



The RETROSPECT

TAMPA CHAPTER — A FIVE STAR CHAPTER OF MOAA NATIONAL

September 2025

VOLUME 31, NUMBER 9



MESSAGE FROM THE PRESIDENT: LTC PAULA STEWART USA RET

GREETINGS!



Staying the Course Together By Charles Dalcourt

"Perseverance is not a long race; it is many short races one after another." – Walter Elliot

As we move toward the end of another year, our Tampa Chapter has weathered seasons of change, moments of uncertainty, and challenges that have tested our resilience. Yet, through it all, we have stayed the course – faithful to our mission of advocacy, service, and fellowship. It is this enduring commitment that continues to make our Chapter strong.

Highlights from August

Last month's luncheon was a remarkable gathering, full of camaraderie and purpose. We were blessed with the presence of Bob Sawallesh, Matt Mularoni, Tom Kuhar, and Bernie Lieving, as well as so many other dedicated members. We celebrated our MOAA

Grant recipients, Kelly Kowall of My Warrior's Place and the Freedom High School NJROTC, who embody the spirit of service we hold dear.

Paula proudly displayed our 5-Star Levels of Excellence and Communication Awards – a testament to your continued dedication. RADM Bill Merlin honored us with remarks about the Coast Guard Birthday and introduced a distinguished guest, RADM Dan May, USCG (Retired). From the CENTCOM Coalition, we welcomed Colonel Pedersen and the senior national representatives from Italy and Sweden.

In early August, several members attended funeral services for Dolores Incremona. We cherish the memory and legacy of Dolores Incremona. She is honored in this month's newsletter with a dedicated article and photos. Please continue to keep in your prayers those members facing health challenges and stay connected with them as a source of encouragement.

Upcoming Events

Our calendar is full of opportunities to engage and serve:

█ **Hackers Open Golf Tournament** – Our key annual fundraiser at Disney Golf, 12–13 September. Volunteers are especially needed for the afternoon of Friday, 12 September.

█ **Transition Seminar** – A vital event for those in career transition, scheduled for the

evening of 18 September at the Five Labs Building in Tampa.

█ **FCOC Leadership Training** – Coming January 2026, offering invaluable training and networking for those interested in serving as an officer or committee lead.

Your participation in these events strengthens our Chapter and the impact we make on our community.

A Call to Serve

"The greatness of a community is most accurately measured by the compassionate actions of its members." – Coretta Scott King

As this year draws to a close, I encourage you to remain steadfast, inspired, and engaged. Several volunteers, on and off your Board of Directors, are working diligently to support our organization. I invite you to come alongside us and share your time, talents, and leadership. There's a strength you have that's needed in our fight.

Service and commitment, advocacy and advancement, enablement and encouragement – these are the hallmarks of MOAA Tampa Chapter. Let us continue to honor these values as we serve our Nation and those who still wear the uniform. Please be well and commit to sharing the gifts you have been given.

All the best,
Charles Dalcourt
Immediate Past-President

UPCOMING EVENTS

Sep 4, 2025
Board of Directors Meeting
Postponed

Sep 11, 2025
Chapter Luncheon
11:30 AM – 12:00 PM Social
12:00 PM – 1:30 PM Lunch
Columbia Restaurant
([see page 9](#))

Save the Date: Sept 12-13, 2025
MOAA Tampa Chapter Golf Event
Walt Disney World Golf
Palm and Magnolia Courses
([see page 15](#))

Save the Date: Sept 18, 2025
Transition After Military Service
(TAMS) ([see page 15](#))
6:30 PM – 8:30 PM
Five Labs Conference Center
4115 West Spruce Street
Tampa, FL. 33607
email Kiley Stinson
secretary@moaatampa.org

For all upcoming events click on
the link to our website calendar:
<https://moaatampa.org/events/>

REMINDER:

SUBMISSION DEADLINE
FOR THE OCTOBER 2025
ISSUE IS 20 SEPTEMBER 2025

Please submit articles in a Word
Document and photos in JPEG
Email articles to
coms@moaatampa.org

NOTICE: If you have a change of
address, please notify our membership
team via email—Matt Mularoni at
membership@moaatampa.org

LEGISLATIVE

LOWDOWN



BEN RITTER, SGT USMC
(FORMER)/HONORARY MBR

Capt NORM BILD,
USAF RET

1) The Major Richard Star Act - H.R. 2102 – The Major Richard Star Act (RSA) would authorize combat-injured veterans to receive their earned DoD retirement pay for years of service and their VA disability compensation for lifelong injury.

Currently, approximately 54,000 combat-injured veterans lose one dollar of their retirement pay for every single dollar that they receive via their Disability Pay. This is considered to be an unfair charge that essentially serves as a "Wounded Veterans Tax." Passing the Major Richard Star Act would end this unfair, injustice for combat-injured veterans with less than 20 years of military service – those veterans who were medically discharged because of their combat-injuries. The RSA is a long-time fix that would make a meaningful difference in the lives of our military veterans who have served and sacrificed. Passing this legislation would serve as a message that those in Congress intend to keep the this promises – not just for current veterans, but for future generations of those who serve our country in the military.

2) The Military Spouse Hiring Act - H.R. 2033 and S.1027

The issue: Military spouses face a 20% unemployment rate, according to DoD — largely due to frequent relocations. This puts financial pressure on military families and may negatively influence servicemember retention. This bill would amend the IRS Code of 1986 to make employers of spouses of military personnel eligible for the existing Work Opportunity Tax Credit (WOTC) and would create a strong incentive for employers to hire military spouses and would, obviously, increase and improve family financial stability and would support the readiness of our nation's all-volunteer fighting forces.

Key Facts:

* **This is not a new problem:** Military spouse unemployment rates have reached or exceeded 20% since 2006. Employers often are reluctant to hire military spouses due to anticipated relocations. Offering a tax credit for hiring military spouses will help offset onboarding costs and reduce hiring risks for employers.

* **Focusing on Finances:** Military families increasingly must rely on two incomes. Spouse unemployment can strain short-term finances and long-term economic prospects, including future earnings potential and retirement savings.

* **A High Public Cost:** Military spouse underemployment led to between \$710 million and \$1.07 billion in societal costs, according to a 2016 study. These include lost tax revenue and increased reliance on public support programs.

* **How WOTC Works:** The Work Opportunity Tax Credit encourages employers to hire individuals from target groups that face barriers to employment. The addition of a qualified veteran target group under WOTC was a key component of a strategy aimed at addressing a veteran unemployment spike in 2009. The inclusion of this target group continues to prove successful, with nearly 600,000 veteran WOTC hires between

2020 and 2024; the same success could be extended to military spouses. This approach to addressing military spouse unemployment is fiscally responsible, as there is only a cost if a military spouse is hired.

NOTE: Spouse employment challenges are a significant factor in a servicemember's decision to separate from active duty. When servicemembers decide to leave active duty, their training and expertise goes with them, affecting overall force readiness. This legislation will help provide a sound financial footing for military families, allowing the servicemember to remain mission focused. Encourage your congressmen to support the Military Spouse Hiring Act (H.R. 2033/S. 1027)

3) The TRICARE OB-GYN Total Care Act - H.R. 1699 – Would establish a five-year Pilot Program to dismantle the TRICARE and Prime Referral Requirement for an obstetrician-gynecologist (OB-GYN) Care. Currently, although servicemembers, retirees, their families, and survivors deserve readily accessible medical care, they face barriers to obtain access from a TRICARE Prime referral requirement for care from an OB-GYN. This policy is out of step with commercial health plans that are required to provide referral-free access to OB-GYN care and delays access to essential women's health services, including preventive and prenatal care. The Total Care Act directs a five-year pilot to eliminate the TRICARE Prime referral requirement for OB-GYN care. This bill would ease servicemember and beneficiary access to essential OB-GYN services and align TRICARE Prime policy with federal requirements for commercial plans.

Key Facts:

* **Access Basics:** Servicemembers must enroll in TRICARE Prime and are required to get a referral from their primary care

continued on page 2

LEGISLATIVE LOWDOWN cont.

manager (PCM) for OB-GYN care. Family members and retirees on TRICARE Prime can self-refer to OB-GYN providers for preventive visits, such as well-woman exams, but are required to get a referral for all other OB-GYN care, including pregnancy care.

*** Referral Red Tape:** TRICARE Prime referral requirements lead to delays and unnecessary administrative burdens for servicemembers and military families who already face frequent gaps in health care caused by relocations and deployments. Servicemembers and beneficiaries report long waits for PCM appointments and PCM reluctance to refer to OB-GYNs.

*** Bipartisan Fix:** The TOTAL Care Act has been endorsed by the Problem Solvers Caucus, who said the legislation would, quote: “ensure timely access to essential reproductive and maternal health services.”

4) The Improving Access to Pre-Natal Care Act - H.R. 4381 & S. 2239 – Related to the previous #3 issue: Growing military families who rely on a destabilized, understaffed military health system (MHS) must be allowed to switch TRICARE plans to ensure access to vital pre-natal care. Regular prenatal visits allow providers to monitor for complications and are closely correlated with positive infant and maternal outcomes. TRICARE beneficiaries who encounter barriers to access or delays in prenatal care at military treatment facilities (MTFs) must have policy flexibility to switch TRICARE plans and move their care to the civilian network. This act for military families would add pregnancy as a TRICARE qualifying Life Event and allow the Five-Year Pilot Program to let qualified beneficiaries to use local healthcare medical treatment facilities: hospitals and medical care centers in their own communities.

