

MESSAGE FROM THE PRESIDENT: STEVE POULIN ADM USCG RET

GREETINGS!



I hope everyone gets a chance to celebrate the 250th anniversary of our great nation on July 4th. The American experience is extraordinary in the context of human history. The ideals espoused in the Declaration of Independence and captured in the U.S. Constitution are as vibrant today as ever. The rights and freedoms enumerated in these founding documents, and thus the nation's security, are guaranteed by the selfless sacrifice of men and women committed to the ideals of liberty, freedom, and justice. These ideals are what call us to advocate for veterans, servicemembers,

and their families to ensure they have the tools, benefits, and support needed to answer the nation's call. You can continue to support MOAA's mission by registering at the Legislative Action Center to ensure your voice is heard by our elected officials. It is easy to do, and here is a Legislative Action Center link to a very good "how to" video that should make it even more seamless: <https://youtu.be/CQdqzUPnQ>

We had a great June lunch meeting. We were honored to be joined by CAPT Frank "Tank" Michael, USN (Ret), who currently serves as MOAA National's Senior Director, Council and Chapters, and CAPT Tony LaVecchia, USN (Ret) current President, Florida Council of Chapters (FCoC). Tank and Tony are our advocates with MOAA National and provide support, wise counsel, and recommendations as we energize the Tampa Chapter and expand opportunities for advocacy, outreach, and camaraderie. In particular, Tank shared national trends on membership, chapter support, and future initiatives. Tony shared his priorities for the FCoC and how we can collectively continue to expand the impact of MOAA in Florida. I left lunch energized and optimistic about the Tampa Chapter's future contributions to these efforts. We wrapped up the lunch with Tank formally presenting the Chapter the 2025 MOAA National Communication Awards for our newsletter and website.



I hope to see as many of you as possible at the July lunch. CAPT Corrie Sergent, USCG, who directs Coast Guard operations in the Tampa Bay region—including maritime safety and security, law enforcement, pollution response, and search and rescue—will be the guest speaker. Southwest Florida depends on the marine environment for commerce, recreation, and its marine resources. The presentation will be highly informative and help us better understand the maritime challenges and opportunities in the region.

We are continuing to develop a virtual Chapter meeting for the fall, which will supplement our regular monthly meetings. Attendance at recent lunches has dropped, likely due to summer travel. However, to ensure continuity through the summer, I highly encourage you to attend the lunches for fellowship, professional enrichment, and to hear the latest Chapter initiatives. MOAA is only effective with grassroots commitment, and advocacy starts with active Chapter engagement!

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



UPCOMING EVENTS

July 2, 2026
Board of Directors Meeting
Virtual 7 PM – 8 PM

July 9, 2026
Chapter Luncheon
11:30 AM – 12:00 PM Social
12:00 PM – 1:30 PM Lunch
Columbia Restaurant
([see page 10](#))

Future Events:
MOAA Total Force Conference
National Harbor, MD
February 1-3, 2027
([see page 12](#))

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 AUGUST 2026
ISSUE IS 20 JULY 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

History has proven that popular bipartisan bills in the House and Senate have a good chance of passing in both chambers and becoming law. MOAA recently joined a broad coalition of military, veteran, and family organizations in sending a simple message to lawmakers in the US Congress: "No retired member of the uniformed services should have to wonder whether a government funding lapse will delay the retirement pay that they earned through decades of service."

The above message was included in a June 11 letter from MOAA and nearly two dozen organizations to leaders of the House Armed Services, Energy and Commerce, and Natural Resources committees asking lawmakers to fix this longstanding inequity by adding the bipartisan Pensions for Retired Uniformed Servicemembers Act (H.R. 8732) to the FY 2027 National Defense Authorization Act (NDAA).

Other signatories to the June 11 letter included the Commissioned Officers Association of the U.S. Public Health Service, Iraq and Afghanistan Veterans of America, and Vietnam

Veterans of America. The NOAA Corps Association of Commissioned Officers and the Air Force Sergeants Association recently added their support to the coalition, which seeks parity across services on this critical issue.

For MOAA, this is fundamentally a matter of parity. Men and women who served the nation in uniform should be treated equally when it comes to receiving the retirement benefits they earned. MOAA will continue working alongside coalition partners and congressional champions to secure inclusion of the Pensions for Retired Uniformed Servicemembers Act in this year's defense authorization bill and ensure all retired members of the uniformed services receive the same protection they have earned through their service.

