



GIVING 2019

With your support, MOAA is helping military families thrive.





**LT. GEN. DANA T. ATKINS,
USAF (RET)**

MOAA President and CEO
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**SUPPORT
YOUR
CHARITIES
TODAY!**

See the business reply envelope between pages 60 and 61 to donate to the MOAA Scholarship Fund. The April issue of Military Officer includes a business reply envelope to donate to the MOAA Foundation.

As we enter into a new decade, it gives me great pleasure to present to you MOAA's 2019 annual report for both the MOAA Scholarship Fund and the MOAA Foundation. These two charities not only represent the meaning behind service, sacrifice, and dedication, but they fully encapsulate our motto to "never stop serving."

First, I would like to thank all of you who chose to donate to one or both charities in 2019, especially those of you who continue to give annually. Your generosity is demonstrated throughout this report along with a few examples of the impact your contributions have made on the lives of military families.

Looking back on 2019, I feel a great sense of pride in the support our charities provided to this community and the selflessness of our donors. Thousands of servicemembers and veterans and their families received professional development support, benefits information, financial education, grants, and interest-free student loans last year as a direct result of your contributions. While we can count how many people we have helped, donations we have collected, and services we provided, I think it is just as important to look at the long-term effects and the overall impact of these efforts.

As our nation faces a talent shortage, the military is forced to compete with corporate America in an ever-shrinking pool of eligible candidates. Our current battle rhythm requires 265,000 new members to join the military each year. When you take into consideration a number of disqualifying factors and propensity to serve, we are left with about 400,000 eligible candidates. Unfortunately, the numbers

decrease even further when you take into account parental influence, as more than half of parents discourage their children from serving.

As leaders, and as donors, we have an opportunity to change the narrative surrounding military service and show our nation how strong our community is and how valued we are, and that military service opens doors and creates opportunities for our nation's best and brightest. Our charities have helped enhance the reputation of military service by demonstrating the degree of dedication and loyalty those who have served have for one another, and by supporting outstanding future leaders. Winston Churchill once said, "We make a living by what we get, but we make a life by what we give."

With what you have given and continue to give, we are able to sustain this legacy and administer a lasting influence towards the military community. One of my fondest memories of last year occurred at an event this past Veterans Day, when I heard someone in the crowd thank a veteran for their service. The veteran replied, "You were worth it," a sentiment that stuck with me. Your contributions send a clear message to the world: Those who make the decision to serve our country are worth it. Their spouses are worth it. Their children and loved ones are worth it. Our veterans and surviving spouses are worth it. I hope you recognize the importance of what giving to these charities means and recognize what you continue to give can be "worth it," too.

The MOAA Scholarship Fund and the MOAA Foundation would not be where they are today without your unyielding efforts and support, and for this I extend my deepest appreciation to you.

A handwritten signature in black ink that reads "Dana T. Atkins". The signature is written in a cursive, flowing style.

Meet the MOAA Development Team



AMANDA CENTERS
Vice President,
Development

Centers was formerly the executive director of the MOAA Foundation. Among her accomplishments are conceptualizing and producing MOAA's Military and Veteran Networking Forum and revitalizing MOAA's Military Spouse Professional Development program.



ANDREA RAND
Executive Director,
MOAA Scholarship Fund

Rand received her undergraduate degree from the University of Puget Sound and her JD from Lewis and Clark Law School. As a military spouse for more than 30 years, she is partial to the Coast Guard, as both her husband and older daughter are USCGA grads. Semper Paratus!



REBECCA CULHANE
Development Associate,
Development

Culhane is a graduate of East Carolina University. She started in MOAA's Member Service Center and transferred to working in Council and Chapters Affairs. In this role, Culhane provides database oversight and donor recognition and supports various fundraising initiatives.



JENNIFER GOODALE
Member,
MOAA Spouse Programs

Goodale, a military spouse and Marine Corps veteran, supports the MOAA Foundation through fundraising and development work. She attended the University of North Carolina – Chapel Hill. Her family is currently at Marine Base Twentynine Palms, Calif. Semper Fi!



CATHY ARTINO
Development Program
Manager, Development

Artino, a former associate editor of Military Officer, is an Ohio native and graduated with a degree in public relations from Kent State University. As the spouse of an Army aviator, she understands the challenges faced by military spouses. Artino and her husband are parents to a sassy 14-year-old shih tzu named Aidah.



DANIEL SLATTERY
Development Operations
Associate, Development

A graduate of James Madison University, Slattery joined MOAA in 2017. He previously worked in the Member Service Center and Council & Chapter Affairs. In his new role, he supports initiatives from the MOAA Scholarship Fund, the Educational Assistance Program and the MOAA Foundation.



