

MESSAGE FROM THE PRESIDENT: STEVE POULIN ADM USCG RET

GREETINGS!



We commemorated Memorial Day on May 25th. Memorial Day is one of the most important days of the year. I hope all of us had an opportunity to pause and remember those who gave the last full measure of devotion in service of our great Nation. Communities across the country honored those who died answering the call to support and defend the Constitution. Wreaths were laid, flags were raised, prayers for comfort and peace were offered, Taps was sounded, and stories were told. Each of us remember those we knew who made the ultimate sacrifice. Memorial Day observances are solemn events of remembrance but also should cause us to reflect on our continuing call to support and advocate for our veterans, military members, and their families. It is certainly our call and mission at the Tampa Chapter. I sincerely thank you for being proud advocates for our armed forces and veterans.

Your Board of Directors is working hard to ensure our Chapter continues to thrive. We need your help and ideas. We likely will send out future surveys to get your input on ways to expand our value proposition, brand awareness, and membership. We want to offer value to you as members. We are doing this in two key ways. The first is to develop opportunities to serve through our Chapter in ways that distinguish us from other veterans organizations. As an example, my message last month highlighted how we each could engage in Advocacy in Action to champion MOAA's four legislative priorities for 2026. We also are looking at the potential of holding virtual events to allow those who cannot attend the monthly lunches to connect better with the Chapter and enhance our impact. Additionally, we are working to strengthen our linkage with the Hillsborough Veterans Council to provide additional ideas and opportunities to enhance our brand and scope of impact.

The second and more immediate key way we are increasing value is to bring in distinguished speakers to enrich our monthly lunches. Those who attended the May luncheon had an opportunity to hear LTC Joe Gollash, USA (Ret) provide a summary of MOAA's 8 virtual chapters. Joe is the President of the Council of Virtual Chapters and President of the Nursing Virtual Chapter. These virtual chapters allow affiliated national membership while retaining the ability of membership in geographic chapters. Joe emphasized that virtual chapter membership is free and that MOAA National provides some financial support to assist with websites and newsletters.

In June, we have a special lunch event planned. CAPT Frank "Tank" Michael, USN (Ret) will be joining us as the guest speaker. Tank had an incredible Navy career and also has extensive nonprofit experience. Tank currently is the Senior Director for MOAA Affiliated Councils and Chapters. His responsibilities include direct support of MOAA's robust nationwide network of more than 400 active and engaged affiliates as they influence legislation, serve their local communities in impactful ways, grow membership at the local and national levels, and increase MOAA brand awareness nationwide. He coordinates with senior headquarters staff, as well as national oversight committee and board leadership, to improve and support the vibrancy and effectiveness of MOAA's affiliate network. In addition to speaking at the lunch, Tank will present a prestigious National Leadership Award to one of our members. Please plan to attend to support the chapter and to join in celebration of the award presentation!

I appreciate that the summer months are almost upon us. Many members travel to spend time with family or escape the heat. Even so, it is important that we have strong attendance at our lunches through the summer to support our guest speakers and to welcome new members. Please remain engaged and active by making our Chapter a priority in your schedules.

Steve Poulin
Admiral (Ret)
U.S. Coast Guard

UPCOMING EVENTS

June 8, 2026
Board of Directors Meeting
Virtual 7 PM – 8 PM

June 11, 2026
Chapter Luncheon
11:30 AM – 12:00 PM Social
12:00 PM – 1:30 PM Lunch
Columbia Restaurant
(see page 8)

Future Events:
MOAA Total Force Conference
National Harbor, MD
February 1-3, 2027
(see page 10)

FCoC Leadership Training & Convention
Rosen Center, Orlando, FL
March 11-14, 2027
www.FLMOAA.org



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

REMINDER:

SUBMISSION DEADLINE
FOR THE JULY 2026
ISSUE IS 20 JUNE 2026

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

New COLA Projections Reflect a Major Increase in Inflation - Projections for the 2027 cost-of-living adjustment (COLA) made to uniformed services retirement checks, Social Security and VA benefits, and other federal payments rose considerably after the May 12 announcement of April's inflation figures. According to a recent national media report, the new numbers indicate an increase between 3.9% and 4.2%. Both estimates are up at least a percentage point from the previous month's projections, and either would be the largest increase since 8.2% was added to checks in 2023.

A higher COLA presents a more tempting target for lawmakers looking for ways to reduce the deficit. MOAA stands ready to stall any such attempts before they start. Preserving this adjustment, and the purchasing power of these benefits, remains a core tenant to MOAA's advocacy work.