The must-pass FY 2027 National Defense Authorization Act (NDAA) has cleared both the House and Senate Armed Services committees (HASC and SASC), marking an important milestone for servicemembers, retirees, and their families. The Senate released its full bill text on June 16, and MOAA's uniformed service advocates are now digging into the details of this comprehensive legislation. As that analysis gets underway, the SASC's executive summary offers a strong first look at the key provisions that could affect military pay, health care, housing, and other support programs - and where the Senate and House versions still need to be reconciled before the bill reaches the president's desk.

Where the Versions Align:

* **Military CARE Act:** The HASC version has two related provisions. One directs a study on the feasibility of Military CARE Act requirements - specifically, establishing a digital system allowing beneficiaries to report access to care barriers at military treatment facilities (MTFs). The other requires guidance on the process and timeline for beneficiaries and providers to file complaints and report issues related to the TRICARE purchased care system that have not been resolved through

existing channels. The Senate appears to go further by requiring a digital system that will enable TRICARE beneficiaries who receive care at MTFs or under the TRICARE program to electronically file a complaint, raise awareness about an issue, or provide positive feedback relating to that care.

* **MTF Downsize/Realignment Protections:** The House bill directs the Pentagon to reverse planned service reductions at 41 military hospitals and clinics and halts downsizing pending additional review and reporting requirements to Congress. The Senate version requires a certification to Congress of a comprehensive review of any future actions to downsize MTFs no later than one year before the proposed action.

* **Review of Express Scripts/TRICARE Pharmacy Program:** Both the House and Senate direct the comptroller general to conduct an audit or review of Express Scripts and the TRICARE Pharmacy program.

* **Privatized Military Housing Tenant Protections:** Both chambers include provisions prohibiting landlords from requesting that tenants, former tenants, or prospective tenants sign nondisclosure agreements, and expand the channels through which tenants can report housing concerns without fear of retaliation.

* **Impact Aid:** Both versions would authorize \$50 million in supplemental impact aid for schools with significant numbers of military-connected students, along with an additional \$10 million specifically for children with severe disabilities.

* **Non-Medical Counseling Services:** The non-medical counseling program has been critical for military families navigating the unique stresses of service, and both chambers moved to preserve it. The House extends the program's authority

LEGISLATIVE LOWDOWN *cont.*

through Dec. 22, 2029, while the Senate would repeal the time limitation altogether. The commitment to keeping this resource available is clear in both versions.

Where the Versions Diverge:

* **Military Pay Raise:** The House adopts the administration’s tiered approach, proposing a 7% raise for junior enlisted servicemembers at E-5 and below, 6% for midgrade personnel (E-6 to O-3), and 5% for senior ranks. The Senate version includes a 3.6% across-the-board raise – in line with [Employment Cost Index figures](#) used to inform the raise most years – and bolsters quality-of-life programs including health care, childcare, and tuition assistance as part of a broader compensation package.

* **MOLD Act:** For military families who have lived with the consequences of substandard housing conditions, the Senate bill brings welcome news. The Senate included a version of the MOLD Act, [legislation MOAA has actively championed](#) which would establish accountability standards for addressing mold and other hazardous conditions in military housing.

* **Childcare Access — In-Home/Au Pairs:** The House bill expands the in-home childcare financial assistance pilot to include au pairs and establishes a direct payment mechanism for participating families.

* **Pregnancy as a TRICARE Qualifying Life Event:** The House bill includes a five-year pilot program that would treat pregnancy as a qualifying life event for enrollment in TRICARE Select, giving pregnant servicemembers and beneficiaries more flexibility in accessing care.

With floor votes expected in both chambers later this summer, the real negotiations are just beginning. The House is expected to take up its version in early to mid-July, while the Senate is working to complete its floor action before the August recess. MOAA will continue to track the bill’s progress and keep us informed as the bill moves through the legislative process.

Update on the Major Richard Star Act - H.R. 2102 and S. 1032. Waiting is not an option to support tens of thousands of combat-wounded veterans. MOAA joined members of Congress and fellow veteran service organizations on June 4 at the U.S. Capitol in support of the Major Richard Star, bipartisan legislation which would end an injustice faced by our combat-wounded

warriors. During the event, Jen Goodale, Marine veteran and MOAA’s director of Government Relations for Veteran and Retired Affairs commented: “These veterans deserve action. No more words, no more delays. We’re calling upon lawmakers to move a bill to address this injustice through Congress this session.”

A discharge petition was introduced that would force the bill out of committee and to a floor vote of the full House. The petition requires 218 signatures to succeed; it had 213 as of June 9. The Star Act itself had 334 cosponsors in the House and 79 in the Senate as of June 8, demonstrating widespread bipartisan support. Unfortunately, a June 9 attempt to move the bill forward in the Senate via unanimous consent was derailed by an objection. It marks the third such move during this congressional session.

