888th members were here," said Lena King, a 6888th veteran. ₩

> - By Judy Christie, an author based in Colorado



Col. Edna W. Cummings, USA (Ret), was featured as a 2020 MOAA Changemaker for her advocacy efforts for recognition of the 6888th. Read more about her on page 49 of the December 2020 issue of *Military* Officer or at www.moaa .org/edna cummings.

# DIRECTORY

Call MOAA at (800) 234-MOAA (6622) for help with any association issue or to change vour address.

Use the list below to direct your email queries

To learn more about available services, visit www.moaa.org.

BENEFIT AND FINANCE INFORMATION: beninfo@moaa.org

CAREER-TRANSITION INFORMATION:

transition@moaa.org

**COUNCILS AND CHAPTERS:** 

chapters@moaa.org

**GOVERNMENT RELATIONS:** 

advocacy, legislation, and legislative emails and alerts, legis@moaa.org

**MEDIA INQUIRIES:** 

pr@moaa.org

MEMBER SERVICES:

general MOAA information, membership status, death notification, address changes (including seasonal), MOAA-sponsored services, association dues, additional copies of Military Officer or other MOAA publications, or subscription to MOAA's free e-newsletters, msc@moaa.org

MOAA FOUNDATION:

www.moaa.org/foundation

**MOAA SCHOLARSHIP FUND:** 

www.moaa.org/scholarshipfund

SPOUSE PROGRAMS:

moaaspouse@moaa.org

VA DISABILITY CLAIM INFORMATION: vso@moaa.org

WWW.MOAA.ORG:

webmaster@moaa.org

# **REUNIONS & READER EXCHANGE**

Email notices to infoex@moaa.org or mail them to the address below. Notices will appear in Military Officer magazine once. Include the name, address, phone number. and email address of a point of contact.

- Submit reunion notices at least six months before a scheduled event. Include service, name of the outfit, date, and location (city and state) of the reunion.
- Limit "Reader Exchange" items to 40 words or fewer.
- · Expect to wait three to six months for your notice to appear in the magazine.

# SOUNDING TAPS

To notify MOAA of a member's death, visit www.moaa.org/tapsform; email msc@moaa. org; call (800) 234-MOAA (6622); or write to MOAA, Attn: MSC, 201 N. Washington St., Alexandria, VA 22314.

MOAA recognizes the importance of connecting members long after they have separated from service and, likewise, noting the passing of a fellow veteran. We encourage immediate next of kin (a surviving spouse or child) or the funeral home handling arrangments to alert us to a member's death. MOAA will not include names in Sounding Taps on the basis of reports from friends, extended family members, or other outlets.

# Connecting Schoolchildren to Deployed Troops

Chapter holds annual letter-writing project for students at area schools.

he Silver Strand (Calif.) Chapter is helping local schoolchildren show support and appreciation to deployed servicemembers through a long-running project.

For the past 20 years, the chapter has organized its annual Letters to the Troops project, which asks students from area schools to write letters to deployed local servicemembers.

Chapter President Capt. Robert Breglio Jr., USN (Ret), said the project began with only a few schools and has grown to include all city of Coronado schools, two schools in Imperial Beach, and two local Junior ROTC units.

Students are asked to write a letter of 150 words or less addressed to "Dear servicemember" that expresses their appreciation for the recipient's military service.

Chapter members then divvy up and read the letters and determine first- and second-place and honorable mention winners from each school. The chapter connects with public affairs officers for local units to find recipients for the letters.

In 2021, the project brought in approximately 850 letters that were then presented for distribution to the public affairs officer, Naval Surface Force, Pacific Fleet.

"They had two or three ships picked out that had just de-



**Students hold** their awards from the chapter's Letters to the Troops project prior to the pandemic.



Capt. Robert Breglio Jr., USN (Ret), right, presents letters in December 2020 to Cmdr. Zach Harrell. USN. public affairs officer, Commander, Naval Air Force, U.S. Pacific Fleet.

ployed, and so the letters were sent to those ships at sea," Breglio said.

Over the years, chapter members have heard from veterans in the community recalling receiving the letters when they were deployed.

Breglio said the goal of the program is twofold.