HELEN MARSHALL
Accounting Manager,
Finance and Operations

Marshall is the accounting manager for the Educational Assistance program. Her main duty is to process student loan repayments. She is a native of Washington, D.C., and holds degrees from the University of the District of Columbia and the University of Maryland University College. She enjoys spending time with her beagle, Angel.



SYDNEY GEYER
Staff Accountant,
Finance and Operations

Geyer is a staff accountant for MOAA's Educational Assistance Program, engaging with families through the process of loan repayment. A graduate of the University of Virginia with dual degrees in psychology and popular culture, Geyer is a native of Tuscaloosa, Ala., and a lover of The New York Times daily crossword puzzle.

IMAGES: ROB CANNON, EXCEPT FOR CATHY ARTINO AND SYDNEY GEYER; PREVIOUS SPREAD: COVER ILLUSTRATION BY JOHN HARMAN/STAFF

LEADERSHIP CIRCLE

MOAA Charities Annual Report

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 or more



\$10,000 to \$24,999



\$5,000 to \$9,999



\$1,000 to \$4,999

PLATINUM LEVEL

- Ark-La-Tex Chapter of MOAA
- Lt Gen Dana T. Atkins, USAF (Ret), and Laura Atkins
- Fort Rucker Chapter
- CAPT Robert G. Fuller, Jr., USNR (Ret)
- CWS Randall S. Hansen, USA (Ret), and Deborah Hansen
- COL Arville L. Hickerson, USA (Ret), and Betty Hickerson
- Brian Lubitz
- Col Mary J. Mayer, USAF (Ret)
- Middle Tennessee Chapter, MOAA
- Military Officers Association of Sarasota, Inc.
- 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)

GOLD LEVEL

- Anonymous
- Florida Council of Chapters of the MOAA, Inc.
- Maj Gen Joseph G. Lynch, USAF (Ret), and Patricia G. Lynch
- 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 Robert J. McKittrick, USAF (Ret)
- Lt Gen George D. Miller, USAF (Ret)
- Col James W. O'Brien, USAF (Ret), and Noriko O'Brien
- Maj Howard J. Pfeuffer, USAF (Ret), and Cuc T. Pfeuffer
- CDR Donald D. Swain, USN (Ret)

SILVER LEVEL

- Lt Col Virginia A. Alloway, USAF (Ret)
- Anonymous
- Maj Terry H. Breen, USMC (Ret)
- Col Robert G. Certain, USAFR (Ret), and Robbie L. Certain
- Col Gary E. Clark, USAF (Ret), and Michele Z. Clark
- COL Gerald L. Crews, USA (Ret), and Andrea Crews
- CH (LTC) Juan Crockett and Dr. Rochelle L. Crockett
- Col Daniel J. Donovan, II, USAF (Ret), and Diane S. Fulton
- ADM Walter F. Doran, USN (Ret)
- Florida Council of Chapters
- COL Jeri I. Graham, USA (Ret)
- Col Carol L. Hatstrup, USAF (Ret)
- LTC Harvey R. Haynes, USA (Ret)
- RADM Daniel B. Lestage, USN (Ret), and Helen N. Lestage
- RADM Martin W. Leukhardt, USN (Ret), and Miloslava K. Leukhardt
- CDR Rex A. Maddox, USN (Ret)
- Col Charles L. Martin Jr., USAF (Ret), and Caroline M. Martin
- LTC Dennis P. Martin, USA (Ret)
- Col John C. McCoy, USAF (Ret)
- CDR Gary V. Meinert, USPHS (Ret)
- Col Daniel F. Merry, USAF (Ret)
- Lt Gen George D. Miller, USAF (Ret)
- COL David L. Patton, USA (Ret)
- LTG Randall L. Rigby, USA (Ret), and Carol A. Rigby

- LTG Michael D. Rochelle, USA (Ret)
- COL Michael J. Rogers, USA (Ret)
- Karoline Sheffield
- CAPT Charles N. Starnes, USN (Ret), and Susie Starnes
- GEN John H. Tilelli Jr., USA (Ret), and Valerie Tilelli
- CDR John R. Toler, USNR (Ret)
- Lt Col Robert L. Trimpl, USAF (Ret)
- Col Michael R. Turner, USAF (Ret)
- Upper Potomac Chapter - MOAA
- Maj John T. Whitman, USAF (Ret), and Suzanne Whitman