Rebuilding the BAH Housing Benefit - As part of last summer's "One Big Beautiful Bill" reconciliation legislation, Congress had authorized \$2.9 billion in supplemental funding for

the Basic Allowance for Housing (BAH), a financial increase for the millions of servicemembers living off base and a long-time MOAA priority to restore the housing allowance to 100%. Although questions remain about how those funds would be spent and how they would be appropriated in future years, MOAA has welcomed the attention to persisting housing challenges for the all-volunteer force, including \$57 billion for facility sustainment, restoration and modernization, which includes remediation or elimination for all substandard unaccompanied housing.

Although the housing allowance adjustment that was targeted to support those living off post, the 2026 BAH tables still reflect the 5% gap in the housing allowance. Although the FY 2027 budget request includes a 6.2% BAH increase over the previous year's request, less the supplemental funding request passed in the reconciliation bill, the 2027 BAH request comes in at a 2.5% decrease in funding when including the supplemental funding in the 2026 BAH figures, suggesting that the new request does not reflect the full 5% BAH restoration.

At the April 29 House budget hearing on the FY 2027 defense budget, Defense Secretary Pete Hegseth pledged to work with Congress to close that gap. Hegseth cited a graduated pay increase for 2027 as part of the Pentagon's plan to ensure servicemember pay keeps pace with living costs in all the communities in which families are asked to serve. That pay increase would include a 7% boost for junior enlisted ranked E-1 to E-5, 6% for those ranked E-6 to O-3, and 5% for those ranked O-4 and up.

MOAA looks forward to working with Congress and the Pentagon to permanently close the gap in BAH funding, ensuring servicemembers and their families receive a full and fair housing allowance that helps to protect them from being disproportionately impacted by shifts in the market.

Supporting Combat-Injured Veterans – Secretary Pete Hegseth weighed in on the Major Richard Star Act during Senate testimonies last month. Long-term efforts to end an unjust pay offset faced by 54,000 combat-injured veterans have made major strides both inside and outside the halls of Congress, a sign of the effectiveness of grassroots efforts championed by MOAA and other advocacy groups. The Major Richard Star Act not only continues to pick up cosponsors – six in the House and one in the Senate in April alone, pushing the combined count above 400 – it has been front and center during key congressional hearings, in state capitals, and in local media. Here's a look at some of the latest promotional efforts:

Key Endorsement Brings More Momentum to Supporting Combat-Injured Veterans – Defense Secretary Pete Hegseth weighed in on the Major Richard Star Act during Senate hearings last month on April 30. Hegseth made it clear with his testimony before the Senate Armed Services Committee where the Pentagon stands on the bill. Quote from the Military Times: "Hegseth Supports Bill Eliminating Offsets for Combat-Disabled Military Retirees."

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Here's a look at some of the latest. At the State Level, accord-

continued on page 2

LEGISLATIVE LOWDOWN cont.

ing to the **Star Act Alliance**, more than a dozen states have introduced resolutions supporting the federal Major Richard Star Act, including California, Iowa, Louisiana, and Pennsylvania – four states that have passed a supportive measure.

MOAA will continue its work to rally congressional and administrative support in the coming months, and to work toward ending the offset via any available legislative channel, which could include adding the substance of the Major Richard Star Act to the annual National Defense Authorization Act and or to other must-pass legislation.

However, at the recommendation of MOAA National, grassroots efforts must continue. As per the 15th Century French Proverb - with an American entrepreneurial *amendment: **All Good Things Come to Them Who Wait - *As Long as Them Who Are Waiting Are Working Very Diligently to Make Good Things Happen.** If you have already written to your

legislator, please do so again to Make Good Things Happen and ensure that they do more than just add their name to the sponsorship list. Our efforts will help MOAA to keep this issue front and center and on top of the priority list for a long-overdue end to this unfair pay practice. If you have questions and would like to speak with the MOAA National Member Service Center, call (800) 234-6622 and ask to speak with a Chapter Affairs Specialist. You may also find the resources that you need at MOAA National's website at: www.moaa.org

Link to the **Major Richard Star Act - H.R. 2102**: <https://www.congress.gov/bill/119th-congress/house-bill/2102>

- Sources:
- (1) MOAA National in Washington, DC - www.moaa.org
 - (2) Legislative Action Center: <https://moaa.quorum.us>