Key Facts:

* Not only would the bill’s Five-Year Pilot Program give beneficiaries the flexibility to find care in their local communities, it also would provide an important measure of accountability for MTFs.

* Military families rely on a complex system that integrates military hospitals and clinics with purchased care from the TRICARE network. The system varies by location and presents numerous risks for accessing care – including MTF noncompliance with TRICARE access standards, referral process breakdowns, and MTF phones that go unanswered for days.

* TRICARE’s enrollment policy prevents patients who encounter MTF access problems from switching TRICARE plans and moving their care to civilian providers (except at the annual open season or if they undergo a qualifying life event (QLE)).

* Ongoing Staffing Problems: Long-standing MTF appointment shortages have been magnified by congressionally directed MHS reforms and pandemic-driven health care workforce shortag-

es, resulting in a surge of patient complaints as reported by a November 2023 DoD Inspector General Management Advisory and DoD’s January 2024 plan to stabilize the MHS.

* This is not a New Fix, nor is it a New Benefit: Allowing beneficiaries to switch plans is not unprecedented. Prior to 2018, military families could switch between TRICARE plans at any time. And the pilot program would only allow beneficiaries to choose where they receive care, not the type of care TRICARE covers military’s direct care system – a system with the potential to trap patients in a military hospital or clinic that does not meet their needs.

5) And lastly - Per an Executive Order that President Trump recently implemented: Nurses at VA Hospitals have had their “Union Collective Bargaining Agreement” terminated by the Department of Veterans Affairs. Although the nation’s largest agency representing registered nurses - The Union of Registered Nurses – was not dissolved, nurses and other staff members at VA hospitals have been affected by the termination of their ability to conduct “Collective Bargaining.”

According to an August 6, 2025, Press Release by the National Nurses United (NNU) in response to the VA collective bargaining termination:

This action will affect nurses and staff members concerning their ability to raise forceful concerns about the staffing, safety and working conditions at their federally operated working facilities. Nurses at VA Hospitals, including those at the Tampa James A. Haley VA hospital, have previously raised concerns about these issues, particularly those faced with during the COVID-19 pandemic.

In conclusion, if you would like to interact and engage with your elected representatives, call the MOAA headquarters offices in DC at [800-344-6622](tel:8003446622) and ask how and who you can call to hear you speak in support of the issues that are of concern to you and to our veterans, our active military service members and their spouses. You can also go to the following link to get templates to write to your elected officials: <https://moaa.quorum.us/>

Keep up with the latest on budget and other critical legislative topics at [MOAA Advocacy news](#).

Sources: (1) Legislative Action Center: <https://moaa.quorum.us/> (2) Advocacy News: <https://www.moaa.org/content/publications-and-media/news-articles/news-listing/?cat=107>

AUGUST LUNCHEON SPEAKER LDCR PALMER FROM NOAA WAS VERY INFORMATIVE

—Submitted by Sara Marks, CAPT NC USN (Ret) | Photo credits: Maryna Jumann and Ben Ritter

LCDR Eric M. Palmer
NOAA WP-3D Instructor Pilot, BE300 Instructor Pilot

Flight Time, Ratings, and Certificates: 4000 Total / 3900 Fixed Wing Multi-Engine Turbine / 2800 Aircraft Commander / 1400 Instructor / Commercial Pilot (Single & Multiengine Land; Instrument Airplane) / Flight Instructor (Airplane Multiengine; Instrument Airplane)

Security Clearance: Top Secret/Sensitive Compartmented Information (TS/SCI)

LCDR Palmer grew up in Wildwood Crest, NJ, a small shore-town, famous for its long, sandy beaches and the amusement piers of the Wildwood Boardwalk. Upon high school graduation, LCDR Palmer attended the United States Naval Academy, receiving his commission in the United States Navy in May 2012. After successful completion of primary and advance flight training in Corpus Christi, TX, LCDR Palmer received his Navy “Wings of Gold” in January 2014. For his first flying tour, LCDR Palmer joined the “World-Famous Golden Eagles” of VP-9, stationed in Kaneohe, HI. This assignment took him across the globe, supporting various mission sets, and proudly earning the Global War on Terrorism Service Medal, Global War on Terrorism Expeditionary Medal, and Humanitarian Service Medal. His next tour took him back to Corpus Christi, TX as an advance multi-engine flight instructor for the Wise Owls of VT-31. During this tour, he developed a strong passion to instruct and felt great reward while supporting the development of the next generation of military pilots.

Following his instructor tour in Texas, LCDR Palmer spent the next 2 years onboard the USS Nimitz, CVN 68, diversifying his career experiences and enhancing his leadership skills as a Catapult and Arresting Gear Officer, responsible for the safe launch and recovery of the Navy’s carrier-based air assets. In September 2022, LCDR Palmer successfully cross-commissioned into the NOAA Corps, currently serving as a WP-3D Instructor Pilot, BE300 Instructor Pilot, and Chief of the Safety Branch. He is excited for the opportunities and adventures of this new career path. He and his wife, Arty, love to travel and explore new places and cultures. They live in Valrico, FL and are proud parents to their French Bulldog, Kailua.

Education

United States Naval Academy
2008 – 2012 Annapolis, MD
BS in Oceanography / Spanish Minor
Focused electives in Atmospheric Science / Climate Change / Cumulative GPA: 3.23

Work History

Sep 2022 – Present, Lakeland, FL
NOAA Aircraft Operations Center (AOC)
WP-3D Instructor Pilot, BE300 Instructor Pilot, Chief, Flight Section

Nov 2020 – Sep 2022, Bremerton, WA
USS Nimitz (CVN 68)
Navy Catapult and Arresting Gear Officer “Shooter”

Feb 2018 – Nov 2020, Corpus Christi, TX
US Navy Advance Multi-Engine Training Squadron 31 (VT-31)
Administrative Officer, T44C NATOPS Evaluator/Program Manager/T44C CRM Program Manager

Jan 2015 - Jan 2018, Kaneohe Bay, HI
US Navy Patrol Squadron NINE (VP-9)
Pilot Training Officer, Aviation Safety Officer



THE TAMPA CHAPTER OF THE
MILITARY OFFICERS ASSOCIATION
OF AMERICA (MOAA)



2025 OFFICERS:

PRESIDENT: PAULA STEWART LTC USA RET
VP: MATTHEW MULARONI LTC USA RET
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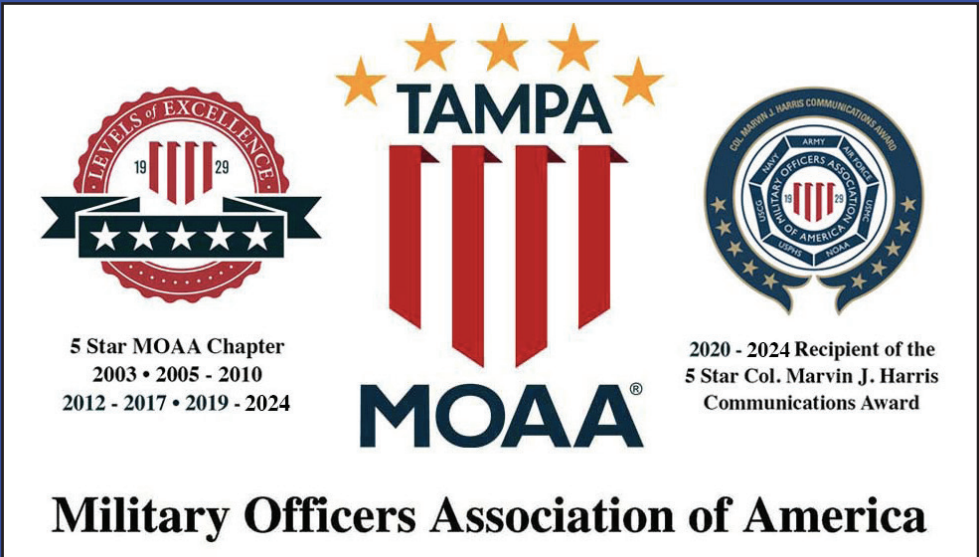
2025 DIRECTORS:

COMMUNICATIONS: SARA MARKS CAPT NC USN RET
LEGAL AFFAIRS: WILLIAM MITCHELL LTJG (former) USN
LEGISLATIVE AFFAIRS: BEN RITTER, SGT USMC
(former)/HONORARY MEMBER



MOAA MISSION STATEMENT

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, Space Force, Public Health Service, or NOAA and their surviving spouses.



TAMPA CHAPTER MISSION:

To maintain a strong national defense and to ensure our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors.

GENERAL CONTACT INFO:

The Tampa Chapter of the
Military Officers Association of America
Post Office Box 6383
Tampa, FL 33608-0383
E-Mail: Secretary@moaatampa.org





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Surviving Spouse Corner: Surviving Spouse Corner: Writing Your Legacy

—Submitted by Sara Marks, CAPT NC USN (Ret)



By: Gail Joyce

“The legacy you leave is the life you lead.” -- Unknown

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

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

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

Sharing Your Story

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

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

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

When writing your story, share the experiences that will educate your readers and create understanding about the different challenges you encountered. Share lessons learned along with any failures ... and successes! Also share stories about special relation-



—NIKOLA ILIC PR AGENCIJA ZA DIZAJN STUDIOTRIPOD SURCIN/Getty Images

ships, the numerous moves and major choices you made. Your stories will be celebrated, cherished, and appreciated by your family, friends, and colleagues.