BRONZE LEVEL

- Maj Gen John A. Almquist, USAF (Ret)
- Anonymous
- LTC Lawrence Applebaum, USA (Ret)
- Col Paul W. Arcari, USAF (Ret), and M. Teresa Arcari
- Maria C. Arthur
- Austin Military Officers Assoc of America
- COL Dr. William M. Backenstose, USA (Ret)
- Baltimore Area MOA, Inc.
- Maj Norman L. Bessette, USAF (Ret), and Janet G. Bessette
- Col Philip N. Brown, USAF (Ret)
- CPT Willie Brown, USA (Ret)
- RADM Richard A. Buchanan, USN (Ret), and Amy Buchanan
- Col David L. Burney, USAF (Ret)
- Lt Col Christopher L. Burnham, USAF (Ret)
- Col Dick Calt, USAF (Ret)
- CAPT James A. Carman, USN (Ret), and Dianne Carman
- Central Virginia Chapter of MOAA
- CDR John J. Chernoski, USNR (Ret)
- Brig Gen Paul G. Cohen, USAF (Ret), and Arlene S. Cohen
- VADM Michael L. Cowan, USN (Ret)
- CDR Robert T. Douville, USCG (Ret), and Joan J. Douville
- LCDR Lawrence E. Erickson, USN (Ret)
- Brig Gen John L. Finan, USAF (Ret), and Diane Finan
- COL Paul M. Fleenor, USA (Ret)
- Ft George G. Meade Chapter, MOAA
- CAPT Clinton M. Furuya, USNR (Ret)
- John L. Gilbert
- COL Mary G. Goodwin, USA (Ret)
- Dora M. Grevelt
- COL Kenneth D. Grundborg, USA (Ret)
- Capt Richard H.W. Grunwald, USMC (Ret)
- LTC Ginni Guiton, USA (Ret)
- Shirley Hamm
- Hampton Roads Chapter, MOAA
- Marles Hanrahan
- Lt Col Tokio Harada, USAF (Ret)
- Joyce N. Harte
- RADM Larry L. Hereth, USCG (Ret)
- CAPT Alvin D. Hersh, USCG (Ret)
- LTC Lawrence A. Herzog, USAR (Ret)
- Lt Col Franklin G. Hill, USAF (Ret)
- COL Kelly F. Hilland, USAR (Ret), and Michael Hilland
- COL Glenn Hoberg, USA (Ret)
- ADM Jerome L. Johnson, USN (Ret)
- Maj Norwood E. Johnson, USAF (Ret)
- CWO4 Robert D. Jones, USCG (Ret)
- CAPT John G. Juergens, USN (Ret)
- LTC William H. Kale, USA (Ret)
- CDR Kevin J. Keilty, USN (Ret), and Elizabeth Keilty
- MAJ Raymond C. Kruger, USA (Ret)
- Col Diana L. Kupchella, USAF (Ret)
- CDR Patrick J. Kusiak, USN (Ret)
- Col Lee F. Lange, II, USMC (Ret)
- MG Robert G. Lynn, USA (Ret), and Janet M. Lynn
- CDR David H. Lyon, USCG (Ret)
- Thomas Martin
- Mayport Chapter MOAA, Inc.
- COL Ted R. Maddry, USA (Ret)
- MG William H. McCoy, Jr., USA
- Lt Col Alan W. McPeak, USAFR (Ret)
- Beverly J. Mills
- MOAA Alamo
- Jennifer L. Mogck
- MAJ Philip W. Morton, USA (Ret)
- Maj Richard J. Morton, USAF (Ret)
- COL Robert F. Norton, 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)
- G. A. Reich
- Lt Col Leonard T. Rice, USAF (Ret)
- BG Velma L. Richardson, USA (Ret)
- LTC Larry A. Sanders, ARNG (Ret)
- CAPT Leonard J. Saper, USN (Ret), and Eileen W. Saper
- CDR Mark K. Seglem, USN (Ret), and Anne E. Seglem
- LTC Paul F. Smith, USA (Ret)
- CDR Clinton H. Smoke, Jr., USCG (Ret)
- COL Frank J. Snyder, USA
- RADM Roy D. Snyder, Jr., USN (Ret)
- LCDR Robert J. Sommer Jr., USN (Ret)
- LCDR Samuel W. Staples, USN (Ret), and Gertrude A. Staples
- COL James R. Steverson, USA (Ret)
- Susquehanna Chapter
- LTC Thomas T. Takayama, USA (Ret)
- Mazell M. Tambornini
- Rita Taylor
- CAPT John T. Thompson, USNR (Ret)
- CAPT Peter N. Troedsson, USCG (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)
- Donna R. Webber
- CAPT Carl E. Weiscopf, USN (Ret)
- Lt Col Michael D. Williams, USAF (Ret)
- Christopher H. Wolf
- LTC William D. Wolfinger, USA (Ret), and Linda A. Wolfinger
- Col Cherie Zadlo, USAF (Ret), and Richard Pullen

Helping Military Families Through Education

MOAA Life Member Col. Mary J. Mayer, USAF (Ret), a member of MOAA's board of directors, is committed to giving back to the military in gratitude for the life it afforded her.