"It keeps the kids tuned into the fact that they're an active part of a military community. It's a civics lesson," he said. "On the other side, for the

>> LETTERS continues on page 93

# **CHAPTER VISITS**

# **Greater Birmingham (Ala.)**

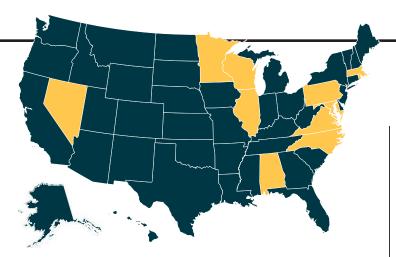
**Chapter,** Birmingham, May 4, Gail Joyce, MOAA board of directors

Minnesota Chapter, St. Paul, May 10, Capt. Frank J. Michael, USN (Ret), Council and Chapter Affairs (CCA)

**Public Health Service Virtual Chapter,** virtual, May 11, Karen Ruedisueli, Government Rela-

**Susquehanna Chapter (Md.),** virtual, May 11, Joyce

**Pennsylvania Council of Chapters,** Harrisburg, May 14, Capt. Jim Carman, USN (Ret), Council/Chapter and Member Support



North Shore and Chicago Chapter, Arlington Heights, May 15, TBD

**Keystone Capital (Pa.) Chapter,** Camp Hill, May 16, Carman

**Southern Nevada Chapter,** Las Vegas, May 16, Joyce

Blue Ridge Mountains (N.C.)
Chapter, Murphy, May 18, Michael

Willow Grove (Pa.) Chapter, Willow Grove, May 19, Capt. Erin E. Stone, JAGC, USN (Ret), CCA **Southeastern New England (R.I.) Chapter,** Newport, May 20, Stone

**Paul Revere (Mass.) Chapter,** location TBD, May 24, Stone

**Piedmont Virginia Chapter,** Farmville, May 27, Stone

**Southeastern Wisconsin Chapter,** Milwaukee, TBD

Note: Chapter visits are subject to change. For the latest, please visit www.moaa.org/chapters or call (800) 234-MOAA (6622).

# **MEMBER BOOKS**

# **MEMOIR**

**Bitter Medicine: A Doctor's Year in Vietnam.** Former Army Maj. Eugene H. Eisman. Independently published.

**No One's Hero.** Lt. Col. Eric M. Witcher, USA (Ret). Independently published.

### **FICTION**

**The Reluctant Scot.** By Liz Fogleman. Independently published.

# NONFICTION

**Guns Up, Depth Charges Readied.** By Cmdr. David D. Bruhn Sr., USN (Ret). Heritage Books Inc.

West Point Graduates and the United States Air Force — Shaping American Aerospace Power. By Maj. Gen. Charles Kuyk Jr., USAF (Ret). McFarland.

Wisdom From Above The Clouds — 66 Daily Meditations. By Lt. Col. Vincent A. Amos, USA (Ret). Europa Edizioni.

# Shop the New MOAA Store

The MOAA Store is officially back up and running. The new provider has gone above and beyond to ensure the store is operating properly for MOAA members.

From apparel to headwear and much more, find numerous items to show your MOAA pride.

New inventory will be added in the coming months. Shop the MOAA Store at https://moaa.estore.shop.



# Keeping Veteran Legacies Alive

This military surviving spouse has interviewed more than 120 veterans.

early 20 years ago,
Patricia Tyson Redmond answered a call
for volunteers to interview
veterans for the Library
of Congress' Veterans
History Project. Once
she started, it quickly
became her passion.

To date, she has interviewed more than 120 veterans, including five who served in World War I and 22 who served in World War II.

"I got so hooked on their stories," she said. "Each one had a story, and they were always so humble about their experiences."

The list of veterans she has interviewed includes some well-known names:
Cpl. Frank Buckles, USA, who was the last surviving World War I veteran; Col.
Richard Cole, USAF, who served as the co-pilot to Lt. Col. Jimmy Doolittle during the Doolittle Raid; George Mendonsa, the "kissing sailor" in the famous V-J Day photo from Times Square; and Army veteran Indiana Hunt-Martin, a member

of the 6888th Central Postal Directory Battalion, which was the only all-African American Women's Army Corps battalion to serve overseas during World War II (see page 88).