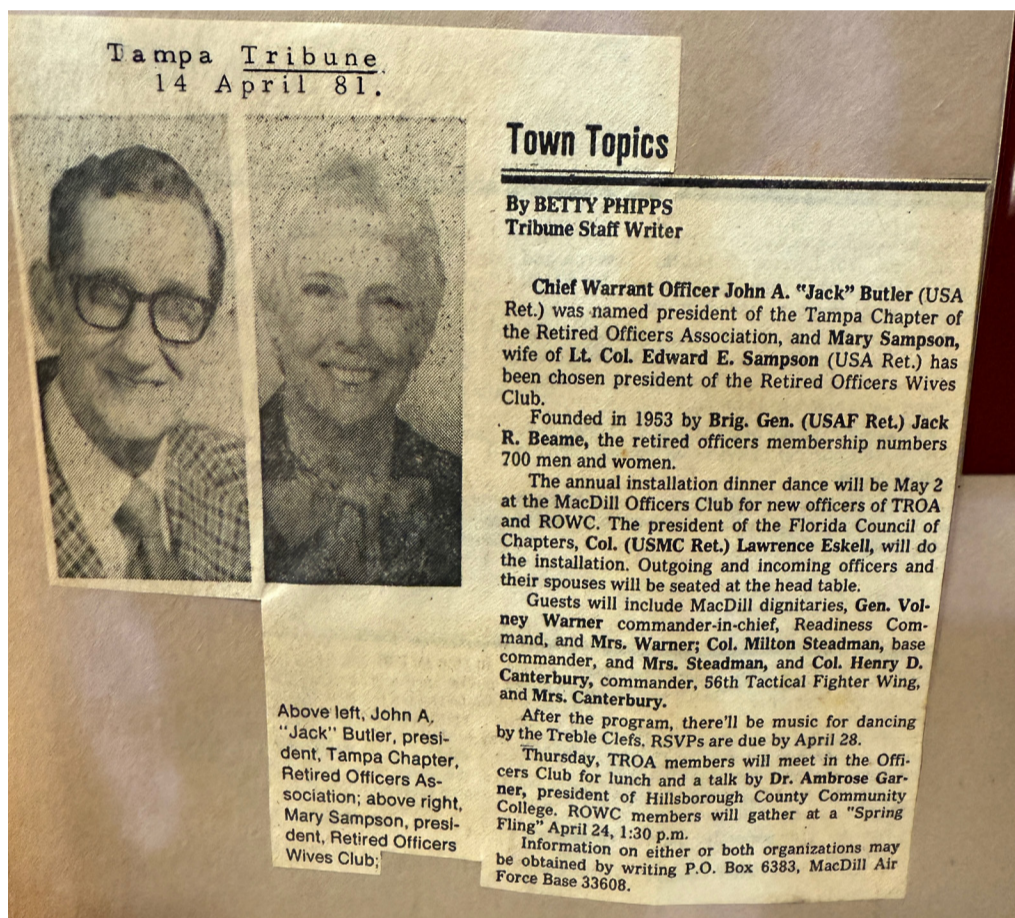
FROM THE ARCHIVES

—AND YOU MAY RECOGNIZE SOME OF OUR MEMBERS

—By Sara Marks, CAPT NC USN (Ret)

Sometimes it helps to know where we came from as we decide where to move next. These are just a few samples of what I found in some of MOAA Tampa's scrapbooks. I noticed the fun parties, great involvement in the local community and possibilities explored. I think we can continue to do the same: have fun, connect with our local community and not let obstacles limit us as a chapter. What do you think?

Ahh yes, did you recognize some of our dear members from our chapter?



May 11, 2006, Tampa Chapter Luncheon

Bob Sawallesh, LTC, USA (Ret)
Public Relations Chairman, Tampa Chapter

Major Howard F. Hall, USMC
Tampa Chapter Member

Mr. Bob Hite
Former USMC
Co-Ancor, Channel 8 Television Station
Tampa, Florida,
Guest Speaker

Captain Robert Silah, USN (Ret)
President, Tampa Chapter



TAMPA CHAPTER MONTHLY Luncheon
MacDill AFB, Florida

Honored Guest Mr. Ben Ritter
Director, Government Relations
Florida Gulf Coast Paralyzed Veterans Association
Capt. Robert J. Silah, USN(Ret), President



CWO Bill Farrow, USA(Ret), outgoing Immediate Past President (left) with President, LTC Jim Griffin, USA(Ret) and Captain Robert Silay, USN(Ret), incoming Immediate Past President.