"It gave me a lot of confidence," she said. "It opened up my world view. It allowed me to finish off my master's degree. It gave me a real insight into people because I met all kinds of people from everywhere. The military also gave me the discretionary income to do some things that I couldn't have done otherwise."

Since retiring from the Air Force after a 30-year career to a home in her native Oregon, she has dedicated countless hours to veterans affairs, working at local, state, and national levels to help veterans receive the benefits to which they are entitled. She has a specific focus: women veterans who often don't realize they qualify for benefits.

A high school teacher before entering the military, she's also funded the Col. Mary J. Mayer, USAF (Ret) Designated Scholarship through the MOAA Scholarship Fund for

children of retired, currently serving, and former officers as well as the children of retired and currently serving enlisted personnel.

"I decided that was the best way I could help military families, or military — period," Mayer said.

"The one thing you can't take away from a person is their education. That's the one thing that can open doors and can support people," she said. "It's

just so heartening to know that you're helping them on their way. They have so many great plans for the future. Maybe this will help somebody, and they won't be homeless; they won't be without a job."

Mayer has nothing but praise for the MOAA Scholarship Fund.

"I think it's probably one of the better scholarships that I've ever been exposed to because it just reaches so many people and it's very well run."

Mayer also is a MOAA Foundation donor.

"The foundation is fabulous," she said. "They are doing so many wonderful things. I've committed for five years of paying \$1,000." ■■■

— By Kathie Rowell



LEO WHITE

Leo White, a visual effects major at the Savannah College of Art and Design in Savannah, Ga., is the recipient of the Col. Mary J. Mayer, USAF (Ret) Designated Scholarship (see story at left). White grew up near the Atlanta area, and he's interested in soccer, tennis, judo, sci-fi, and visual effects. He enjoys learning and reading, and he looks forward to traveling the world.

"The MOAA scholarship program has enabled me to thrive in educational programming that may otherwise be difficult to attain. I have appreciated the opportunity to truly create a well-rounded education in my field of interests and look forward to thriving in the industry. I would like to thank the MOAA Scholarship Fund for providing unmatched educational funding opportunities and support to military families."

Leo White

SCHOLARSHIP FUND 2019

MOAA Charities Annual Report

SOURCES AND USES OF THE MOAA SCHOLARSHIP FUND

SOURCES	2019
Beginning Cash	1,471,782
Sources Over (Under) Uses	14,565,531
Conversion of Investments to Cash	(12,908,587)
Ending Cash	3,128,726

SOURCES IN EXCESS OF USES

Sources:

Contributions, Bequests, and Gift Annuities	2,864,261
Student Loan Repayments	7,897,902
Investment Income	11,932,113
Total Cash Received	22,694,276

Uses:

Student Loans Issued	(6,876,700)
Grants Issued	(944,800)
Direct Expenses	(307,245)
Total Cash Disbursed	(8,128,745)

Total Sources over Uses **14,565,531**

RESERVE FOR FUTURE LOANS AND GRANTS (INVESTMENTS)

Beginning Reserve for Future Loans/Grants	63,353,898
Conversion of Cash to Investments	3,034,661
Split Interest Agreements and Securities	-
Gains/Losses on Investments	9,948,274

Ending Reserve for Future Loans and Grants **76,336,833**

LEGACY CIRCLE

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 Baker
- 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)
- Dorothy E. Breitweiser
- 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)
- 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)
- Mildred M. Haynes-Tamm
- Col Arville L. Hickerson, USA (Ret)
- CW04 Robert Hicks, USMC (Ret), and Sylvia J. Hicks
- LTG and Mrs. Jerome B. Hilmes, USA (Ret)
- Maj Floyd D. Horne, USAF (Ret)
- Dr. Wanda L. Hudson
- Maj Angelo M. Inglis, 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)
- Lt Col Packard Larsen, USAF (Ret)
- Col William Len, USMC (Ret)
- Lt Col Gordon W. Lightfoot, USAF (Ret)
- CAPT William W. Loy, USN (Ret)
- LTC James S. Major, USA (Ret), and Joan M. Major
- 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)
- Lieselotte E. Michak
- 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 Myers
- CPT Robert E. O'Dea, USA (Ret), and Lorraine O'Dea
- Maj John H. Perkins, USAF (Ret), and 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. Sahlén
- Col Carolyn A. Schneider, USAF (Ret)
- LCDR William L. Schultz, USN (Ret), and Janet Schultz
- CDR Mark K. Seglem, USN (Ret), and Anne E. Seglem
- Irrgard 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)
- Maria-Theresia Steeg
- RADM and Mrs. Everette D. Stumbaugh, USN (Ret)
- 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 Vining
- Margaret Wallace
- LTC Charles V. Watson, USA (Ret)
- CAPT Peter B. Welch, USN (Ret)
- MAJ Donald J. White, USAR (Ret), and 1LT Nina B. White, USA (Ret)
- Jenese White
- Brig Gen Joseph C. Wilson Jr., USAF (Ret), and Mrs. Deanna Wilson
- Lt Col James E. Wood, USAF (Ret), and Joanne Wood
- LCDR John L. Woodward Jr., USN (Ret), and Flora Woodward