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

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

During the military life we have shared with our spouses, we have demonstrated dedication, unwavering support, resilience, sacrifice, solidarity, and courage through many deployments and relocations. Make your story real: Write about what happened and when,

and how your feelings are associated with specific events and milestones. Your story has the power to inspire, connect, and endure.

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

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

Start writing your story today!

Source: <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/member->

MEDICAL CORNER

—Submitted by Jeanne Richard, Lt Col USAF RET

Info from The 6th Med Group:

Internal medicine providers have moved to the Sabal Park clinic and Women’s Health providers are now at the MacDill facility.

This info was posted to Facebook on 15 AUG 2025:

The 6th Medical Group will be pausing on-base chiropractic services, effective January 2026. This decision is part of our ongoing efforts to align our services with mission priorities, available resources, and providing the highest level of care while balancing operational needs.

Service members who wish to continue with chiropractic care will need to do so using off-base community resources. Please be advised that this service is not a TRICARE-covered benefit, therefore, continued care through civilian providers will incur an out-of-pocket expense.

Additionally, service members can consult with their primary care manager team to see if a referral to physical therapy or orthopedic services is appropriate.

We understand that chiropractic care is an important part of managing health and wellness for many of our patients. If you have any questions about how this change may impact your care or would like assistance exploring alternative treatment options, please contact your Primary Care Manager Team at 813-827-2273 or by utilizing the MHS GENESIS Patient Portal at <https://my.mhsgenesis.health.mil/>. Our team is committed to helping you navigate this transition and ensuring you continue to receive the care you need.

We appreciate your understanding and continued trust in the 6 MDG for your healthcare needs. Thank you for allowing us to serve you.

PRESCRIPTIONS:

The contract with DosePharm has ended.

How to Activate Prescriptions:

Option 1:
Q-ANYWHERE:

Option 2:
MHS GENESIS
patientportal.mhsgenesis.health.mil

On the home screen, CLICK on “Messaging” (not “ medications” tab). CLICK on “send a message” TYPE in “MacDill Pharmacy Services” COMPOSE message. Include the following 1) Patient’s full name; 2) DOB; 3) Name of medication(s); 4) Doctor or nurse’s name; 5) HIT “send”

Prescriptions **activated** through MHS Genesis or Q-ANYWHERE will be filled at MacDill Drive-thru Pharmacy in 2 duty days.

PRESCRIPTION REFILLS:

All refills must be called into the automated refill line: 813-640-4892 **or** Utilize the “Rx Refill” tab on the MHS Genesis Patient Portal

Refills will be available for pick-up after 8AM in three (3) duty days. Patients will have five (5) duty days from the pick-up date to pick up prescriptions or they will be returned to stock.

Q-ANYWHERE

Activate your prescriptions by scanning the QR code



<https://cxmlink.com/MTF6031>

Or by texting “Get in line” to
1-833-224-5302

You will need to know the DOD ID for each patient you are activating for.
Prescriptions activated through Q-Anywhere must be picked up at the Drive Thru Pharmacy.
This service is not used to request refills.



Orkney Islands, Scotland’s Italian Chapel

—By Sara Marks, CAPT NC USN (Ret) | Photo credit: Sara Marks

This August I had the opportunity to cruise the British Isles. I experienced many adventures, met so many wonderful people on my ship and in all my ports of call, saw such beautiful nature and learned a lot of history of this part of the world. Each day was better than the next, but I was especially touched by an Italian Chapel in Lambholm, Orkney. This chapel and a statue of St George are all that is left of what once was Camp 60, that housed several hundred Italian prisoners of war toward the end of WWII. Captured in North Africa, these Italian prisoners were sent to Orkney to help build the Churchill Barriers. A German U-Boat penetrated this area and sank the British battleship *Royal Oak* with over 800 men who perished. These barriers are series of massive concrete causeways built to seal the eastern approaches to Scapa Flow. Over a period of several years, four sections of barrier were built comprising a length of over one and a half miles. These Italian prisoners were tasked with building these barriers.



The Italian Chapel made from 2 Nissen huts.

Imagine these Italian prisoners so far from home and not only in a foreign country but in a climate that they were not accustom. They lived in thirteen or more huts. While there they made concrete paths and planted flowers and yet something was missing. They built a chapel using two Nissen huts and out of what they had make the building look like a church. An artistic prisoner, Domenico Chiocchetti, made a statue of St George with wire and cement. He then designed the interior of the chapel and used scraps of what he could find to create the interior. Using plasterboard, the interior was decorated and made to look like there was brick work. After the prisoners were released and left the island on September 9, 1944, Chiocchetti remained to finish all the touches, including a red clay head of Christ, thorn-crowned on the archway.



Sara standing in front of the Chapel.

After the prisoners left, over time the Orcadians (residents of Orkney) began to visit the chapel. It became a pilgrimage site of sorts each year for those visiting Orkney. Eventually the chapel began to deteriorate, and efforts began to

restore the damage from weather and time. In 1960, Domenico Chiocchetti came to Orkney to restore the chapel. Before leaving for his home in Moena, Italy, Signor Chiocchetti wrote a letter to the Orcadians telling them that his work on the chapel was finished. He said in his letter that the chapel was theirs to love and preserve, and that he would take with him the memory of their kindness and hospitality.

In 1992, eight former prisoners of war returned to Orkney with their families. Signor Chiocchetti was too frail to make the trip, but his daughter and son-in-law attended. There is still a close connection with Moena, Italy. Visiting this Italian Chapel, I could feel the love put into the chapel, and the love of the Orcadians in maintaining it. Our tour guide Sheena was just a little girl when all these events occurred. The booklet of which I've referenced many of the comments and statistics is [Orkney's Italian Chapel](#), printed by Print Orkney – 01856 879000 – www.printor-orkney.co.uk. Unfortunately, our tour guide's memories and stories have not been captured in print, but my fellow travelers and I are hoping we'll find her story in writing soon.



Note the large blocks on the Churchill barriers Much later paved roadways were built on top of the barriers connecting all the smaller islands.



Madonna & Child Alter piece.



Inside the chapel.



St. George statue killing a dragon.

RESEARCH STUDY PARTICIPANTS NEEDED

RESEARCH EXAMINING HOW MILITARY CULTURE, BELIEFS ABOUT MENTAL HEALTH AND STIGMA, AND PERSONALITY TRAITS LIKE GRIT AFFECT WILLINGNESS TO SEEK MENTAL HEALTH TREATMENT AMONG VETERANS.

WHO CAN PARTICIPATE?
U.S. military veterans, including student veterans, who are 18 years of age or older.

PROCEDURES:
Complete a brief online survey lasting approximately 10-20 minutes.

WHY PARTICIPATE IN THIS STUDY?
Help inform mental health providers to provide better quality of care for veterans, understand how to best tailor outreach programs for treatment engagement, and contribute to research.

Scan this QR Code or visit this link:
https://fit.col.qualtrics.com/jfe/form/SV_7X4K90rsTq4Zhe6

QUESTIONS?

Contact Maddie Maroney, M.S. at mmaroney2022@my.fit.edu

**Florida Institute of Technology (FIT) student Maddie Maroney's research study has been reviewed, approved, and is supported by FIT faculty and the board of researchers. Veterans who would like to participate follow the directions on the flyer.

FIRST COMMAND EDUCATIONAL FOUNDATION
FINANCIAL READINESS FOR LIFE®

FOR IMMEDIATE RELEASE

Contact: Julie McRee, Director of Instructional Design & Online Learning
817-569-3156
jamcree@fcef.com

TAKE COMMAND® Online Financial Readiness Program Expands College Accreditation Eligibility

FORT WORTH, TEXAS (February 2025) – First Command Educational Foundation (FCEF) announces expanded accreditation of its **TAKE COMMAND®** online financial readiness program by The American College of Financial Services. Now, all learners with a high school diploma (or equivalent) who meet admission requirements can earn college credits at no cost while strengthening their financial security.

Designed for service members (active, guard, reserves, veterans) and their families, TAKE COMMAND educates enrollees to make smart, informed financial decisions and effectively pursue long-term financial security from the time they enter military service until separation or retirement. Most courses take no more than an hour to complete and are accessible 24/7 via computer, smartphone, or tablet. Those successfully completing the program have an opportunity to earn up to three FREE college credit hours in consumer finance education. All TAKE COMMAND courses may be taken FREE of charge.

"Financial readiness is the basis for economic mobility. The American Dream is still alive and well, but only if you know the rules of the game. Programs like TAKE COMMAND provide so much more than just basic financial education, they empower individuals, families, and communities to achieve goals and unlock the lives they want to live," Timi Joy Jorgensen, PhD, Assistant Vice President, Financial Education & Wellbeing, The American College of Financial Services.

Tom Kuhar, CEO and President of FCEF shares, "Among the many challenges facing service members and their families, the need for foundational financial education is critical. TAKE COMMAND equips learners with the financial knowledge to shield them against uncertainties associated with a military career such as deployments, frequent relocations, changing pay and allowances, and other challenges. This knowledge helps them develop solid financial behaviors to propel them onto a path of financial security amid the rigors of military service."