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



2026 OFFICERS:

- PRESIDENT: STEVE POULIN ADM USCG RET
- VP: CORVELLI MCDANIEL CPT (former) USA
- SECRETARY: DAVID ZALLO LTC USA RET
- TREASURER: LEWIS VANDYKE COL USA RET
- SURVIVING SPOUSE LIAISON: FRANCES CHANCEY LTC USA RET
- IMMEDIATE PAST PRESIDENT: CHARLES DALCOURT COL USA RET

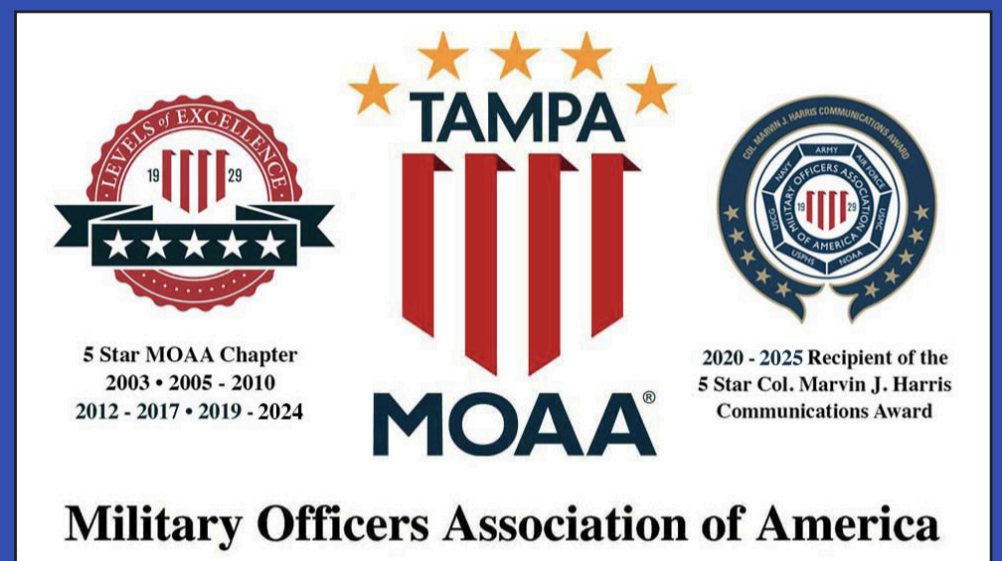
2026 DIRECTORS:

- 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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MEDICAL CORNER

—Submitted by Jeanne Richard, Lt Col USAF (Ret)

More Heart-Related Deaths Occur in Cold, not Hot Weather

Seniors and people with heart problems need to exercise more caution during cold snaps compared to heat waves, a new study says.

Folks are at much greater risk for heart attacks, strokes and other heart health problems during colder weather, researchers reported in the American Journal of Preventive Cardiology.

About 80% of heart-related deaths occur at temperatures under 74 degrees Fahrenheit, researchers found.

Read “the rest of the story” at [HealthDay News](#) (3/31)



Surviving Spouse Corner:

—Submitted by Frances Chancey LTC USA (Ret)



The following major bills are currently being pursued in Congress to eliminate penalties and expand benefits eligibility for surviving military spouses.

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

This bipartisan legislation directly addresses the longstanding “remarriage penalty.” Under current law, surviving spouses generally lose their Dependency and Indemnity Compensation (DIC) and Survivor Benefit Plan (SBP) benefits if they remarry before age 55.

Key Provision: Allows surviving spouses to retain both DoD and VA survivor benefits regardless of the age at which

they remarry.

Track the Bill: The bill's progress can be followed through the Congress.gov bill tracking page.

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

This legislation aims to strengthen monthly DIC benefits for surviving spouses and bring them more in line with other federal survivor compensation programs.

Key Provision: Reduces the required period a veteran must have been rated totally disabled from 10 years to five years in order for surviving spouses to qualify for benefits.

Track the Bill: Legislative text and co-sponsors are available on Congress.gov.

Veterans’ Surviving Spouse Equity Act of 2025 (H.R. 4637)

This bill seeks to align VA survivor eligibility standards more closely with those used by the Social Security Administration.

Key Provision: Allows the VA to recognize a surviving spouse if they continuously lived with the veteran for at least one year prior to the veteran’s death, even without a formal legal or religious marriage.

Track the Bill: Full bill details can be reviewed on Congress.gov.