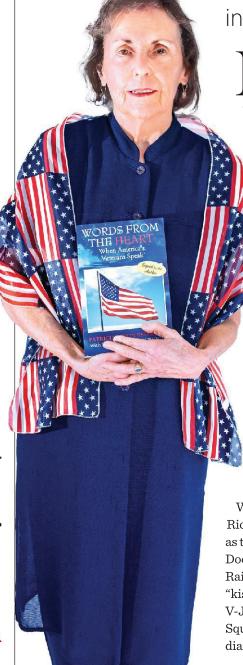
She also interviewed her husband, Lt. Col. Robert A. Redmond, USA (Ret), a graduate of the U.S. Military Academy at West Point, N.Y., who went on to serve a 20-year career in the Army. The two met in 1970 while he was teaching at West Point. They had been married for 33 years when he died in 2007 of cancer from Agent Orange exposure in Vietnam.

Redmond does an audio recording of every interview, which she uses to create a transcript for the Veterans History Project. She gives a copy of the interview to the family of each veteran.

"Families are delighted," she said. "It's family history they might not have heard otherwise."

She also has shared many of the interviews in her book, Words from the Heart: When America's Veterans Speak (Outskirts Press, 2021).

Redmond said she hopes the book will help teach more





Americans about the military and the sacrifices servicemembers and their families make.

"It's wonderful to be able to

pick up a book and read these stories. ... It's a good way to understand what the military does and why we live in a free

**Patricia Tyson Redmond** stands with Guy Whidden, a World War II veteran who parachuted into Normandy on D-Day.

country," she said.

Redmond is also involved in numerous other veteran-related causes, including Wreaths Across America, Daughters of the American Revolution, and MOAA's Upper Potomac (Md.) Chapter and Surviving Spouse Virtual Chapter.

At age 80, she plans to continue interviewing veterans.

"It's been such an honor," she said. "And there are still a lot of veterans with stories to tell."

> - By Blair Drake,  $contributing\ editor$

>> LETTERS continued from page 90 servicemembers who receive them, the letters send the message that their [community] is recognizing them. It's a soft way of saying thank you."

In addition to the Letters to the Troops project, the Silver Strand Chapter, which celebrated its 50th anniversary last year, recognizes graduating high school seniors attending a service academy or ROTC program, participates in Coronado concerts in the park, and is a member of Coronado's Memorial Day planning committee.

> - By Blair Drake, contributing editor



Capt. Robert Breglio Jr., USN (Ret), speaks during an award ceremony at a local school to recognize the participants of the chapter's Letters to the Troops project.



# **Contributions** can be made

online at www.moaa .org/donate or mailed to: MOAA Scholarship Fund, PO Box 1824. Merrifield. VA 22116-9917.





# SOUNDING TAPS

## **ARMY**

Byers, Donald M., LTC (LA) Fusilier, Roger D., CW2 (LA) Gensel, Edward G., MAJ (PA) Kelley, Erskine H., III, LTC (MD) Martin, Cabell G., CW4 (VA) McCracken. Julian W., COL (PA) McElrath, William T., COL (FL) Miller, Horace M., CW4 (FL) Owens, George W., LTC (MA) Perry, Stephen O., COL (FL) Phillips, Thomas C., Jr., COL (VA) Reineke, Kurt B., COL (NV) Volk. Robert H., LTC (FL) Williams, Lewis A., LTC (TX)

# MARINE CORPS

Jordan, Kenneth D., Col (CA)

Spurgeon, Sidney L., Capt (AZ)

#### NAVY

Burnett, William M., CAPT (VA) Fernbaugh, Mick L., LCDR (OH) Hovland, Tom L., CAPT (SC) Kaupas, Thomas R., CDR (SC) Koeller, Royal R., CAPT (PA) McMackin, Robert F., CDR (FL) Rodeffer, Ronnie L., CDR (AZ) Skelly, Robert S., CAPT (VA) Smith, Philip A., CDR (RI) Whittaker, Thomas K., CAPT (FL)