MOAA is encouraged by the growing momentum behind multiple efforts to advance the Richard Star Act, including ongoing discussions with key congressional committees, the discharge petition, and continued engagement with lawmakers and Pentagon officials on potential legislative pathways. While there are different views on the best path forward, MOAA believes that the only unacceptable outcome is allowing the 119th Congress to adjourn without finally ending this unjust offset for combat-injured veterans.

If passed, the bill - often described as a “wounded veteran tax” - would benefit about 59,000 medically retired veterans who were wounded in combat. These combat-injured veterans are subject to a cost-saving offset where their retirement pay is reduced for every dollar of VA disability received.

MOAA stands with fellow veterans groups, including Veterans of Foreign Wars and the Wounded Warrior Project, who realize there may not be another moment with this level of momentum. Waiting simply isn’t an option, not for tens of thousands of combat-injured veterans and not for future generations who deserve to know our nation will honor its commitment to provide for those who serve and sacrifice.

References:

- (1) www.moaa.org
- (2) www.moaa.quorum.us
- (3) <https://www.moaa.org/content/publications-and-media/news-articles/news-listing/?cat=107>

JULY LUNCHEON GUEST SPEAKER CAPTAIN COURTNEY SERGENT, USCG Commander, U.s. Coast Guard Sector St. Petersburg



Captain Courtney “Corrie” Sergent assumed the duties of Commander, U.S. Coast Guard Sector St. Petersburg in June 2025. She also serves as Captain of the Port, Officer in Charge, Marine Inspection, Search and Rescue Mission Coordinator, Federal On-Scene Coordinator and Federal Maritime Security Coordinator while directing Coast Guard operations along the West Coast of Florida and throughout the Tampa Bay region.

Sector St. Petersburg is comprised of 2,700 Active Duty, Reserve, Civilian, and Auxiliary personnel as well as 12 multi-mission units, including five boat stations, four cutters, and an Aids to Navigation team. Prior to this assignment, Captain Sergent served as the Deputy Sector Commander and Response Department Head at Sector North Carolina from July 2020 to May 2025.

Captain Sergent graduated from the U.S. Coast Guard Academy in 2004 with a Bachelor of Science degree in Marine and Environmental Science. Her first assignment was as a Deck Watch Officer on USCGC ACTIVE (WMEC-618), homeported in Port Angeles, WA. In 2006, she reported to USCG Headquarters in Washington, DC and served as a maritime law enforcement expert in the Office of Law Enforcement. From 2009 to 2012, Captain Sergent served as a Command Duty Officer at Sector Puget Sound. Captain Sergent studied ocean law and policy and earned a Master of Marine Affairs degree from the University of Washington in 2014.

Following graduate school, she was assigned to District Seventeen in Juneau, Alaska from 2014 to 2018 as the Domestic Fisheries Law Enforcement Section Chief, directing federal fisheries law enforcement operations in the U.S. Exclusive Economic Zone surrounding Alaska. From 2018 to 2020, Captain Sergent served as the Chief of Enforcement at Sector Mobile, Alabama managing the execution of all law enforcement and port and waterways security operations across three states.

Captain Sergent’s military awards include the Meritorious Service Medal, three Coast Guard Commendation Medals, three Coast Guard Achievement Medals, eight Coast Guard Meritorious Team Commendations, and other personal and team awards.

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 www.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 to-

tally 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 www.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.

Source: <https://www.moaa.org/content/publications-and-media/>



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



2026 OFFICERS:

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SECRETARY: DAVID ZALLO LTC USA RET

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SURVIVING SPOUSE LIAISON: FRANCES CHANCEY LTC USA RET

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2026 DIRECTORS:

COMMUNICATIONS: SARA MARKS CAPT NC USN RET

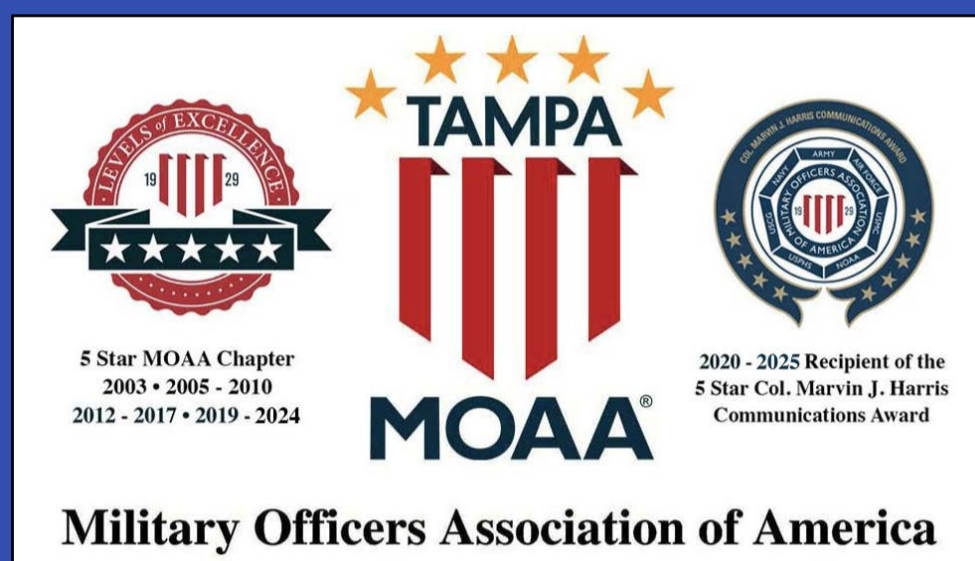
LEGAL AFFAIRS: WILLIAM MITCHELL LTJG (former) USN

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:

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MEDICAL CORNER

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

TRICARE and Medicare

Who Is Eligible?

Retirees and their spouses individually lose their TRICARE benefit on the last day of the month prior to their 65th birth month. Unless covered by their own (or their spouse's) employer health care plan, they must enroll in Medicare or face premium penalties for late enrollment. Medicare enrollment entitles a military retiree and their spouses (and surviving spouses) access to TRICARE For Life (TFL). This article details the process of transitioning into Medicare and TFL.

Enrollment in Medicare -- either Original Medicare Parts A and B or a Medicare Advantage Plan (Part C) -- entitles retirees and spouses to TFL. TFL acts as a Medicare supplement, picking up the annual deductible and 20% copays. It also acts as your pharmacy plan, negating the need for Medicare Part D.

TRICARE (via the Defense Manpower Data Center) sends out a notice to beneficiaries five months in advance of their 65th birthday which explains the requirement to sign up for Medicare and when to do so.

If you are receiving Social Security benefits at least four months prior to turning 65, you will be automatically enrolled in Medicare. Medicare will send you a welcome package three months prior and a reminder letter one month before your Medicare coverage starts.

Your military ID card expires on the first day of the month that you turn 65, so you will need to make sure it has been renewed to keep your TRICARE eligibility. ID card renewal (<https://idco.dmdc.osd.mil/idco/>) presents a good opportunity to confirm TFL enrollment. Don't schedule an ID appointment until you've received your Medicare insurance card in the mail. Show the ID clerk your Medicare insurance card and they can confirm TFL enrollment through DEERS. Another way to confirm TFL enrollment is through your DMDC milConnect account (<https://milconnect.dmdc.osd.mil/milconnect/>).

What Does It Cost?

Medicare Part A (Hospitalization) is free for almost every military retiree and their spouse. Medicare Part B (medical insurance) premiums are tiered by income. There are no fees associated with TFL. Beneficiaries remain eligible for TFL as long as they are enrolled in Part B or a Medicare Advantage plan.

For all Medicare/TFL covered medical services, the only expenses incurred during the year are Part B premiums and pharmacy co-pays.

When Medicare doesn't cover a medical procedure, TFL becomes the primary payer.

For services covered by Medicare but not TRICARE, such as chiropractic care, Medicare pays 80%, and you will be responsible for the remaining 20%.

How Does It Work?

As a Medicare beneficiary, when you visit a physician who accepts Medicare, the provider files the claim with Medicare and once the claim is processed by Medicare, it is automatically forwarded on to TFL for payment. Wisconsin Physicians Service (WPS) is contracted to provide customer service and claims processing for TFL covered Medicare deductibles/co-pays in the U.S. and U.S. Territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands). TFL pays the remainder of the claim provided that the service is a Medicare and a TRICARE covered benefit.

There are very few Medicare-covered benefits that are not TFL-covered benefits, which would require you to pay the remainder of the claim instead of TFL (i.e., chiropractic care is a Medicare but not TRICARE benefit).

[MORE RESOURCES: [Medicare Handbook](#) | [TRICARE for Life Handbook](#)]

If you choose a provider who has *opted out* of Medicare, meaning they do not accept Medicare patients and will not file with Medicare, TRICARE will process the claim as second payer if the service is a covered benefit and the provider is TRICARE-authorized. As second payer, TFL pays what it would have paid if Medicare processed the claim as primary (meaning TFL pays 20% of the TRICARE allowable charge). You are responsible for the remaining 80% of the bill.