- Col Michael Ziegler, USAF (Ret), and Diane Ziegler

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, USAF (Ret)
- Estate of Mrs. Louis A. Caraplis
- The Cliffs Communities
- 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 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 (Ret)
- Estate of Col William J. Healey Jr., USAFR (Ret)
- 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 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, USAF (Ret)
- Estate of COL H.W. Sheriff, USA (Ret)
- Estate of Fride G. Shoemaker
- Estate of Maj James D. Skinner, USAF (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 Willbraham
- Estate of Maj George N. Winkler, USAF (Ret)
- Estate of Lyndell I. Wiswall

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, USAF (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, USAF (Ret)
- Estate of Maj Robert W. Benzie, USAF (Ret), and MAJ Gladys A. Benzie, USA (Ret)
- Estate of LTC Raymond L. Bielak, USAF (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
- 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
- Estate of LCDR Jack Fontenot, USN (Ret)
- Estate of CAPT James A. Freyer, JAGC, USN (Ret)
- Julia A. Gould
- Estate of LTC Arthur Greenberg, USAF (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
- 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 and Mrs. James A. Huffman, USA (Ret)
- Estate of Maj Herbert J. Jansen, USAF (Ret)
- Estate of Helen Jarrett
- Estate of Eleanor N. Johnston
- Estate of LT Alf A. Jorgenson, USN (Ret)
- Estate of LTC Mary A. Kelso, USAF (Ret)
- Lt Col William E. Kester, USAFR (Ret)
- Estate of MAJ Amelia Klepej, USAF (Ret)
- Estate of Selma Kusebauch
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- Estate of LTC Curtis W. Mann, USAF (Ret), and Barbara J. Mann
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- Col and Mrs. John W. McCarey, USAF (Ret)
- Estate of CWO Thurston L. McCrary, USN (Ret), and Carmelita J. McCrary
- 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)



MICHELE AND COL. RETTIG P. BENEDICT JR., USAF (RET)

MOAA Life Member Col. Rettig P. Benedict Jr., USAF (Ret), and wife Michele are MOAA scholarship donors who hope their generosity will help young men and women from military families have a brighter future. Education is a priority for Rettig, who has a Ph.D. in physics, and Michele, an artist who taught both adults and children.

‘Clearly, [military kids’] families have served their country without great financial rewards, so if we can help the next generation, we will – just as we have helped our grandchildren, as needed – to get their education. MOAA scholarships can help resolve or ameliorate that challenge.

The MOAA requirements for rapid repayment encourage fiscal responsibility development, somewhat in contrast to some government loan programs. These scholarships provide a hand up, not a handout, and we think that is important for the next generations.’

Col. Rettig P. Benedict Jr.,
USAF (Ret)

SCHOLARSHIP FUND 2019

MOAA Charities Annual Report

ABOUT THE MOAA SCHOLARSHIP FUND

The MOAA Scholarship Fund is a non-profit, charitable organization incorporated in Virginia and declared tax-exempt by the IRS under §501(c)(3) of the Internal Revenue Code.

Its tax identification number is 54-1659039. A member of the Military Family and Veterans Service Organizations of America, it is rated "Best in America" by the Independent Charities of America.

MOAA is committed to demonstrating the highest standards of public accountability and stewardship of donors' gifts. Contact MOAA's Member Service Center, (800) 234-MOAA, to request the Scholarship Fund's most recent audited financial statements.

- Estate of Col Bernard A. Neuman, USAF (Ret), and Lavinia Neuman
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- Estate of Jean E. Saunders
- Estate of Anneliese C. Schmohl
- Estate of MAJ Wade H. Shorter Jr., USAR (Ret), and Dorothy D. Shorter
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- Estate of Matilda L. Soukup
- Estate of COL Helmuth Sprinz, USA (Ret)
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- Estate of LTC Ellsworth F. Stein, USAR (Ret)
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- Estate of CDR Robert C. Wood, USN (Ret)

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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.