#### AIR FORCE

Bennett, Charles T., Lt Col (WA) Bower, Richard J., Col (TX) Brame, Albert W., Maj (NC)

Carroll, David R., Col (AZ) Caven, James D., Lt Col (TX) Christman, Donald O., Col (IL) Cook, Douglas J., Lt Col (MD) Covert, Ronny C., Col (FL) Froehlich, John M., Lt Col (VA) Golden, James B., Jr., Col (FL) Gray, Gary W., Lt Col (NE) Greene, Walter E., Capt (TX) Hamilton, Wallace J., Col (CA) Harper, Steve, Col (NM) Malone, Thomas G., Lt Col (LA) McDonald, Robert F., Lt Col (VA) Mills, Ronald G., Lt Col (MS) Murphy, Jerry L., Col (MS) Niessingh, C.C., Jr., Maj (TX) Penater, Robert F., Col (TX) Poad, William J., Col (VA)

Sykes, William G., Lt Col (OR) Ternes, Eugene R., Maj (FL) Weaver, Janet G., Lt Col (CO) Wilson, Dick E., Lt Col (MS) Windham, Clifton T., Lt Col (FL)

## **COAST GUARD**

CAPT (MD)

Gregorio, Daniel M., CDR (NY)

# **PUBLIC HEALTH SERVICE** Reese Bloomfield, Dorothy,

**MILITARY SPOUSES** 

DePyssler, Gloria C. (LA) Estes, Sarah S. (NC) Finder, Carolyn D. (OK) Kretschmar, Gail D. (PA) Spurgeon, Iva (AZ)

# SCHOLARSHIP DONORS

- CDR Jeffrey D. Schuetz, USN (Ret), in honor of Sarah Schuetz (past scholarship
- CAPT Vincent J. Schuppert, USN (Ret)
- Louis M. Schwartz
- LCDR Robert W. Schwartz, USN (Ret)
- LTC Robert L. Schwarz, USA (Ret)
- BG Donald L. Scott, USA (Ret), in honor of Betty Scott
- Lt Col John B. Seamon, USAF (Ret)
- CAPT Marie Senzig, USN (Ret)
- CDR Robert S. Sergent, USN (Ret) • LTC Jeffrey S. Shadburn, USA (Ret)
- GEN Walter L. Sharp, USA (Ret)
- MAJ Thomas B. Sharratt, USA (Ret), in memory of CPT Edmond Jablonsky Jr.
- LtCol Darrel W. Sheets, USMC (Ret)
- · Karoline Sheffield
- COL Stephanie J. Sherman, USA (Ret) • Col William E. Sherman, USAF (Ret)
- LTC Frank S. Shier, USA (Ret)
- MAJ Stephen J. Shoemaker, USA (Ret)
- CDR Terrence D. Shofner, USNR (Ret)
- Col Howard G. Sholl Jr., USAF (Ret)
- · Donna R Shortt
- Thomas R. Shumaker
- · Jeane K. Shuman, in memory of COL Billy J. Shuman, JAGC, USA
- Lt Col Samuel L. Shutt, USAF (Ret)
- · Katherine D. Sibold, in memory of James M. Worthington Jr.
- Lt Col Ronald E. Sickler, USAF (Ret)
- Tyler Siegel Cox, in honor of Major Mark Paul Siegel
- MG Stephen Silvasy Jr., USA (Ret)
- Silver Strand (Calif.) Chapter
- LTC Gerard S. Siuta, USAR (Ret)
- Carol Sjolund
- LTC James R. Skelton, USA (Ret)
- Col Eleanor L. Skinner, USAF (Ret)