For additional information on the news that is the subject of this release (or for course details, demo, or enrollment), contact Julie McRee or visit <https://fcef.com/military-financial-readiness/#take-command>. TAKE COMMAND is a registered service mark.

###

Established in 1983, First Command Educational Foundation is a 501(c)(3) public charity that provides exceptional financial readiness programs and, with like-minded partner organizations, scholarships for our nation's service members (including federal civilian employees and veterans) and their families. FCEF does not endorse or favor any commercial supplier, product or service, or promote the services of a specific financial institution. All information provided is intended for educational purposes and is not to be considered financial advice. All personal information is kept strictly confidential. <https://fcef.com/>

August Luncheon Photos

Photo Credit: Maryna Juman and Ben Ritter



Notes from the Editor: CAPT Sara Marks, NC, USN (Ret)



August was a busy month! I returned from Italy and then went on a wonderful cruise around the British Isles. It was an unexpected opportunity to see that part of the world, to include learning the connection of a beautiful Italian Chapel, the Orkney Islands and World War II. I included an article with some pictures to share in this newsletter about this chapel.

While I was gone, the August luncheon was filled with many wonderful happenings to include the return of our Color Guard from Freedom High School's NJROTC and the presentation of MOAA grant money to Kelly Kowall, CEO and President of My Warrior's Place and to the NJROTC. Our luncheon speaker, LCDR Palmer from NOAA, I am told made a very informative presentation, especially in light of the fact that we are in hurricane season. My deepest gratitude to Maryna Juman and Ben Ritter for photographing these events and of all the attendees. I look forward to this month's luncheon and seeing everyone again.

September is a busy month, too! This September 12 and 13 is our inaugural fundraising golf tournament at the Walt Disney World Golf Course. For those who may not be aware, a small but mighty group of planners have been hard at work on this incredible endeavor. Included in this edition of *The Retrospect* is the flyer for this event and a list of the many sponsors that Immediate Past President COL Charles Dalcourt, USA (Ret) and Steve Hubbell, who is a friend of MOAA Tampa, and an experience organizer of golf tournaments have procured. The monies raised from this event supports our MOAA Tampa Chapter's many programs that include the JROTC, our homeless veterans, My Warrior's Place and our transition program for veterans either retiring or simply leaving the military. Information is also on our website with two links to click for information and to sign up, sponsor or donate. If you haven't had a chance to donate or are available to volunteer to assist at the golf tournament, we invite you step up to help. Like the posters of Uncle Sam, "WE NEED YOU." Thank you in advance for helping to support our Five Star MOAA Level of Excellence Chapter.

Thriving After Military Service Seminar on September 18 is an evening event at Five Labs. Please email Kiley Stenson at secretary@moaatampa.org to register. A flyer is published in this edition of the newsletter with all the information. There are other articles that I hope you'll find interesting to include resources from the Tragedy Assis-

tance Program for Survivors (TAPS) for National Suicide Awareness month and a Purple Heart event that COL Carol Zieres, USA (Ret) attended. Thank you to COL (Chaplain) Tony Clark, USA (Ret) for writing the Chaplain's Corner this month and to COL Allan Pedersen, the Chairman for the Coalition and Senior National Representative from Denmark for his continued informative contributions to the Coalition Corner. Due to copyright issues I'm not able to publish entire articles without permission but have found links to several articles that I hope you'll take the time to "click" the links and read. Finally, MOAA Tampa honors a former chapter member, Major Dolores Incremona, USAF (Ret). Thank you, Dolores, for your service to our country.

Chapter Members, this is your newsletter so please share your stories, including such topics as military history, individual biographies, the role of military spouses, special events of interest to members, any vignettes of military or veterans service, holiday, commemorative, or celebratory themes, etc. I love hearing about your stories and adventures. You never know who you may inspire by sharing your experiences. Page three of our newsletter has our Chapter Secretary's email, so send any articles or questions about volunteering for activities with our chapter to secretary@moaatampa.org or you contact me at coms@moaatampa.org.

It is always my pleasure and honor to serve as your Editor for *The Retrospect* and work on our chapter's website. My role as your editor continues to be an enriching and rewarding learning experience, but one that I don't do alone. In the meantime, I'll continue to share my travel adventures and would love to hear about your travels as well as your community involvement. Please send your stories to my MOAA Tampa email: coms@moaatampa.org.

Know your MOAA Tampa Leadership is working hard to keep our chapter involved in our many endeavors, especially our upcoming golf tournament and Transition After Military Service seminar this September. As your editor, I work hard to present your newsletter each month. Sometimes my travel overlaps with newsletter deadlines, so thank you for understanding that the September edition of *The Retrospect* published a bit later. Keep your articles coming because it's all that each of you do that make this a rich, informative and award winning newsletter. I couldn't do it without you.

"When everything seems to be going against you, remember that the airplane takes off against the wind, not with it."
— Henry Ford

Let us never forget. - NEVER STOP SERVING!

Sara Marks, CAPT NC USN (Ret)

THE RETROSPECT is published monthly by the Tampa Chapter of the Military Officers Association of America (MOAA), P.O. Box 6383, MacDill Air Force Base, FL 33608-0383. The Tampa Chapter is a 501(c)(19) tax exempt veterans' organization not associated with the Department of Defense and is an affiliate of the Military Officers Association of America (MOAA).

OUR EDITORIAL POLICY:

MOAA National, the Florida Council of Chapters, and the Tampa Chapter are non-partisan organizations. The views expressed in individually signed articles and the advertisements that appear in this publication/website do not reflect an endorsement by MOAA or this affiliate. Articles in the newsletter/website are the opinions solely of the individual authors and do not necessarily express the policy or opinions of the newsletter's editor or publisher, nor do they reflect an endorsement by the Tampa Chapter or the National organization of the Military Officers Association of America, unless so indicated. The views expressed in individually signed articles do not necessarily reflect Chapter policy. MOAA National, the Florida Council of Chapters, and the Tampa Chapter are nonpartisan organizations. Our chapter membership is open to all Military officers (Commissioned and warrant), including Active Duty, National Guard, Reserve, former officers, and spouses/surviving spouses of military officers.

Our luncheon meetings are held 1130 hours every second Thursday of each month at the Columbia Restaurant in Ybor City.

ON THE WEB:

Tampa Chapter <https://moaatampa.org>

Communications directed to specific board members listed in the main menu ABOUT US then LEADERSHIP may be made by emailing secretary@moaatampa.org or going to the main menu to CONTACT and email us using the form provided.

FACEBOOK: [MOAA Tampa Chapter](https://www.facebook.com/moaa.tampa)

INSTAGRAM: https://www.instagram.com/moaa_tampa

A password protected MOAA Tampa MEMBERSHIP DIRECTORY is posted on the website under the "MEMBERSHIP" category.

FL COUNCIL OF CHAPTERS: <https://flmoaa.org/>

MOAA NATIONAL: www.moaa.org

OPERATION HELPING HAND: www.operationhelpinghandtampa.com

TAKE ACTION: <https://moaa.quorum.us/>

MOAA'S NEWS LISTING - Click for the latest news and resources from MOAA www.moaa.org

As a member of MOAA, you are entitled to exclusive member benefits and discounts. Find out more about our member-only services and offers or explore the topics that most interest you.

This article was originally published in the fall 2022 issue of TAPS Magazine and is reprinted with permission. For additional resources for surviving families, friends, and battle buddies, please visit [TAPS.org](https://www.taps.org).

NATIONAL SUICIDE PREVENTION MONTH: TAPS SUPPORT AND RESOURCES

—Submitted by Sara Marks, CAPT NC USN (Ret)

Author: Dr. Carla Stumpf Patton, TAPS Vice President of Suicide Prevention, Intervention, and Postvention

Each September we recognize Suicide Prevention Month, and while every day of the year is an opportunity for awareness, this time of the year specifically we emphasize education and sharing life-saving resources on all issues related to suicide—also referred to as prevention, intervention, and postvention. For those who are suicide loss survivors or attempt survivors, these topics can take on a much deeper meaning and bring about many thoughts, feelings, and reactions.

September can be overwhelming for bereaved survivors, as media outlets will be highly concentrated on "prevention" efforts, leaving survivors who are often in the postvention phase feeling like they should have known or done more to help save their loved one. As we have come to learn over the years about the complexity of suicide and it not being caused by any one factor, survivors often come to learn that they did the best they could with the knowledge and skills they had at the time. We've learned that from our own tragedy, perhaps the lessons learned can help prevent this happening to someone else.

While prevention efforts cannot bring back our loved ones, it is very common for prevention to be an issue of critical importance to those who have been impacted the most. As a long term survivor myself, losing my military spouse to suicide in 1994, my loss is what person-



ally inspired and empowered me to work in this field. I've had the honor to journey alongside thousands of fellow survivors and have found similar experiences among most, if not all, where prevention of suicide becomes a personal priority to various degrees.