The Medicare website provides a search tool to [find a Medicare provider](#) in your area. Should you have no option for reasonable access to medical care but to use an *opt-out* Medicare provider contact WPS at 1-866-773-0404 for further details.

Types of Service and Payment Procedures

- **Services covered by TRICARE and Medicare:** Medicare pays authorized amount, TRICARE pays remaining amount, you pay nothing.
- **Services covered by Medicare only:** Medicare pays Medicare-authorized amount, TRICARE pays nothing, you pay Medicare deductible and cost share.
- **Services covered by TRICARE only:** Medicare pays nothing, TRICARE pays TRICARE allowable amount, you pay TRICARE deductible and cost share.
- **Services not covered by TRICARE or Medicare:** Medicare and TRICARE pay nothing, you pay billed charges, which may exceed the Medicare or TRICARE allowable amount.

Traveling or Living Overseas and TFL

When enrolled in Medicare/TFL and travelling or living overseas, the TRICARE Overseas Program (TOP) becomes your primary medical coverage as Medicare does not cover medical expenses outside of the U.S. or its territories*. TFL is available to beneficiaries residing or traveling overseas. The Medicare Part B enrollment requirement applies regardless of whether you live in the U.S. or abroad.

In locations where Medicare coverage does not apply, TRICARE is the primary source of health benefits. International SOS is the TOP contractor responsible for customer service for the TRICARE/Medicare population who reside or receive care overseas. The catastrophic



cap is still \$3,000. However, you are responsible for the applicable TRICARE deductible, cost shares, and remaining billed charges.

Outside the U.S. and U.S. territories, there may be no limit to the amount that a nonparticipating, non-network overseas provider may bill. You are responsible for paying any amount that exceeds the TRICARE-allowable charge, in addition to your deductible and cost shares. You may be required to pay up front for care and then file claims with the [TRICARE overseas claims processor](#).

**Medicare is available in U.S. territories (Guam, Puerto Rico, the U.S. Virgin Islands, American Samoa, the Northern Mariana Islands, and for purposes of services rendered onboard ship, the territorial waters adjoining the land area of the United States). In these locations, TFL acts as the secondary payer after Medicare, just as with the stateside TFL program.*

Medicare/TFL and Other Health Insurance

When you have Other Health Insurance (OHI) that is not based on current employment, then Medicare pays first, your OHI pays second, and you may file any remaining balances yourself with TRICARE. OHI based on employment (assume employer provided), that health plan pays first, Medicare pays second, and TRICARE pays last.

Generally speaking, TRICARE/Medicare-eligible beneficiaries (without other health insurance) find that Medicare as their primary insurance and TFL as their secondary insurance is more than adequate for their health care needs.

Keep in mind that TFL provides you with a pharmacy benefit at no cost (other than drug copays), whereas Medicare offers a separate pharmacy benefit (Medicare Part D) that requires a monthly premium on top of your Medicare Part B premium. Medicare Part D is an optional benefit; but as far as TFL beneficiaries are concerned, there is generally no added benefit in enrolling in Medicare Part D.

TRICARE Pharmacy benefit

The pharmacy benefit under TFL is the same pharmacy benefit as TRICARE Prime and TRICARE Select.

You can fill prescriptions three different ways: at a military treatment facility (MTF), at a local retail pharmacy, or through the mail-order pharmacy.

For current pharmacy costs, and information on other TRICARE costs, see this TRICARE webpage: <https://tricare.mil/Costs/Compare>

To research currently covered medications, see the Tricare formulary list here: <https://tricare.mil/CoveredServices/Pharmacy/Drugs>

Medicare

Who Is Eligible?

Medicare is a health insurance program for:

- People age 65 or older,
- People under age 65 with certain disabilities
- People with end-stage renal disease (ESRD)

Although the age for full Social Security payments has increased, the age for Medicare entitlement has **not** changed; it continues to be age 65.

If you are in receipt of Social Security benefits at least 4 months before turning 65, you will be automatically enrolled in Medicare Part A and Part B starting the first day of the month you turn 65.

If you have **not** filed for Social Security, you must take action to enroll in Part A and Part B. The Medicare Initial Enrollment Period spans the seven-months that begins three months prior to 3 months after your 65th birth month. Failure to enroll (without the exception of having employer provided health insurance) incurs a 10% penalty each year.

You can enroll online at the Social Security website, ssa.gov, or by calling the SSA at 1-800-772-1213 or by visiting your [local SSA office](#).

What Does It Cost?

Medicare Part A comes at no cost to most retirees and their spouses. Medicare Part B has monthly premiums based on income.