- · Col Alois A. Slepicka, USMC (Ret)
- · Byron D. Smalley
- Dr. Barbara-Helene Smith, in memory of LTC Frederick O. MacManus, USA
- CAPT Earl R. Smith, USN (Ret)
- Kim Smith
- CDR Lyman H. Smith II, USN (Ret)
- Lt Col Orville L. Smith, USAF (Ret)
- Paul Smith
- Col Robert F. Smith, USAF (Ret)
- LCDR Thomas N. Smith, USN (Ret)
- Estate of Violet M. Smith
- Col William H. Smith, USAF (Ret)
- LTC Larris M. Snelgrove, USA (Ret)
- · Milton A. Snow
- MAJ Marc Snyder, USA (Ret)
- Capt Lloyd N. Soeters, USAF (Ret)
- · COL Mike Solis, USA
- Evelyn N. Sooy
- · South Dade (Fla.) Chapter
- Southern Maine Chapter of MOAA
- · Laura M. Speairs
- COL Joseph P. Spielbauer, USA (Ret)
- · Jeanette M. Spindler
- Col Francis R. Spinelli Jr., USAF (Ret)
- CAPT Eric N. Springer, USN (Ret), in honor of Maj Max Springer, USAF
- Lt Col William C. Springer Jr., USAF (Ret)
- Gerald R. Staats Jr.

# The association expresses its gratitude

for the generosity of these members who have donated gifts of \$100 or more. We will acknowledge other donors in future issues of Military Officer.

# REUNIONS

Society of the 1st Inf Div, July 20-24, Fort Worth, Texas. Contact: P. Fitzgerald, (785) 579-6761, sfid1919@gmail.com, www.1stid.org.

2nd Inf Div, Sept. 28-Oct. 2, Kansas City, Mo. Contact: M. Davino, P.O. Box 371, Olivia,

N.C. 28368, (919) 498-1910, 2ida.pao@ charter.net.

864th Engr Bn "Pacemakers" (All Eras, WWII to Present), Oct. 19-23, Albuquerque, N.M. Contact: M. Scripter, (505) 249-8238,

mrsanagramssister@hotmail.com.

USS Forrest B. Royal (DD-872), June 23-26, Savannah, Ga. Contact: R. Larsen, 1240 Franklin St., Wisconsin Rapids, WI 54494, (715) 423-8905, mosbyusn@wctc.net.

USS Holder (DD/DDE-819, DE-401), Sept. 21-24, Norfolk, Va. Contact: J. de Barrios, 120 Ross St., Santa Cruz, CA 95060, (831) 458-9062, ussholder\_dde819@hotmail.com, www.ussholder.com.

# **AIR FORCE**

AC-119 Gunship, Sept. 28-Oct. 2, Branson, Mo. Contact: J. McDonald, (417) 793-3738, jmshadowyet6869@yahoo.com.

## **READER EXCHANGE**

Vietnamese Navy Advisors — I am looking for some of the officers and men who served as advisors to the Vietnamese navy. We "junkies" were responsible for coastal and river interdiction for support to villages in our zone during the Vietnam conflict. Contact: R. Irwin, 4610 Summerhays Pl., Santa Rosa, CA 95405, r.s.irwin@att.net.

Put your classified listings on this page for only \$250 per column inch. Special rates apply for members. Send copy to MOAA or call the Advertising Dept. at (800) 234-6622, ext. 145, for more information. Advertisements appearing in this section do not constitute an offer in states where prohibited by law.

# **BOY SCOUT PATCHES** WANTED

Ron Aldridge 214-770-3574 noacman@aol.com

ADVERTISING INDEX ADVERTISER	PAGE
Bioderm	33
Blue Cross Blue Shield Association	43
Brennco Travel/MOAA Vacations	51
Fleet Landing	51
GroupM (Google)	5

Indian River Colony Club	,
MD Hearing Aid 39	)

Independence Hill Retirement Community . 37

Mercer Consumer/	′		
MOAA Insurance .		Cover 2,	Cover 3

Ronald G. Aldridge	15

Patriots Colony Riverside Health System.... 3

Safe Step	Walk-In	Tub	Co.	 ٠.				 .2

The Fairfax	 	9

USAA ......35, Cover 4

# **PUZZLES**

# **SUDOKU**

**Rules:** Fill the board by entering the numbers 1 to 9 such that each row, column, and 3x3 box contains each number only once.

Find tips and strategies at www.sudokuwiki.org.

			7	9	5		
	4	8		6	1		
		7			6		9
2				3		5	
			9	5			
	7		4				6
4		2			9		
		9	5		8	3	
		5	1	8			



Fold back to hide solutions.