In fact, it is the survivor and all those with lived experiences who have been the driving forces behind changing how we treat and respond to suicide; this has helped shift the conversation and inspire ways to help save lives by informing the public. By talking openly about suicide, inviting dialogue to reduce stigma, and sharing reputable, best-practice resources, we see first hand how it can save lives and reduce risk in service members, veterans, and impacted families. Talking, sharing and connecting can also help in the healing of one's grief. It can empower those grieving

a suicide loss to have a voice for prevention. Perhaps it helps keep the memory of one's loved one alive. Maybe it offers the life-affirming feeling that their loved one's death was not in vain. And for many, it helps to rebuild our own identity when we do something to take action that is purposeful and meaningful.

TAPS is honored to be a leader among these efforts, and as we kick off National Suicide Prevention Month, we're sharing resources available to those looking to get involved in suicide prevention or those seeking help.

Source: <https://www.taps.org/articles/2022/national-suicide-prevention-month>



SEPTEMBER LUNCHEON MEETING



EVENT: Chapter Monthly Luncheon Meeting

DATE: Thursday, 11 September **TIME:** Social time 1130 hours, Meeting time 12 noon – 1330 hours

LOCATION: Columbia Centennial Museum, 2029 E 7th Ave, Ybor City

RESERVATIONS: Reservations must be made by NOON Friday, 5 September. Call 813-374-3309 OR via email to LunchReservations@moaatampa.org. Reservations are limited to 60. A Reservation Made is a Reservation Paid.

CANCELLATIONS: must be made by NOON Monday, 11 August, by calling 813-374-3309 OR via email to LunchReservations@moaatampa.org.

COST: Event cost is \$35 payable by check or cash, \$36 by credit card (includes service charge).

MASKS: Masks are optional.

DRESS CODE: Proper attire is business casual for all (i.e., for men, slacks/collared shirts). Military uniforms are always appropriate.

MENU: 1905 Salad, Cuban Bread and butter, Ropa Vieja, Pollo Salteado, Yellow Rice, Platanos Maduros, Fresh Green Beans, Coffee, Iced Tea, Soft Drinks and a celebration cake for the Coast Guard

PARKING: Across the street from the Columbia Restaurant and behind the Columbia Restaurant. Luncheon reminders are sent via email. If you are not receiving the reminders, please call 813-374-3309 or send an email to LunchReservations@moaatampa.org to be added to the distribution list.

BULLETIN BOARD

CARING FOR OUR “SHUT-IN” MEMBERS

Our Chapter wants to become aware of members who are hospitalized, homebound, in care facilities or just plain sick and has provided a way for you to inform us. Please contact Lt Col Kiley Stinson, USAF Ret, Sick Call Chairman 813-957-1127 so that he may call or send cards to let them know they are missed.

Alternatively, you may send an e-mail to: Secretary@moaatampa.org

VETERANS TREATMENT COURT

Norm Bild is the MOAA Tampa contact for the highly successful Veterans Treatment Court in Hillsborough County. Contact him at (813) 205-1476 if you are interested in being a veteran mentor. He will also serve as an escort if you want to attend court sessions as an observer.

Keep Your MOAA Contact Updated

Please email any email address changes to “membership@moaatampa.org” or go to your account at moaa.org and update mailing address, phone number, email address under the “Profile Info” once logged into your account.

VOLUNTEER POSITIONS AVAILABLE

You’ll hear the Chapter President frequently mention “Never Stop Serving,” and you’ll see it sprinkled throughout this newsletter. This Chapter depends on that volunteer spirit from you its members to accomplish so many great things.

Everything the Chapter does is accomplished by volunteers, and there are currently several volunteer positions open, including: Surviving Spouse Liaison, Director of Outreach, Assistant Editor for the chapter newsletter *The Retrospect*, Assistant Secretary, Assistant Membership, Historian/Archivist, Public Affairs, Guard and Reserve Liaison, Scholarship Committee, Buddy Calls, Photographer, Fundraising and Advertising, 6th Medical Group Liaison, and VA Hospital Liaison.

If you would like to volunteer for or learn more about any of these positions, please contact the Secretary at Secretary@MOAATampa.org.

IMPORTANT DATES IN SEPTEMBER

National Suicide Prevention Month	15 Sep – 15 Oct
National Service Dog Month	Hispanic Heritage Month
1 Labor Day	18 Air Force (USAF) Birthday
2 V-J Day (Victory over Japan)	18 Air National Guard Birthday
11 Patriot Day	19 National POW/MIA Recognition Day
17-23 Constitution Week	22-24 Rosh Hashanah
	29 VFW Day

VOLUNTEERS NEEDED



Buddy Call Program

Let’s check on our chapter members over the holidays. Volunteers need to assist making calls!

Please contact CAPT Angie Nimmo, NC USN RET at
(760) 401-9718



OCS
CONNECT
A PATH TO SOLUTIONS

OCS Connect was developed to support the families of high school seniors enlisting in the military by providing timely, reliable, and emotionally-grounded resources. We have built a trusted platform that bridges the communication gap between civilian families and the military structure, helping loved ones feel more informed and less alone during the enlistment journey.

To view upcoming Events & Podcasts: <https://www.ourcommunitysalutes.org/ocs-connect>

6th Medical Group, MacDill wants YOU!

WHAT: Red Cross Volunteer(s) to man the front entrance information desk at the 6th Medical Group.

WHEN: M-F, 0700-1630. Several individuals could make this very doable.

WHY: Currently Active Duty troops are manning the desk which means they are not available for other clinic duties.

POINT OF CONTACT: Diana Pagan - 813-827-9785



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The

RETROSPECT

TAMPA CHAPTER — A FIVE STAR CHAPTER OF MOAA NATIONAL



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This award-winning, informative monthly newsletter, The Retrospect, is available on-line at www.MOAA Tampa.org and published on the MOAA Tampa FaceBook site. This publication is packed with information addressing our community based projects and updates readers on the national and local initiatives that improve the quality of life for all servicemembers, their families, and survivors. It also includes myriad non-political articles that are of interest to both military and civilian communities.

DIGITAL PUBLISHING

Ad Deadline	Inserts
Dec. 20 (2024)	Jan. 1
Jan. 20	Feb. 1
Feb. 21	Mar. 1
Mar. 21	April 1
April 20	May 1
May 20	June 1
Jun. 20	July 1
July 20	Aug. 1
Aug. 19	Sept. 1
Sept. 20	Oct. 1
Oct. 20	Nov. 1
Nov. 21	Dec. 1

Advertising	Cost (Artwork supplied)	Cost (Ad creation)
Half page (12.95" wide x 9.75" tall)	\$1,000.00	+\$75.00
Quarter page (6.5" wide x 6.25" tall)	\$500.00	+\$50.00
1/8 page (6.5" wide x 3.5" tall)	\$250.00	\$35.00

DIGITAL AD FORMAT: Digital ads **must be** submitted in PDF, JPEG or EPS formats.

NEED HELP? If you do not have a digital ad, we can create one for you. See chart above for pricing based on desired ad size.

DEADLINE: See Digital Publishing table.

ADs are for 12 months.
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www.moaatampa.org



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Volunteers Urgently Needed in the Following Areas at MacDill AFB:

Coping with Deployment Facilitator	MacDill AFB Clinic	MacDill Clinic Professional Volunteer	MacDill AFB Pharmacy
Help provide skills to help military families cope with military life, especially deployments. *Must be mental health professional, holding a current license*	Provide assistance with tasks in a clinical setting such as surgical prep; runner; charting; reception; prepare patients for treatment and administrative tasks.	Provide assistance with a specific service or treatment to designated clients in an urgent care, outpatient/inpatient unit, or other health care settings.	Provide assistance with tasks in a clinical setting as well as support staff in a variety of direct and indirect patient care activities.

Additional security clearance may be required in compliance with government regulations
**Some positions such as clinic professional volunteer require a valid and current license in their field.

To learn more, visit redcross.org or contact:

Molly Gallagher, Senior Volunteer Recruitment Specialist
molly.gallagher@redcross.org



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*Discount is only applicable to new residents of a Brookdale independent living, assisted living, or memory care community admitting under an executed residency agreement. Discount applies only to the monthly fee/basic service rate, excluding care costs and other fees and is calculated based on the initial monthly fee/basic service rate.
**Discount is only applicable to new clients of personal assistance services by a Brookdale agency under an executed service agreement.
***Discount is only applicable to new residents of a Brookdale assisted living or memory care community admitting under an executed respite agreement. Discount applies to the daily rate.

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Articles of Interest Found on the Web

—Submitted by Sara Marks, CAPT NC USN (Ret)



1. Did you ever wonder where hooah, oorah and hooyah came from? This article breaks down three services and the likely history, reason and meaning. It's interesting that each holds sentimental and motivational history and holds true still today dating back as far as the mid 1800's. Click on the link and take a moment to read, understand, ponder and respect the origin of hooah, oorah and hooyah.
<https://www.militarytimes.com/news/your-military/2025/07/29/where-hooah-oorah-and-hooyah-came-from-and-why-they-still-echo/>

2. Boatswain's mate faced down pirates during Middle East deployment. I've always found it interesting that our military is made up of people from so many different backgrounds and how that can be instrumental in making missions successful. Read about an Egyptian man who grew up to join the US Navy and love our country and military. Click on the link to read about him
<https://www.militarytimes.com/news/your-military/2025/09/04/boatswains-mate-faced-down-pirates-during-middle-east-deployment/>

3. Happy Birthday US Air Force! There are 10 interesting facts in this article. Do you know how many astronauts came from the Air Force? What about the percentage of women serve in the Air Force? One more teaser: How many Air Force football players have gone pro? Click on the link to and see if you know the answers and learn a few more facts about the US Air Force?
<https://www.afba.com/uniformed-services-news/armed-forces/the-air-forces-birthday-is-september-18-10-interesting-facts/>

Support for All Who Serve

The Military Crisis Line is a free, confidential resource for all service members, including members of the National Guard and Reserve, and Veterans, even if they're not enrolled in VA benefits or health care.