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- Estate of LTC Ernest C. Allnutt Jr., AUS (Ret)
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- Estate of Lt. Charles G. Andert, USN (Ret)
- Ark-La-Tex (La.) Chapter
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- Estate of Franc R. Ayers
- Julia Baker Nursing Students Scholarship Fund
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- Estate of Anita V. Eakin
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- Estate of Evelyn C. Fickessen
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- Estate of Col Marvin J. Harris, USAF (Ret)
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- 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
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- Estate of Wanda J. Hiser
- Estate of Col Peter J. Hoke, USAF (Ret)
- Estate of Helen H. Hopper
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- Estate of Harriett B. Jacob
- Estate of Albert L. Jamison
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- Lt Col Mary Ann Latosi Jernigan, USAF (Ret)
- CAPT Richard N. Johannes, USN (Ret)
- Estate of Maj John W. Keegan, USAF (Ret)
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- Estate of Col Frederick H. Klopper, USAF (Ret)
- Estate of Hortense G. Koller
- Estate of Carolyn M. Kottler
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- LTC Charles D. Marr, USA (Ret)
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- Estate of Virginia Luella Rubenow McCabe
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- Estate of COL Harold T. Mooney, USA (Ret)
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- Estate of BG and Mrs. Glenn E. Muggelberg, USA (Ret)
- Estate of CWO4 Emilio P. Muras, USN (Ret)
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- Estate of Mrs. Pope Nelson
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- Estate of Mrs. Albert L. Passmore
- Patrol Squadron Two Association
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- Estate of Capt James S. Pollock, USAFR (Ret)
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- Estate of Lt Col Elbert W. Proctor, USAF (Ret)
- Estate of COL John J. Prybyla, AUS (Ret)
- Mary Jo Rayburn
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- Estate of ENS Alice E. Rudy, USN (Ret)
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- St. Petersburg (Fla.) Area Chapter
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- Estate of 1st LT Robert W. Stimming, USAF (Ret)
- 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)
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- 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)
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- COL and Mrs. Michael Tymchak, USA (Ret)
- Virginia Council of Chapters
- W Suburban Chicago Chapter
- Estate of Col Herbert Waldman, USAF (Ret)
- Margaret Wallace
- Maj Susan Watson, USAF (Ret)
- Estate of Dorothy E. Weir
- CAPT Peter B. Welch, USNR (Ret)
- Leosia Shirley Wentink
- MAJ Donald J. White, USAF (Ret)
- Estate of Lt Col Martha J. White, 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)

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The Chairman's Club recognizes those who made a donation in 2019 and whose gifts to the MOAA Scholarship Fund total \$5,000 to \$24,999, either in a single donation or over time.

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- Maj Gen Joseph G. Lynch, USAF (Ret)
- CDR William M. Lyons, USN (Ret)
- Maj Gen Richard C. Marr, USAF (Ret)



COURTNEY COMAR

Courtney Comar is the recipient of a MOAA loan and senior grant. She's a Ph.D. student in microbiology, virology, and parasitology at the University of Pennsylvania in Philadelphia. Her thesis work focuses on coronaviruses, which includes the one currently in the news. When not in the laboratory, Comar can be found walking her puppy, taking a yoga class, baking cookies, or singing.

'I am interested in emerging infectious diseases and diagnostic detection of infectious diseases and hope to direct a public health laboratory or a hospital clinical microbiology lab someday. I am grateful for the opportunities MOAA provides for students. The MOAA loan and senior grant helped make my undergraduate degree very affordable and left me with a very manageable amount of student loan debt.'

Courtney Comar

SCHOLARSHIP FUND 2019

MOAA Charities Annual Report

HOW YOU CAN CONTRIBUTE

If you would like to contribute to the MOAA Scholarship Fund, visit www.moaa.org/scholarship (preferred), or use the enclosed business reply envelope between pages 60 and 61 to send a check to MOAA Scholarship Fund, P.O. Box 1824, Merrifield VA 22116-9917.



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- South Coast (Calif.) Chapter
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MASTER SGT. MILES C. SCHAEFFER, USAF (RET)



Phyllis Schaeffer funded a \$25,000 scholarship in memory of her father, Master Sgt. Miles C. Schaeffer, USAF (Ret), who spent most of his career in public and community relations. She said the Air Force gave her parents, inset, a life they would have never been able to have otherwise.

“The scholarship is a way to honor [my father] and thank him. Education was always important to my dad, so it seemed like a perfect match. It’s truly one of the best things I’ve ever done in my life. I hope it will give a young man or woman the opportunity to get an education they wouldn’t have otherwise been able to get.”

Phyllis Schaeffer

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FOUNDATION 2019

MOAA Charities Annual Report

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GEN. WALTER L. "SKIP" SHARP, USA (RET)

Gen. Walter L. "Skip" Sharp, USA (Ret), a member of MOAA's board of directors, was born in Morgantown, W.Va., while his father was fighting in the Korean War. Sharp and his wife live in the Washington, D.C., area.

'Selfless service' is a core value of the Army. As a nonprofit executive and proud American, it has always resonated strongly with me, especially in my service as the board chair of the MOAA Foundation. I have embraced this value while prioritizing the welfare of active duty personnel, veterans and military families. It is a privilege to devote my time and resources ... because I believe in the MOAA Foundation's mission of providing servicemembers and veterans and their families the tools and resources needed to achieve professional, financial, and personal success.'