For detailed cost information on Medicare programs, go to this Medicare webpage: <https://www.medicare.gov/basics/costs/medicare-costs>

How Does It Work?

If enrolled prior to your 65th birth month, your Medicare/TFL coverage begins on the first day of the month that you turn 65. If you delay enrollment to your birth month or the three months after your birth month, your coverage doesn't begin until the next month.

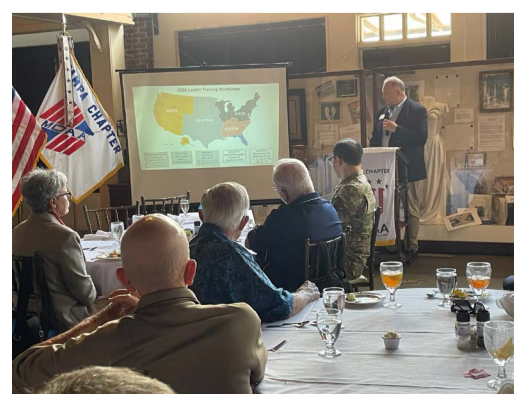
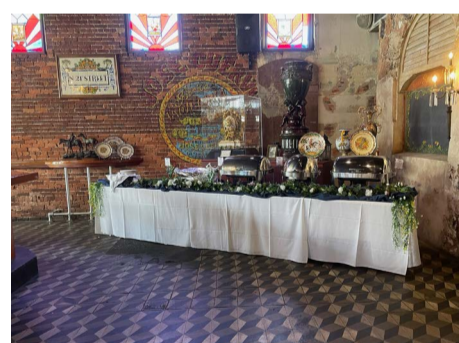
If you miss the initial enrollment period, you cannot enroll in Medicare until the open enrollment period; coverage will not begin until July 1, and you will be charged a permanent penalty.

For more information please visit www.medicare.gov. MOAA Premium and Life members can always call our Member Service Center at 800-234-6622 or email beninfo@moaa.org.

Source: <https://www.moaa.org/content/benefits-and-discounts/health/tricare-over-65/tricare-over-65-landing-page/>

June Luncheon Photos

Photo Credit: Sara Marks and Timothy Mckee



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



Happy 250th Anniversary to the United States of America! This is an exciting time for our great nation! I'm proud to have served our country for 30 years, which makes me so grateful to have lived in so many parts of this beautiful country due to my Navy assignments. I've traveled to many places around the world, and there are some stunning places that I've seen. However, my travels have also helped me to learn just how blessed we are in these United States.

I'm delighted to highlight our July luncheon guest speaker CAPT Courtney Sergent, USCG. She is the Commander, U.S. Coast Guard Sector St. Petersburg. Take a moment to read her bio. Jeanne Richard provided an article about the Veteran's Treatment Court (VTC) this month. If you aren't familiar with what they do, she's shared some of the changes and welcomes each of you to attend one of the court sessions. The State of Florida set the standard for VTC for the rest of the country. Happy Anniversary to the Army Chaplain Corps, but especially to Bernie Lieving and Tony Clark, who have served so well.

Thank you to Tony Clark for your continued inspirational contributions to the Chaplain's Corner this month. Other articles that I hope you enjoy including one about a veteran of the Korean War and his memories, Navy Medicine in the American Revolution, and some highlights from last month's luncheon. 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.

Let's celebrate this July 4th our amazing nation. We have so much to be proud of and so many blessings that we have to thank God for that I hope we never take for granted. Finally, I want to thank each of you for your service to our great nation and with God's blessing, pray that we have another 250 years of freedom ahead.

"Liberty is for all men and women as a matter of equal and unalienable right. The establishment of justice and peace abroad will in large measure depend upon the peace and justice we create here in our own country, where we still show the way." – President Gerald Ford, America's Bicentennial Celebration, July 4, 1976

"The practice of democracy is not passed down through the gene pool. It must be taught and learned anew by each generation of citizens." – former U.S. Supreme Court Justice Sandra Day O'Connor, *Guardian of Democracy: The Civic Mission of Schools*, 2011

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-Chapter)

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.

MOAA NATIONAL SENIOR DIRECTOR, COUNCIL & CHAPTERS AND FLORIDA COUNCIL OF CHAPTERS (FCoC) PRESIDENT SPEAK AT MOAA TAMPA'S JUNE 11, 2026 LUNCHEON

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

It was a pleasure to have CAPT Frank Michael, USN (Ret) as our guest speaker at MOAA Tampa's June 2026 luncheon. He provided valuable updates on contacting members of MOAA National living in our area to join our local chapter as well as updates and success stories of how other chapter membership has increased with reaching out to potential new members. He also provided an overview of what MOAA is doing to with legislative action and other MOAA activities. Click on the link for the presentation provided: <https://moaatampa.org/june-2026-moaa-national-luncheon-presentation-to-the-tampa-chapter/>

FCoC President CAPT Tony LaVecchia, USN (Ret) provided updates on how the FCoC can assist with funding in efforts to reach potential new chapter members who are currently members of MOAA National but are not members of geographic chapters.