Website: <https://www.veteranscrisisline.net/get-help-now/military-crisis-line/>



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In Korea

Call [080-855-5118](tel:080-855-5118) or DSN 118
In Afghanistan

Call [00 1 800 273 8255](tel:0018002738255) or DSN 111
In the Philippines

Dial #MYVA or [02-8550-3888](tel:02-8550-3888) and press 7

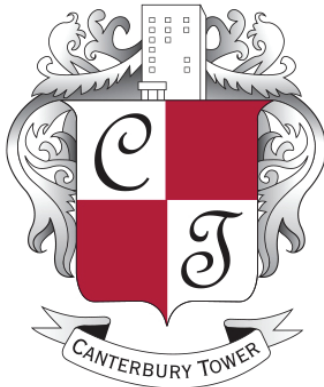
There's a lot of retirement options out there, but once you visit Canterbury Tower, Bayshore Boulevard's only CCRC, the choice is clear. You've planned wisely for this day and when it comes time to find the place you WANT to call home ... look no further than Canterbury. We're close to all that South Tampa has to offer – medical facilities, restaurants, downtown and MacDill Air Force Base. Since 1976, Canterbury Tower has built a reputation for stability, comfort and grace. Offering independent living, assisted living and a Health Center with short-and long-term care options, we have the place for you.

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Coalition Corner



Dear MOAA Tampa members,

I am back in Tampa enjoying the heat, humidity and indeed the afternoon thunder and lightning. We are quite a few Senior National Representatives that look forward to the NHL season and following the Tampa Bay Lightning. In particular, the pre-season game against Carolina Hurricanes, a game that might show three Danes on the ice. Rest assured that I will be there cheering on the Lightning team (and the Danes)!

Here at CENTCOM we have seen quite a few changes of Senior National Representatives. In June and July, the Canadian and Japanese rotated in. In August, the new Pakistani, Norwegian and Czech rotated in. We are present waiting for the new Turkish and Moroccan to rotate in. In total up to one third of the Senior National Representatives will have changed this summer. I look forward to introducing them to you in due time at the monthly luncheons.

CENTCOM has had a change of senior leadership as well. Most notably the Commander, but pretty much all the General Officers will have changed as well.

Part of the Change of Command was a naming ceremony of Building 570 (the CENTCOM building). On August 7, it was named in honor of the first CENTCOM Commander General Robert C. Kingston and is now referred to as Kingston Hall. It was a really nice ceremony with participation from many retirees that had been a part of CENTCOM in the beginning.

On August 8 we attended first a retirement ceremony in honor of General Michael Erik Kurilla. Once again, a very good ceremony with a lot more humor than I had expected. I think it

is fair to say, that General (R) Votel roasted General Kurilla. Apparently General (R) Votel had promoted General Kurilla to every general rank, and it was only fitting, that he got the honors to retire him as well. General Kurilla had company of his class of '88 from West Point ("The Worst Class Ever"), and they made quite an impression as well. Some notable moments were the reciting of Old Glory and handing over the American Flag to General Kurilla as well as reciting the Ranger Creed. The Coalition presented General Kurilla with a gift on Monday August 4 at the Coalition Village where he also addressed the Coalition members.

Following this was the Change of Command Ceremony also on August 8. This was more like a traditional military Change of Command with the Chairman of the Joint Chiefs of Staff General Dan Caine conducting the passing of CENTCOM Colors. The new Commander Admiral Charles B. Cooper II is now in office, and we look forward to continuing working with him, his team and CENTCOM. A few Chiefs of Defense from Coalition countries participated, in particular the Pakistani Field Marshall Asim Munir caught some attention as it is not a common rank in most countries now a days.

Looking forward to the coming months we await the new CENTCOM senior leadership to get fully settled in. Hopefully, the Middle East Region will remain relatively calm, but on the other hand it is one of the most volatile regions in the world, where a lot can happen in a short time.

Regards,

Allan Pedersen
Colonel, Senior National Representative for Denmark and
Chairman of the Coalition

KELLY KOWALL, CEO AND PRESIDENT OF MY WARRIOR’S PLACE AWARDED A MOAA COMMUNITY GRANT AT THE MOAA TAMPA AUGUST LUNCHEON

—By Carol Zieres, COL USA (Ret) | Photo credit: Carol Zieres



—COL Carol Zieres, USA (Ret) presented Kelly Kowall the MOAA Community Grant.



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DONOR RECOGNITION

Proudly Supporting Our American Heroes

My Warrior's Place, Inc
EIN 46-1626575

To all members of the MOAA Tampa Chapter,
Thank you so very much for your generous \$1,950.00 grant. It is due to people like you who make it possible for us to continue expanding our healing and educational programs, especially allowing us to create and roll out a new one for those serving in JROTC.

Sincerely, Kelly Kowall (Proud Gold Star Mom of SPC Corey Kowall)
President & Founder of My Warrior's Place
& our Board Members

My Warrior's Place is a 501 (c) (3) Nonprofit Organization
May they never be forgotten!

Ms. Kelly Kowall, CEO and President of the nonprofit, My Warrior's Place (MWP), received a MOAA Community grant award for \$1950 in recognition for the enhancement of the quality of life programs and services that MWP provides to military Veterans in the Tampa Bay area.

Kelly introduced a new program starting up this fall, called the 82ND COMPASS PROGRAM, designed to give Veterans a road map and some directions to be able to leave the fight within and integrate back into civilization. This 6-month program teaches resilience that over time will help the veteran bounce back strong! This is free for any 82nd Veteran.

FREEDOM HIGH SCHOOL TAMPA NJROTC RECEIVES MOAA NATIONAL GRANT AT AUGUST MOAA TAMPA LUNCHEON

—By Pettis Sims, LCDR USN (Ret) | Photo credit: Maryna Juman
Edited by: Sara Marks, CAPT NC USN (Ret)

Freedom High School's NJROTC is pleased to receive the MOAA National 2025 Grant. This year's MOAA grant money will be used for bus transportation to out of county competitions; help with entry fees and paying for meals for cadets participating in competition. Competitions include orienteering, marksmanship, and Brain Brawls.

“NJROTC has taught me much about leadership and discipline, but not only that it’s also taught me about community. From community events to competitions, I’ve met some amazing people and got to experience things most high school kids don’t. Accepting this grant has given me much appreciation for the MOAA organization. This day I took two freshman cadets, who were learning Color guard, myself, and the unit’s Admin Officer. We all appreciate and enjoy MOAA anytime we go to these monthly meetings. We are very grateful to be a part of something so respected. Thank you MOAA.” – Chelsey Parks, Cadet Color Guard Commander.



—L to R: K. Krivan, I. Selvaggi, Admin Officer, C. Parks, Color Guard Commander, and K. Krivan



L to R: I. Selvaggi, Admin Officer, C. Parks, Color Guard Commander and MSgt Laura Hernandez, USMC (Ret), Naval Science Instructor Freedom NJROTC accepting the MOAA National Grant for 2025 from MOAA Tampa Chapter President LTC Paula Stewart, USA (Ret).

IN MEMORIAM: MAJOR DOLORES INCREMONA, USAF RET

It is with great sadness to report the passing of one of MOAA Tampa’s devoted chapter members. However, it is with great joy that we remember our fellow veteran and friend for all that she did to support MOAA Tampa and all veterans.

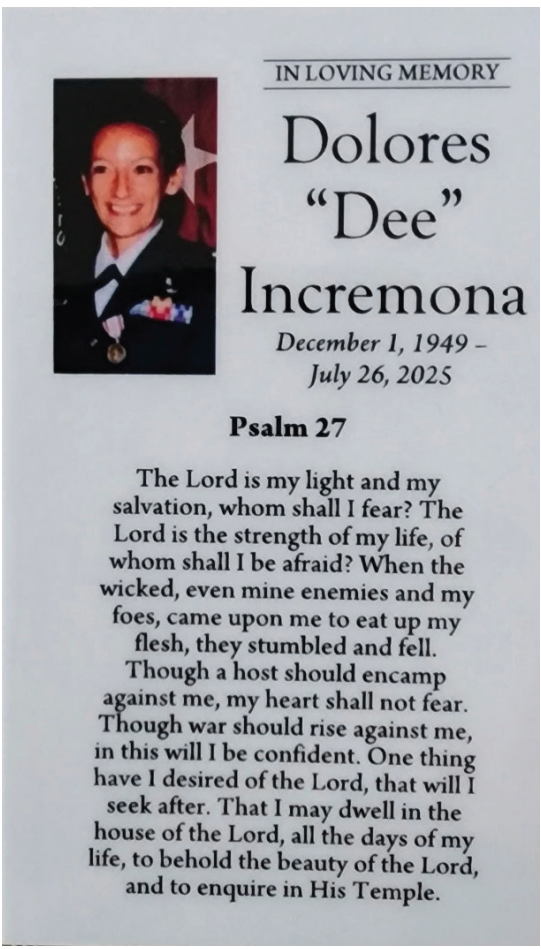
Dolores earned her Master’s in International Relations and her Bachelor’s in Political Science. She retired as a Major in the US Air Force after 23 years of service. She enlisted as an Airman and rose in the ranks as an NCO before gaining her commission as an officer.