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Members of the Greater Dallas and North Texas Chapter of MOAA, including Lt. Col. Charles Kelley, USAF (Ret), far left, support the Veterans Center of North Texas.



GREATER DALLAS AND NORTH TEXAS CHAPTER

In 2014, members of the Greater Dallas and the North Texas chapters of MOAA founded the Veterans Center of North Texas (VCONT), which helps about 1,000 veterans and their families each year to access benefits and services. Today, about 13 members of the chapters — which merged this year — support VCONT. The Community Outreach Grant from the MOAA Foundation has helped VCONT aid homeless veterans with emergency temporary shelter, food, and transportation.

‘While VCONT collaborates with other agencies ... these and other partners are often out of funds or their intake process takes several days to several weeks — in many cases, too late to prevent an eviction or loss of utilities. The grants allowed VCONT to develop a program where the use of emergency funds could be reimbursed by the chapter, so veterans in need could receive immediate assistance.’

Lt. Col. Charles Kelley, USAF (Ret), chapter transition liaison

FOUNDATION 2019

MOAA Charities Annual Report

2019 ANNUAL CAMPAIGN

The MOAA Foundation would like to offer a very special thanks to the many individual donors who contributed to last year's annual campaign by donating in support of the foundation's military family programs. We received \$157,000 in individual donations in 2019, a 5% increase in individual giving year-over-year. That's a significant achievement, and we are appreciative of your support.

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 2019. Our goal is 3,000 contributions. Visit www.moaa.org/foundation to learn more.

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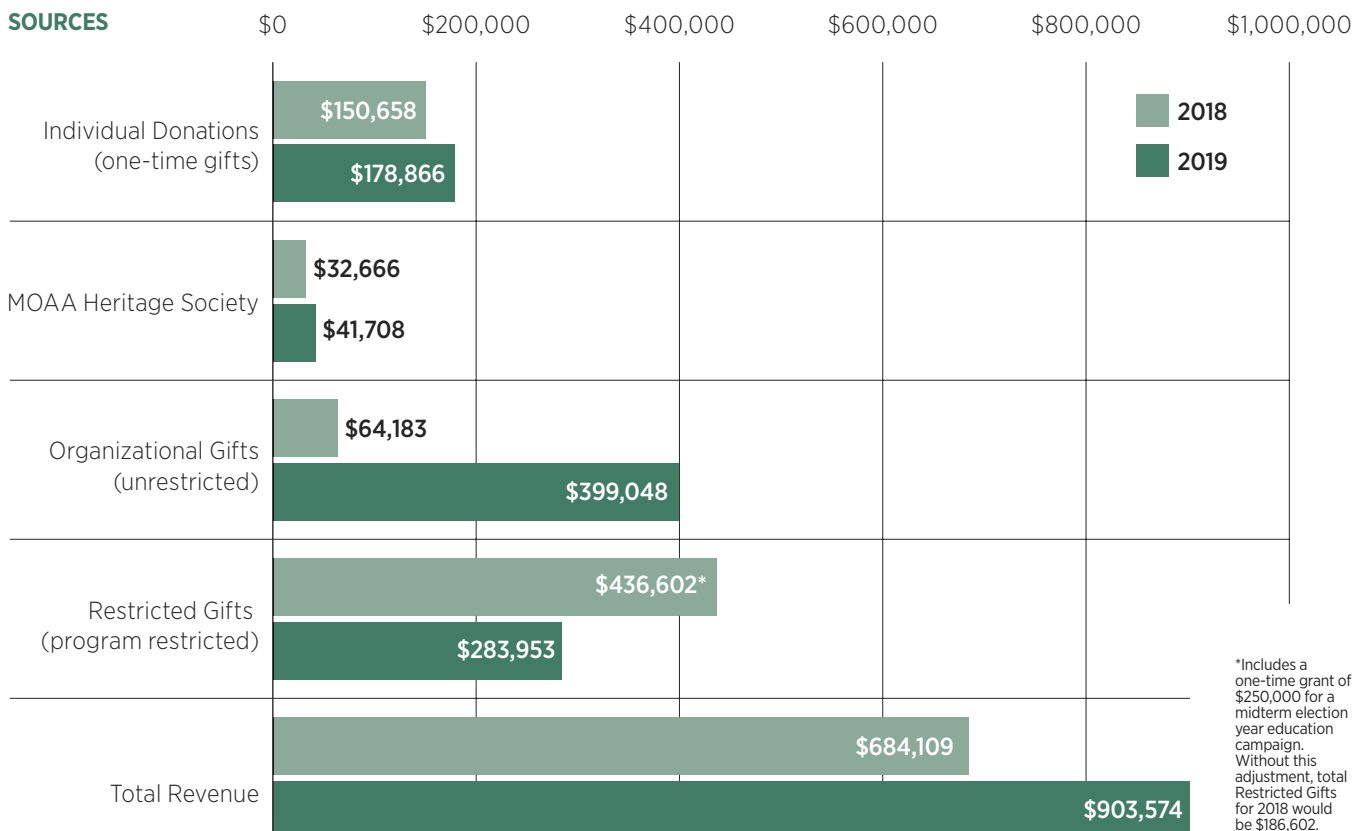
SUZANNE MCCURDY