How to Take Action:

MOAA actively provides resources and advocacy tools for its members. You can learn more about these efforts or contact your lawmakers through MOAA’s [Legislative Action Center](#), or stay connected with fellow survivors through the [Surviving Spouse Resources](#) hub.

JUNE LUNCHEON GUEST SPEAKER:

Capt. Frank J. Michael, USN (Ret) Senior Director, Affiliated Councils & Chapters



As Senior Director, Affiliated Councils & Chapters, Capt. Frank J. Michael, USN (Ret), is responsible for direct support of MOAA’s robust nationwide network of more than 400 active and engaged affiliates as they influence legislation, serve their local communities in impactful ways, grow membership at the local and national levels, and increase MOAA brand awareness nationwide. He coordinates with senior headquarters staff, as well as national oversight committee and board leadership, to improve and support the vibrancy and effectiveness of MOAA’s affiliate network. Michael also provides in-person support to council and chapter activities and events, and plans and organizes quarterly council and chapter leader in-person workshops and other training opportunities.

CAREER HIGHLIGHTS

- Commanded Helicopter Anti-Submarine Squadron Light 47 (HSL 47). Led Navy helicopter relief efforts following the 2004 Indonesian tsunami and Hurricane Katrina.
- Commanded *USS Boxer* (LHD 4). Participated in the 2011 Captain Phillips rescue operation in the Indian Ocean.
- Extensive experience in nonprofit program and volunteer member support.

MOAA’s Military State Report Card and Tax Guide

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

Florida Sales Tax

- Statewide: 6.0%
- Municipalities can levy sales tax of no more than 2.0%.
- Current average sales tax (with local taxes included): 7.0%
- Common Exceptions at State Level:
 - Prescriptions: Exempt
 - Unprepared Foods: Exempt
 - Prepared Foods: 9%
 - Cosmetics and some medical supplies: Exempt
 - Electricity: 6.95%
- Gasoline Tax: 57.80 cents/gallon (Includes all state, local, and federal taxes)
- Diesel Fuel Tax: 64.67 cents/gallon (Includes all state, local, and federal taxes)



ing year cannot increase more than 3% or the Consumer Price Index, whichever is less.

- Servicemembers deployed out of the country: May receive exemption for time deployed equal to percentage of time out of country.
- 65 and Over: Additional exemption of up to \$50,000 available depending on income level and other requirements. Potentially more for long-time owners.
- Widowed/Blind/Totally Disabled: Exemption of assessed value of \$5,000.
- Disabled Veterans/Surviving Spouses: Partial (\$5,000) or total exemption available based on disability pay and other requirements. \$5,000 reduction for disabled veterans available if disability rating is at least 10%. If 100% disability rating or confined to a wheelchair and received specially adapted housing, 100% exempt.
 - 65 and Over Disabled Veteran: Discount of assessed value equal to percentage of disability rating
- Surviving Spouse of First Responder: Total exemption available if meet certain requirements

□ Personal Property Tax: Yes. Rates and exemptions vary.

Personal Income Tax

- Florida has no personal income tax.

Property Tax

- Local municipalities average .79% of the property’s assessed value.
- Assessed value: Fair market value, among other determining factors. Assessed each year.
- Relief programs for:
 - Owner-Occupied: A reduction of up to \$50,000 available based on meeting requirements. Active military may rent property without losing their homestead exemption.
 - Save Our Homes Program: After the first year a home receives the homestead exemption, its assessed value for each follow-

Inheritance & Estate Taxes: None

Department of Revenue website: www.floridarevenue.com

Sources:
<https://www.moaa.org/content/state-report-card/statereportcard/>
<https://www.moaa.org/content/state-report-card/florida/>

May Luncheon Photos

Photo Credit: Sara Marks and Timothy Mckee



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



It's June already! Many of our children and grandchildren and friends children and grandchildren are graduating from high school and college whether last month or this June, so I know it's been a busy and happy time. Of course, many of us are preparing for summer travel. I know that I am. I look forward to seeing everyone at the June luncheon and hearing about your upcoming plans.

It is a pleasure to highlight our June luncheon guest speaker, CAPT Frank "Tank" Michael, USN (Ret) in this edition of *The Retrospect*. He's currently MOAA's Senior Director, Affiliated Councils & Chapters. He will also present one of our chapter members a MOAA National level award. LTC Joseph Gollash, USA (Ret), President of the MOAA Council of Virtual Chapters presented at last month's luncheon. It was an informative update on how the virtual chapters were formed in MOAA with the unexpected impact of increasing geographic chapter membership. Technology can work to bring us together, but we still need and benefit from in person connection. I'd also like to thank Timothy Mckee for assisting me with taking photos at the May luncheon.