Dolores was extremely proud to have worked in the office of General Schwarzkopf at US Central Command. When Tampa MOAA met at the Old Officer’s Club at MacDill AFB, she loved to help set up the flags and banners and at the same time she helped to sell Operation Helping Hand and Tampa MOAA shirts and hats. She was a great sales lady. Before MOAA Tampa’s newsletter *The Retrospect* went digital, she delivered the newsletter to various offices at MacDill AFB.

In the summer of 2016 LTC Bob Sawallesh, US Army, Retired mentioned at the Tampa MOAA Board meeting that he was starting a drive to have traffic signals installed at the main entrance to the James A. Haley Veterans’ Hospital in Tampa. The board strongly supported this traffic signal idea.

After the board meeting Dolores suggested to Bob that he set up a petition to help the traffic signal idea. Bob had the petition going within a few days and the reason that Operation Traffic Signal was such a great success was because of Dolores’ idea. The petition is at <https://www.gopetition.com/petitions/remove-the-danger-highway-intersection-at-usf-and-tampa-veterans-hospital-campuses.html>. There are 48,000 views on the petition web site and almost 1,000 signers. Bob tried numerous times to have Dolores pose by the traffic signals for a photo, but she just could not make it. The traffic signals went live at the VA Hospital in September 2023.

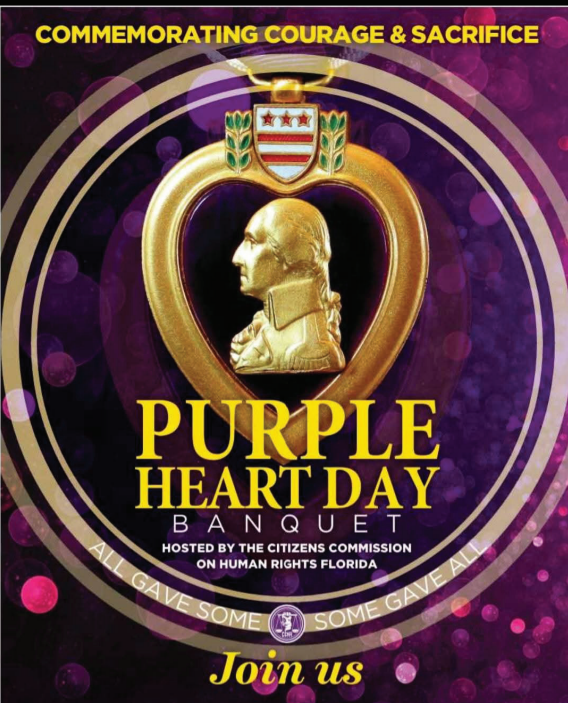
Jeanne Richard, Lt Col US Air Force, Retired made a nice summary of Dolores’ contribution to others: “Whatever Dolores did she was all in which reflected her military career.”



PURPLE HEART BANQUET

—By Carol Zieres

I had the pleasure of being invited by Kelly Kowell, founder of My Warriors Place, to attend the Purple Heart Banquet. My Warriors Place sponsored a table at the Purple Heart Banquet on Saturday, August 2nd at the Fort Harrison Hotel in Clearwater.



RADM BILL MERLIN, USCG RET WISHES US COAST GUARD A 235TH HAPPY BIRTHDAY AT THE AUGUST LUNCHEON
—Photo credits: Maryna Jumann and Ben Ritter



CONGRATULATIONS

MOAA Chapter President LTC Paula Stewart, USA RET Proudly Displays our Chapter’s 2024 Five Star Level of Excellence and Marvin J Harris Communications Awards
—Photo credits: Maryna Jumann and Ben Ritter



How We Help and Why You Should Join!

The TAMPA CHAPTER-MOAA, one of the largest and recognized as one of the top chapters in the Nation, has a very basic and focused approach for all officers on Active duty, Reserve, National Guard, and retired officers–WE’VE GOT YOUR BACK!

Some of the local community outreach our Tampa MOAA chapter members are involved with include: Veterans Treatment Court, Operation Helping Hand, funding local MOAA Scholarships, Transition support from military life, coordinating with our MacDill AFB Coalition partners with chapter activities, our Chapter Buddy Check initiative, and supporting the local ROTC/JROTC.

NEVER STOP SERVING!



The Tampa Chapter of the Military Officers Association of America, Inc.

P.O. Box 6383
Tampa, FL 33608-0383



Name _____

Rank _____ Service _____ Status (Active, Retired, Former) _____

Street Address _____

City _____ State _____ Zip Code _____

EMAIL address _____

Phone (HOME or CELL) _____ Date of Birth: Month: _____ Day: _____

Spouse / Emergency Contact: Name _____

Phone _____

MOAA National Member Number _____

If not a MOAA National member, can we set up a Basic membership for you at no cost? **YES** or **NO**

I give my permission: signature: _____

Wartime Service: Please circle applicable information and provide dates of service:

World War II _____ Korean War _____ Vietnam Era: _____ Vietnam (in country) _____

Gulf War (Desert Shield/Storm) _____ Lebanon, Grenada, Panama _____

Iraq/Syria (OIF/New Dawn/OIR) _____ Afghanistan (OEF/ORS/OFS) _____

OR check No service during any of these periods of time _____

Tampa Chapter Annual Dues: \$30.00; ----- No fee for Active Duty or Surviving Spouses.-----

You may bring the completed form to any Chapter event, or you can mail it with your check (payable to **MOAA Tampa Chapter**) to: **Matt Mularoni, C/O MOAA Tampa, PO Box 6383, Tampa, FL 33608-0383.**

Email questions to: membership@moaatampa.org

*** The Chapter has my permission to list only my name and rank as a new member in our Chapter Newsletter, *The Retrospect*". **YES** _____ **No** _____

TAMPA CHAPTER HACKERS OPEN GOLF TOURNAMENT

12-13 SEPTEMBER 2025





Military Officers Association of America (MOAA) Tampa Chapter invites you to the "Hackers Open" two-day golf scramble tournament located at Walt Disney World. Huge cash prizes for lousy golfers. Golfers of all abilities are competitive. Three divisions: Ringers - Duffers - Hackers.



Play both iconic Walt Disney courses - the Palm & Magnolia! Open to all active/retired military, civil servants, and patriots. Your entry fee includes two rounds of golf, cart use, a goodie bag, Friday night's heavy hors d'oeuvres and Saturday's lunch meal, CASH contests & more. All skill levels welcome! Accommodations available at the Shades of Green Resort which is located just steps away from Disney's Palm and Magnolia golf courses. See reverse side for booking details.

Golf Schedule:

Friday,
12 September 2025
Shotgun start at 2:30pm (T)

Saturday, 13
September 2025
Shotgun start at 8:00am (T)

Golf Fees:

Before 1 July 2025
Single Player - \$375
Four-person Team - \$1420

After 1 July 2025
Single Player - \$400
Four-person Team - \$1500

For general inquiries, registration or sponsorship information contact:
Charles Dalcourt at charles.j.dalcourt@gmail.com or text 254-383-1796 or
Steve Hubbell at krewe69shamrock@yahoo.com or text 813-785-6074

The MOAA Tampa Chapter is a Five-Star organization dedicated to supporting MOAA's primary purpose: To maintain a strong national defense and to ensure our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors. We are a 501(c)(19) organization. As such, your donations to this organization are tax deductible.

www.moaatampa.org



SCAN QR CODE FOR REGISTRATION AND PAYMENTS

SUPPORT

This inaugural golf tournament at Walt Disney World serves as our principle fundraising event for 2025. As such, it provides vital support for our numerous outreach programs:

SCHOLARSHIPS
(UNIVERSITY AND VOCATIONAL/TECHNICAL)
TRANSITION SEMINARS
JROTC PROGRAMS
VETERANS AFFAIRS
NATIONAL GUARD AND RESERVE OUTREACH
HOMELESS VETERANS PROGRAM
GOLD STAR FAMILY OUTREACH

Beyond event and activity sponsors, we are also seeking donations to cover event expenses related to special support requirements. These include the costs for entertainment, a photographer, and meals for the JROTC Color Guard. Any amount of support is greatly appreciated. We also welcome your donation of items or services for our raffle or auction.

If you are unable to attend the tournament, we humbly ask you consider an online donation to Tampa Chapter. See the link in the payment section.

We are seeking Tournament Sponsors that will donate \$15,000 in support of our mission. We are trusting that others will give \$2500, \$5000, \$10,000 or more to enable our sustained outreach efforts. In appreciation of your anticipated donation, we offer our sponsors a comprehensive selection of deliverables that will align with your marketing objectives.

PAYMENT METHODS

We've made it easier than ever to handle your event registration, sponsorship commitments, and donations! To make a secure and seamless payment, simply use the link or QR code below. This will take you directly to the payment page where you can complete your registration or make contributions to support the event.