# **SOLUTION**

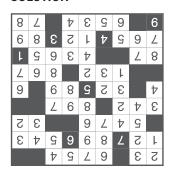
2	9	Þ	8	6	L	9	3	L
7	3	8	Þ	2	9	6	L	9
9	ŀ	6	۷	9	3	2	8	$\forall$
9	6	3	2	8	Þ	ŀ	Z	9
L	$\forall$	2	G	L	6	3	9	8
8	9	L	3	ŀ	9	$\forall$	6	7
6	2	9	ŀ	Þ	8	7	9	3
3	L	ŀ	9	9	2	8	$\forall$	6
Þ	8	9	6	3	7	9	7	ļ

# STR8TS

Rules: Numbers can't repeat in a row or column. Black squares divide rows/columns into compartments; numbers within a compartment must form a "straight" (i.e., be consecutive, in any order -243, 6574). Numbers in black squares can't be repeated in that row or column and aren't part of any straight.

	3			7				
		7			6			
		4		6				2
						7		
4			2	5				
			3					
						6	5	1
7	6	5	4			3		
9				3				8

# **SOLUTION**



ryon Kroger isn't afraid of a challenge. While he was in the Air Force, he became frustrated with bad things happening as a result of bad software. So, he transferred from intelligence to acquisitions and co-founded Kessel Run, the DoD's first software factory. His mission now, as the founder and CEO of Rise8 (https://rise8.us), a digital transformation firm, is to revolutionize the relationship that the public sector - in particular, the DoD

"I couldn't do this if I weren't an optimist," the former captain said. "You have to believe change is possible to try to take on a bureaucracy as large as the Air Force or the DoD."

# **BASIC TRAINING**

has with technology.

My time in the military, and especially that last tour that I did during Kessel Run, set me up incredibly well to be successful as an entrepreneur.

# IN THE TRENCHES

What makes highly effective teams in tech, it's what the military is really good at .... Dependability, structure and clarity, meaning, impact - those were four of the top five from Google's Aristotle Report [on what makes their teams effective].

# **BETWEEN THE LINES**

I think leaders are readers. The only way to really grow and become world class at what you do - part of it is executing and actually doing things — but I also think you do have to read.

# **IN YOUR DREAMS**

I want [the DoD] to be the leading edge of technology, where instead of leveraging all of this commercial tech ... I would like to see us get back into a position where we're the ones feeding commercial technology ... it used to be the case. III

- By Christina Wood, a military culture writer





# THAT'S WHY I CHOOSE MOAA LEADER GROUP TERM LIFE INSURANCE

What if something were to happen to you? Do you have enough life insurance to replace your income and help your family maintain their current lifestyle — let alone pay for future expenses? MOAA's Leader Group Term Life Insurance Plan offers solid protection for members and their families because it provides valuable benefit amounts up to \$1 million, depending on your age, and has no military exclusions.

Features to fit your life and budget:









LEARN MORE ABOUT TERM LIFE INSURANCE. Call 1-800-247-2192 or visit

www.moaainsurance.com/termlife



Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company. This coverage may have exclusions, limitations and reductions in benefits. This plan may not be available in all states. Please contact the plan administrator for details. The group policy is sitused in Virginia and is governed by its laws. This is a paid endorsement. MOAA receives a fee from the insurance broker and/or insurer for its endorsement of this plan. Policy Form #LP00GP.
\*In Oregon, spouse includes domestic partner.

Program Administered by Mercer Health & Benefits Administration LLC



Potential average annual savings, rounded to the nearest \$25 increment, based on countrywide survey of new customers who switched to USAA and self-reported savings from March 11, 2019 to March 18, 2021. Individual savings may vary and isn't guaranteed. Use of the term "member" or "membership" refers to membership in USAA. Membership Services and does not convey any legal or ownership rights in USAA. Restrictions apply and are subject to change. Automobile insurance provided by United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company, based in San Antonio, TX; USAA Limited (UK) and USAA S.A. (Europe), and is available only to persons eligible for P&C group membership. Each company has sole financial responsibility for its own products. Military Officers Association of America receives financial support from USAA for this sponsorship. © 2021 USAA. 275125-1121-MOAA