Thank you to Frank Michael and Tony LaVecchia for your support of MOAA Tampa.



MOAA Tampa Chapter President, ADM Steve Poulin, USCG (Ret) presented a gift to MOAA National Senior Director, CAPT Frank "Tank" Micheal, USN (Ret)



(l-r) FCoC President, CAPT Tony LaVecchia, USN (Ret) and MOAA National Senior Director, CAPT Frank Michael, USN (Ret) attended the June MOAA Tampa Luncheon.

At 96, former 7th ID tank driver reflects on the Korean War

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

7th Infantry Division (Multi-Domain Command - Pacific)

—Story by [Staff Sgt. Cayce Watson](#)

Date: 05.21.2026 Posted: 05.21.2026 21:44 News ID: 565969

EL CENTRO, Calif. Staff Sgt. Stanley Martinez was the last man to step off the truck. It was autumn of 1951, somewhere north of Pusan, the deuce-and-a-half he had ridden up from Korea's southern tip had been dropping replacements all day: a Soldier here, two there, each stepping into a slot another had just vacated. Martinez waited for his turn, listening to artillery thump in the dark.

"You couldn't see anything, but you could hear it going off," Martinez said.

Now, decades later, at 96, he is one of two surviving members of his local Korean War Veterans Association chapter. He served as a tank driver with the 7th Infantry Division, whose hourglass patch remains worn by Soldiers at Joint Base Lewis-McChord today.

Martinez grew up the son of a New Mexico coal miner, one of 10 children: six brothers and four sisters. His mother died when he was six. His father never remarried and raised all 10 by himself. He moved to El Centro in 1947 to live with his sister. At that time, gas cost 17 cents a gallon, and Hank Williams was just starting to climb the country charts. He almost enlisted before being drafted.

He and his childhood friend, Guillermo, walked to the post office, where young men would sign their enlistment papers at that time.

"We called him William," Martinez said.

A car pulled up alongside them, with a couple of guys inside and cold beer in the back seat.

"I let William go [in] by himself, and I jumped in the car," Martinez said. William was shipped to Korea, and soon after was reported missing in action.

"To this day, they still haven't heard anything from him," Martinez said. "No bones. Nothing."

Martinez's draft notice arrived months later, signed by President Truman. By then, one of his brothers had died in the English Channel in December 1941, seven months after high school,



when a German U-boat sank his ship. Remembering the loss, Martinez said he was proud to be called up, especially since he had been ready to volunteer.

"I was kind of proud," he said. "I didn't mind it at all."

Within a week of receiving the notice, he was on a Greyhound to San Diego for a physical. Soon after, he went to Camp Roberts, California, a World War II installation the Army was hastily reactivating.

"They wouldn't let us in the base at Fort Ord," he said. "It was full."

Sixteen weeks of infantry training followed. After training, he took a 13-day voyage to Yokohama, Japan, then traveled by train to Sasebo, took a ferry to Pusan, Korea, and then endured a long, slow truck ride north. Martinez began as an infantryman but did not stay one for long. A few weeks after arriving, an officer asked if anyone could drive a truck. Martinez had hauled carrots and watermelons in the Imperial Valley, so he volunteered.

"They put me in a tank," he said. "All they did was show me the gears and the clutch."

He drove for a four-man crew supporting infantry patrols for about a year. His world narrowed to a 10-inch periscope slit. The crew slept inside the tank while the infantry slept in foxholes. Hot food was served twice a month; the rest was C-rations. Whenever the Air Force struck the hills, Martinez watched napalm explode from a distance.

"That was some dangerous stuff," he said. "All you could see was the fire. It was white."

Martinez eventually rotated home, ferrying back to the Presidio of San Francisco. Then went to Fort Hood, Texas, to finish his enlistment. On the return voyage, his first sight was the Golden Gate Bridge's silhouette.

"You knew you were getting close," he said.

He had married his wife, Alice, before deploying. Soon they will mark their 75th anniversary. Asked for the secret of their long marriage, Martinez did not hesitate.

"Give her at least 90% of your time," he said.