Click here to access the payment page:
<https://my.cheddarp.com/c/golftournament-41746/items?cart>



We also accept payment by check or money order. If paying by check or money order, please mail your payment to:

MOAA Tampa Chapter
ATTN: Golf Tournament
8106 Condon Street, # 6383
Tampa, FL 33621

Whether you're registering as a participant, confirming your sponsorship, or making a donation, the process is quick and simple.

PAYMENT DIRECTIONS

★ Once at the website, select the "Enter Amount" button

★ A new page will open where you will enter the amount you are paying, then fill in your name, phone number, and email address

★ If registering a team, please be sure to provide the following information for all four players:

- ★ Full Name
- ★ Email Address
- ★ Phone Number
- ★ Handicap

All details are required to complete the registration process.

★ If you are registering and paying as an individual, please enter "I" in the message field and include your handicap.

If you desire your donation to support a specific aspect of the golf event and activities, our outreach programs, or JROTC meals, please state so in the message box when checking out.

We appreciate your support and look forward to a successful tournament!

RESERVATIONS

We've secured the perfect place to stay for the tournament—**Shades of Green Resort**, located just steps away from Disney's Palm and Magnolia golf courses.

This Department of Defense property, one of only five Armed Forces Recreation Centers (AFRC), offers a limited number of rooms available from September 11-13, 2025. Rooms are double queen and accommodate up to two adults and three children.

BOOKING YOUR ROOM:
Group Name: MOAA Tampa Golf Events
Group Code: 2025MOAA
Group Arrival Date: 09/11/25
Group Departure Date: 09/14/25 **Reservations must be made by: Monday, July 14th, 2025**

To book your stay, follow these simple steps:

- ★ Visit www.shadesofgreen.org.
- ★ Click the "Book Now" icon.
- ★ Enter your Arrival and Departure dates (within the event dates).
- ★ Select the number of Adults and Children.
- ★ Click "Advance Search."
- ★ Enter Group Code and apply. (**Group Code: 2025MOAA**)
- ★ Confirm available rooms for the event.
- ★ Complete guest information and click "Confirm Reservation."

A credit card is required to hold your reservation. Cancellations must be made at least 14 days in advance to avoid a one-night deposit forfeiture.

For phone bookings, call (888) 593-2242 Monday-Friday

www.moaatampa.org

HACKERS OPEN GOLF TOURNAMENT

SEPTEMBER 12-13, 2025



THANKS TO OUR SPONSORS



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Proverbs 3:5-6







Mazda of Clearwater



Serving The Trucking Industry Since 1943
Family Owned and Operated
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Creating a better you





Thriving After Military Service Transitioning Event

WHY? There are several events for transitioning military members, BUT none quite like this! Typical transition events and services focus on job placement, resume development, interview skills, etc. Our event goes a completely different direction...

- We focus on family, community, education, and resilience with engaging and insightful guest speakers;
- We share unique insights on healthcare, legal imperatives, finances, and other areas that help military members support themselves and their families in a positive, impactful, and long-term manner; and
- We expose you to many different ways to enjoy the opportunities available if you put down real and lasting roots in our Tampa community.

What are people saying about this event:

"Extremely valuable! I'm in the middle of my transition now and this was the only venue I've seen that covers these topics."

"This was an amazing day; so much info that I didn't get from my Base."

"Love the energy and purpose!"

TO REGISTER, EMAIL KILEY STINSON: secretary@moaatampa.org

**Space is limited and personal masking is optional for this event.

Hosted at the
FIVE Labs Conference Center
4115 W Spruce St., Tampa
Thursday, 18 September, 2025
6:30 pm - 8:30 pm

FREE & OPEN TO ALL RANKS
Complimentary hot
hors d'oeuvres and drinks!





CHAPLAIN’S CORNER



I change my mobile phone’s ringtone throughout the year based on upcoming events. April for example, is “Augusta” (the Masters theme song; the tournament is always played on the second weekend in April), June is the “Army Song” (June 14th is the Army’s Birthday), and September is Earth, Wind & Fire’s “September” (upbeat tune with the opening line: “Do you remember, the 21st night of September?”)

With that opening line in mind, think of September as a month to remember. On Labor Day, for instance, we remember the value of hard work and those who work on our behalf: convenience store clerks, bankers, construction crews, medical staff, and the list goes on. On Labor Day, take a moment and reflect on all the people who made your morning coffee or tea possible: growers, harvesters, truckers, packers, grocers, or servers.

Almighty God, you have so linked our lives one with another that all we do affects, for good or ill, all other lives: So guide us in the work we do, that we may do it not for self alone, but for the common good; and, as we seek a proper return for our own labor, make us mindful of the rightful aspirations of other workers, and arouse our concern for those who are out of work; through Jesus Christ our Lord, who lives and reigns with you and the Holy Spirit, one God, for ever and ever. Amen.

(Source: *The Book of Common Prayer* 1979)

September 11th is a solemn time to remember and honor all who died in New York City, Shanksville, PA, and Arlington, VA on 9/11/2001. The VA and most VFW and American Legion posts will offer ceremonies and observances to mark the day.

Eternal God, as we remember the events of September 11, 2001, we give thanks for all those in law enforcement, the armed services, and emergency services of our nation who showed the greatest love by laying down their lives for others. As we remember their service and sacrifice on this day, keep

us mindful of all those for whom this day is a burden, and send your spirit of comfort to them. Be present with all the women and men serving in law enforcement, the armed services, and emergency services today, and let them live for the peace known only from you. Help us to be worthy of their legacy, and keep us mindful of their service, that in all things we may live our lives in praise and thanksgiving to you; for yours is the kingdom, and the power, and the glory, now and forever. Amen.

(Adapted from a prayer for “Those who have given their lives” in the *Evangelical Lutheran Worship Prayer Book for the Armed Services* 2013)

September 15th marks National POW/MIA Recognition Day. Established in 1979, the National POW/MIA Recognition Day – and the various ceremonies around the country - share the common purpose of honoring those who were held captive and returned, as well as those who remain missing.

*Almighty God, the author of peace, whose boundless love reaches beyond out limited vision, and who holds all thy children in tender compassion and concern, we pray for those men and women listed as “Missing in Action”. *Give especially to their families and loved ones the assurance that none are ever missing in thy sight but held forever in the safety of thy love. *So, we would pray that the day will come when peace will always prevail so that no more loved ones need ever again be listed as MISSING IN ACTION. *By the love that undergirds our lives, and by thy grace that gives us courage and strength we raise this prayer. Amen.*

(Source: Vietnam Veterans of America 333 September 6, 2025, <https://www.vva333.org/prayer>)

September: a month to pause, reflect, and remember.

Anthony P. “Tony” Clark
Colonel, US Army Chaplain Corps, Retired

CONGRATULATIONS TO THE AUGUST LUNCHEON RAFFLE WINNERS!

—Photo credit: Ben Ritter



Congratulations to LTC David Zallo, USA RET! Lt Col Barbara Brotherton, USAF RET on the left and LTC Paula Stewart, USA RET on the right.

The August luncheon raffle items were painted and donated by Army Sergeant Billy G. Gudzak, who was a medic and now a quadriplegic. He and his parents are friends of Paula Stewart and all attend St. Andrew’s Episcopal Church in Tampa.

Congratulations to RADM Dan May, USCG RET! Lt Col Barbara Brotherton, USAF RET on the left and LTC Paula Stewart, USA RET on the right.



HAVE YOU VISITED OUR WEBSITE AND ‘LIKED’ OUR FACEBOOK PAGE?

WWW.MOAAATAMPA.ORG and Facebook: [MOAA Tampa Chapter](https://www.facebook.com/moaa.tampa)

The MOAA Tampa website is a comprehensive and valuable tool that you can use to make the most of your MOAA Membership. Some of the things you can find on our website include:

- Events Calendar: We have a new “Events” page where you will find an updated calendar, displaying our upcoming MOAA events. Click on our [Events Page](#) to check it out!
- Photo Gallery of Events: This is our photo gallery, where you will see all of the photos during our luncheons, special meetings, conventions and more! If you’ve had your picture taken at our events, you can likely find it by scrolling through our [Photo Gallery](#)!

- Newsletters: Here you will find the latest volume of *The Retrospect*, our award winning Tampa Chapter Newsletter. You can also access archived versions of *The Retrospect* for reference and research. In addition, you can find archived versions of the Military Spouse Newsletter, which has been merged into *The Retrospect* starting in August 2019. Visit [The Retrospect](#) page to read on!
- Member Directory: You can access an electronic version of our Member Directory on our website. The list is password protected for safety of our private information, but MOAA Tampa Chapter Members can be provided the pass-word to access. You can also download an Excel version of the list once permitted into the page. Check out the [Member Directory](#) now!

Facebook: Visit us on Facebook at “[MOAA Tampa Chapter](#)” where you can scroll through our photo albums, like and share our posts, and stay up to date on Tampa Chapter news and events.

Check out our NEW Instagram account!
https://www.instagram.com/moaa_tampa/

THE TAMPA CHAPTER RATED FIVE STARS 2003, 2005-2010, 2012-2017, 2019-2024

5 Star MOAA Chapter
2003 • 2005 - 2010
2012 - 2017 • 2019 - 2024

TAMPA
MOAA

2020 - 2024 Recipient of the
5 Star Col. Marvin J. Harris
Communications Award

Military Officers Association of America

“NEVER STOP SERVING”