There are a couple of articles highlighting our chapter's involvement with the community. Last month Carol Zieres participated in presenting a Strawberry Crest High School JROTC cadet a MOAA Medal and represented our chapter at a Memorial Day Wreath laying ceremony. Thank you to Tony Clark for his inspirational contribution to the Chaplain's Corner. I'm also pleased to share some of our past luncheon photos and some news and photos from our chapter archives. Due to copyright issues, I'm not able to publish many articles without permission but have five links to several articles that I hope you'll take the time to "click" the links and read. I hope that you'll find all the articles and links interesting and informative.

Chapter Members, this is your newsletter and your chapter so please share your talent and the leadership you displayed while on active duty and help MOAA Tampa Chapter continue to lead the way to a promising and adventurous future, especially for our JROTC students who look to us

for our leadership and all we serve with scholarship funding and for supporting each other during and after our active duty service time.

Know your MOAA Tampa Leadership is working hard to keep our chapter involved in our many endeavors, and that we need each and every one of you to help our chapter continue its vibrant programs. Will you be the leaders to help MOAA Tampa? We still need assistants for the Treasurer, Buddy Calls, Newsletter, and Luncheon Reservations. Additional positions include Website Content Editor and Speaker Coordinator to name a few positions. You can contact me as the Director for Communications via email: 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. Please send your stories to my MOAA Tampa email: coms@moaatampa.org.

Finally, as the summer season begins and we ramp up celebrating our nation's 250th birthday, I'd like to wish each of you safe travels and the making of many wonderful memories with your family and friends.

"Duty, honor, country. Those three hallowed words reverently dictate what you ought to be, what you can be, what you will be." – Douglas McArthur

"This is your democracy. Make it. Protect it. Pass it on." – Thurgood Marshall

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.

AMERICAN LEAGION USS TAMPA POST 5 MEMORIAL DAY WREATH LAYING CEREMONY

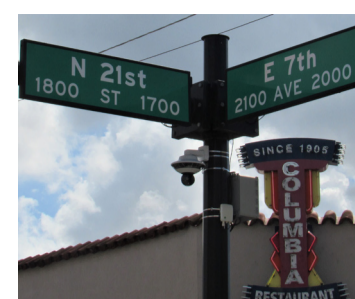
—Submitted by Carol Zieres, COL USA (Ret) —Photo credit: Carol Zieres

Memorial Day ceremony held May 25, 2026, at the American Legion USS Tampa Post 5 cemetery where I represented MOAA Tampa Chapter in placing a wreath in the Veteran's cemetery. Two Honor guard teams: Sons of the American Revolution and Jefferson High School were in attendance. The Keynote speaker was Brigadier General James Blejski, USSOCOM Director of Intelligence.





JUNE LUNCHEON MEETING



EVENT: Chapter Monthly Luncheon Meeting

DATE: Thursday, 11 June **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 June. Call 321-258-7388 OR via email to LunchReservations@moaatampa.org. Reservations are limited to 60. A Reservation Made is a Reservation Paid.

CANCELLATIONS: Cancellations must be made by NOON Monday, 8 June, by calling 321-258-7388 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.

Guest Speaker: Frank “Tank” Michael, CAPT US Navy (Ret) from MOAA National, Senior Director, Affiliated Councils

MENU: 1905 Salad, Cuban Bread and butter, Roast Pork, Arroz con Pollo, Platanos Maduros, Seasonal Fresh Vegetables, Yellow Rice, Coffee, Iced Tea, Soft Drinks and a Celebration Cake for the Army

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 321-258-7388 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 LTC David Zallo, USA (Ret), Sick Call Chairman via email 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.

Florida Veteran’s Benefit Guide for 2025 Link:

<https://www.flipsnack.com/qcausamagazine/fdva-benefits-guide-2025/full-view.html>

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

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: 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 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 JUNE

- | | |
|-------------------------|-----------------------------------|
| PTSD Awareness Month | 8-14 National Flag Week |
| 6 D-Day | 19 Juneteenth |
| 12 Women’s Veterans Day | 21 Father’s Day |
| 14 Army Birthday | 23 Coast Guard Auxiliary Birthday |
| 14 Flag Day | 27 PTSD Awareness Day |

Sick Call: Ben Ritter

Welcome New Members

LCDR Ricardo Foster, USN (Ret) | LTC Berton Newbill, USA (Ret)



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



WANT TO ADVERTISE IN THE RETROSPECT OR KNOW A BUSINESS THAT DOES?!