Suzanne McCurdy is an Air Force veteran who is now an Army spouse; she and her husband have two children, aged 4 and 5. After seven years of active duty, she and her husband realized they weren't going to get stationed together, so McCurdy left active duty and immediately experienced the struggles faced by military spouses. After learning that her military service didn't provide many options for remote work, she attended the Milspo Academy and trained for a career in business development. Shortly after, she was hired on with Instant Teams and has enjoyed a flourishing remote career.

'I'm feeling so grateful for the equipment I received from MOAA [through a Foundation program]. It was so much more than I expected. As a remote military spouse, I have learned to get by and do my job with the bare necessities. MOAA has allowed me to now do my job at a higher level of performance. I love that I can be present for my family without having to sacrifice my career.'

Suzanne McCurdy

2019 SOURCES AND USES OF THE MOAA FOUNDATION



USES

Career Transition:

- Presented MOAA Military and Veteran Networking Forum: 950 registrants (military, veteran, spouse job seekers); and more than 90 companies participated.
- Conducted 90 “Marketing Yourself” on-installation career transition seminars for 1,652 attendees.
- Conducted three virtual career fairs with over 600 military, veteran, and spouse job seekers registered.

Professional Education Outreach:

- Completed 64 military installation visits to deliver the award-winning MOAA financial education and blended retirement system content to nearly 7,000 active duty military personnel, veterans, and their families.
- Our financial and benefits experts delivered 45 financial information classes to 1,381 military community attendees on the new blended military retirement system and strategic money management.

Military Spouse Professional Development:

- Conducted six all-day military spouse symposia at military installations and supported more than 4,000 spouses with professional development information and resources.
- Launched a grant program for military spouses to provide the hardware and software required to successfully telework after a PCS move.
- Received over 30 applications for remote work grants in 2019 and will award at least 10 spouses with remote work “kits” in 2019-2020.

Community Outreach:

- Increased the size of the Community Outreach grant program, increasing applications from 29 to 44, approved applications from 19 to 22, and disbursements from \$75,000 to \$79,000.

2019 COMMUNITY OUTREACH GRANTS

Greater Dallas	\$2,500
Indian River, Fla.	\$5,000
Charlotte-Metrolina, N.C.	\$5,000
Grand Strand Chapter, S.C.	\$5,000
Luke, Ariz.	\$5,000
South Alabama	\$5,000
Southeast Wisconsin	\$5,000
Ft. Campbell, Tenn.	\$3,750
Northwest Fla.	\$3,750
Southwest Okla.	\$3,750
Southeastern N.C.	\$3,750
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Kings Bay, Ga.	\$3,750
South Central Fla.	\$3,750
Historic Mayport, Fla.	\$3,750
Tampa, Fla.	\$3,750
Keystone Capital, Pa.	\$3,750
North Texas	\$1,250
North DFW, Texas	\$2,500
Southeast Idaho	\$650
Treasure Coast, Fla.	\$2,500
Sarasota, Fla.	\$2,500



CMDR. MIKE YUNKER, USN

Cmdr. Mike Yunker has served in the Navy for over 19 years and has been approved for retirement later this year. He has served on two ships and has deployed twice including an individual augmentee assignment to Iraq. Ashore, he was billeted in multiple staff assignments in inventory management, new acquisition, and program management. After retirement, he plans on working in the supply chain industry or in a business operations sector position.

‘Thank you for the very informative workshop on salary negotiations at the recent Hiring our Heroes Joint Base Anacostia-Bolling [Washington, D.C.], Hiring Fair. This was my first event as I start to work my transition and retirement from the Navy into a new adventure. I took over four pages of notes – it was a lot of information, but I was tracking all through your discussion. I am glad I drove up from Richmond that morning!’

Cmdr. Mike Yunker, USN



MOAA's Development team oversees the MOAA Foundation and the MOAA Scholarship Fund. Turn to page 63 to get to know them and the rest of the team.

SUPPORTING THE MISSION

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If you are of eligible age, transfer all or a portion of your **IRA's required minimum distribution** to our 501(c)3 organizations, and the funds transferred are not included in your taxable income.

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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 information about the different types of charitable donations, turn to page 24.

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