Annual Subscription Costs:
Half Page Ad: \$1000
Quarter Page Ad: \$500 • 1/8 Page Ad: \$250

E-Mail: coms@moaatampa.org

Coalition Corner



Dear MOAA members,

I am privileged to assume the role of Coalition Chairman within the multinational environment of CENTCOM, working alongside a diverse and highly capable group of international partners. This team reflects a strong and enduring commitment to cooperation, bringing together a wide range of perspectives and experience in pursuit of shared objectives. Its strength lies in the ability of partners to adapt to evolving challenges and remain focused on shared outcomes.

Throughout my career, I have served in a variety of roles across joint and multinational environments, working closely with international partners in complex and dynamic settings. These experiences

have reinforced the importance of collaboration, professionalism, and a practical understanding of how coalition environments operate. I have greatly valued the opportunity to work within multinational teams and contribute to shared efforts alongside international partners.

The coalition already benefits from established relationships, strong coordination mechanisms, and a shared commitment to working together. As a result, we are well positioned to sustain its effectiveness and continue delivering meaningful contributions in the future.

I look forward to engaging with MOAA members and sincerely appreciate the warm welcome that has already been extended to both myself and my colleagues.

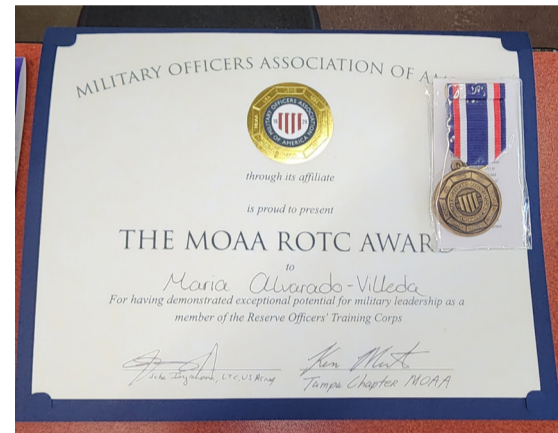
Group Captain Trent Harris, CSM
Chairman of the Coalition and Australian Senior National Representative

MOAA MEDAL PRESENTED BY COL CAROL ZIERES, USA (RET)

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



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The Retrospect is published monthly by the Tampa Chapter of the Military Officers' Association of America (MOAA), P.O. Box 6383, Tampa, FL 33608-0383. The MOAA Tampa Chapter is a 501-C-(19) tax exempt veterans' organization not associated with the Department of Defense. The views expressed in individually signed articles do not necessarily reflect Chapter policy.

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	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.

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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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Articles of Interest Found on the Web

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



Thank the gods of War D-Day success hinges on weather forecast pressure
<https://www.navytimes.com/veterans/military-history/2026/05/22/thank-the-gods-of-war-d-day-success-hinges-on-weather-forecast-in-pressure/>

The Pentagon wants to improve medical care for wounded military dogs
<https://www.armytimes.com/news/your-military/2026/05/26/the-pentagon-wants-to-improve-medical-care-for-wounded-military-dogs/>

Medal of Honor Monday Army PVT Henry Johnson
<https://www.war.gov/News/Feature-Stories/Story/Article/4487405/medal-of-honor-monday-army-pvt-henry-johnson/>

Special Ops Conference discusses optimizing human performance
<https://www.war.gov/News/News-Stories/Article/Article/4498839/special-ops-conference-discusses-optimizing-human-performance/>

Digital Parenting Protects Childhood Screen Time Matters
<https://www.newsmax.com/specials/digitalparenting-protectchildhood-screentimematters/2026/03/06/id/1248567/>

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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



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

Spouse / Emergency Contact: Name _____

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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 _____

CHAPLAIN'S CORNER



My new job includes significant travel all around Greater Tampa Bay and audiobooks are my new best friend. My most recent listen was *Four Hours of Fury: The Untold Story of World War II's Largest Airborne Invasion and the Final Push into Nazi Germany* by James Fenelon.

I learned about the work of the paratroopers from the U.S. Army's 17th Airborne (I was very familiar with the legendary 82nd Airborne and 101st Airborne in WWII) and the British 6th Airborne Division, as well as thousands of glider pilots, "glider riders," troop transport and glider tug crews involved in Opera-

tion Varsity.

The book recounts the rigors of airborne training and jump preparation - on the ground and in the air - and listening to the narrative brought back memories of the U.S. Army Airborne School at Ft. Benning, Georgia and my two assignments (one enlisted, one as a chaplain) with 20th Special Forces Group (Airborne).

The book also reminded me of an adaptation of the standard jump commands that can serve as a devotional or spiritual checklist for us. I was introduced to the St. Michael's Jump Commands (St. Michael is the Patron Saint of Paratroopers) at jump school by our training battalion chaplain who completed every training jump with us. (You can find The St. Michael's Jump Commands at <https://livinginthepeacezone.blogspot.com/2017/03/in-god-we-trust.html>)

Roughly ten minutes before the aircraft is over the drop zone, the jumpmaster calls out "Get Ready!" and St. Michael's Jump Commands encourage us to be "always spiritually fit before my Maker."

As jumpers are told to "Stand Up!" we can "make a decision to maintain high moral standards in spite of what others say" in our daily life and work.

Jumpers then "Hook Up!" by securing their static lines to a steel cable in the aircraft. The St. Michael's Jump Commands exhort us to "maintain a direct line of communication with my God through personal prayer and the sacraments."

"Check Static Line!" directs paratroopers to ensure their static line is securely fastened to the cable and prompts us to "make a daily check of my attitudes and relationships with others."

Jumpers then "Check Equipment!", especially the static line of the jumper in front of you, and St. Michael's Jump Commands urges us to "take a personal inventory of my weakness and faults and try to amend them."

As jumpers "Sound Off For Equipment Check!" from the last jumper to the first jumper and on to the jumpmaster, I can "share my faith with others by word and example."

A jumpmaster's penultimate command is "Stand In The Door" for a door jump or "Stand By!" for a ramp jump. For us in our daily life and work, we can "determine to face bravely whatever test life gives to me."

As the jump light shifts from red to green, the jumpmaster yells "Go!" and paratroopers exit the aircraft for their earthly descent. With The St. Michael's Jump Commands in mind, we can take that step out the door or off the ramp each day and "firm in my resolutions to serve God and country as both would expect me to do."

Colonel Tony Clark
US Army Chaplain Corps, Retired
Chaplain, MOAA Florida Council of Chapters

SPRING CLEAN YOUR FINANCES

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

Author: USAA Educational Foundation

Birds singing, flowers blooming, spring is here. It is the perfect time for fresh starts, and your finances can be one of them. If you're ready to begin, take these seven steps to do a little financial spring cleaning. Even if you can only tackle one at a time, each step can lead to greater financial security and peace of mind.

YOUR FINANCIAL SPRING-CLEANING CHECKLIST

Have a financial game plan. Life now may be very different than what you expected before your loss. Think about how your financial goals have changed. Build a plan that starts with where you are today and provides a road map to where you want to go.

Spend less than you bring in. Track money coming in and going out to understand your new baseline. Consider changes to your income and expenses, and any benefits you may be receiving. Use the USAA Educational Foundation Budget Builder to get started.

Save for emergencies. When you're able, setting a little money aside each month for unexpected expenses, like home and car repairs, can ease day-to-day stress and provide peace of mind as you move forward after your loss. Over time, try to build up three to six months of living expenses in a separate, easily accessible account.

Use debt responsibly. A strong credit reputation can help you achieve your financial goals,

but too much debt can cause stress and strain your budget. Learn more about building credit to help support your finances. If one of your goals is to pay off debt, check out the USAA Educational Foundation Debt Destroyer tool to develop a customized plan based on your situation. You'll learn how quickly you can pay off debt and how much you could save with the avalanche and snowball methods.

Protect your life, loved ones, and possessions. Insurance helps protect your health, life, property, and your loved ones' futures. Review your current policies to determine if more or less coverage is needed, and if beneficiary and policyholder designations align with your current needs.

Invest for your future. Your plans and goals may be changing; how could this impact your future needs? Planning for the future might mean adjusting how you are saving for retirement or investing in your education. Choose steps that support your long-term goals, and go at your own pace.

Prepare your legal documents. Estate planning helps your loved ones navigate the difficult time after your death without extra confusion, conflict, or cost. Protect those you love by preparing key legal documents, like a will, power of attorney, advance medical directive, trust, and letter of instruction.

—PHOTOS: USAAED; iStock

Source: <https://www.taps.org/stories/2026/spring-clean-your-finances/>



HAVE YOU VISITED OUR WEBSITE AND 'LIKED' OUR FACEBOOK PAGE?

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

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, 2019-2025

Military Officers Association of America

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