He raised a family in El Centro, quit smoking and drinking, cold turkey around 40, and stayed on his feet until arthritis forced him to use a walker. Only he and his friend Benny Benavides remain in his Korean War Veterans Association chapter.

Several years ago, he returned to South Korea, on a trip sponsored by the Korean government. The villages he remembered as rubble had become a metropolis.

"It's something like San Francisco now," he said.

When asked what he would advise young Soldiers wearing his old patch, Martinez paused.

"I think everybody should spend a couple of years in the service," he said. "Learn some discipline. It makes a difference."

Source: <https://www.dvidshub.net/news/565969/96-former-7th-id-tank-driver-reflects-korean-war>

Former Tomb Guards reflect on 100 years of continuous guard at Tomb of the Unknown Soldier

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

3d U.S. Infantry Regiment "The Old Guard"

—Story by [Sgt. Samantha Cate](#)

Date: 03.25.2026 Posted: 03.26.2026 12:41 News ID: 561361

ARLINGTON, Va. — March 25, 2026, marked 100 years of U.S. Army Soldiers guarding the Tomb of the Unknown Soldier at Arlington National Cemetery. To commemorate this milestone, a wreath-laying ceremony honored a century of continuous vigilance over the nation's unidentified fallen.

In 1926, Soldiers from nearby Fort Myer, Virginia, were posted as daytime guards to deter visitors from climbing or stepping on the tomb. Over time, that mission evolved into a 24-hour, seven-day-a-week guard, while its purpose remained unchanged.

"This year is an amazing one," said Cpt. Sean-Paul Stolarski, current Commander of the Tomb. "Not only is it the 100th year of a military guard, but we're also approaching America's 250th birthday, and it's the honor of a lifetime to represent the army to the nation."

Following the wreath-laying ceremony, a private ceremony was held for former and current Sentinels to reflect on their legacy.

"This ceremony had the right tone," said Richard Azzaro (Badge No. 19), "because it's not about us. This mission is about the unknowns and what they fought for."

Azzaro, originally from Yonkers, New York, served at the Tomb from March 1963 to April 1965 and is a founding member of the Society of the Honor Guard. Notably, Azzaro was walking the mat during the Assassination of President John F. Kennedy. Azzaro remembers his time at the Tomb with great reverence.

"When I was here, and there would be a memorial," remembered Azzaro. "There would be a sea of white as far as you could see. It's America's sacred duty to never forget. We're very proud of our discipline and to be able to get together and celebrate 100 years of the unbroken chain. We never faltered. We never quit."

Azzaro is not alone in his sentiments.

"It's kind of hard to describe in words," said Joseph Hull (Badge No. 568) "because when I started here, I was a young soldier, just a private, and then after my deployments in Afghanistan, this place meant more in a different way."

Hull, a Kentucky native, served as a Sentinel from 2007 to 2010 and went on to serve two tours in Afghanistan with another notable unit, "Easy Company", 506th Infantry Regiment, made famous by the HBO Series Band of Brothers.



Photo By Sgt. Samantha Cate | Richard A. Azzaro (Badge No. 19), founding member of the Society of the Honor Guard - Tomb of the Unknown Soldier and Joseph Hull (Badge No. 568), Commemorative Chair for the Society of the Honor Guard - Tomb of the Unknown Soldier pose for a photo following a ceremony honoring 100 years of a U.S. Army Soldier guarding the Tomb at Arlington National Cemetery, Va., March 25, 2026. On March 25, 1926, soldiers from nearby Fort Myer were first assigned to guard the Tomb of the Unknown Soldier. The guards, present only during daylight hours, discouraged visitors from climbing or stepping on the Tomb. (U.S. Army photo by Sgt. Samantha Cate)

"It's nice to see that I was a part of something that continues to this day, and it's nice to see that the standard hasn't changed."

Hull's daughter, attending the ceremony, reflected on witnessing her father's role in the mission and the impact of the Tomb.

"It's very exhilarating to know that he's a part of something that big," said Kaelynn Mitchell, Hull's daughter. "Seeing all those people walk up to him and thank him for what he did."

This visit to watch her father participate in the ceremony was Mitchell's first visit to Arlington.

"It's kind of overwhelming, all the history and everything that's happened here," stated Mitchell in awe. "When I saw the gravestones here at the cemetery, I was like, 'Oh, wow.' You never realized how many people gave their lives to our country till you see it."

During the event, former Tomb Guards interacted with current service members.

"It's a glimpse into the past," said Stolarski. "And it's really cool to see the similarities of when they were tomb guards and them sharing their stories. There's only a very small population that understands exactly what we do, and that's why the 736 badge holders that we have are all very close."

Soldiers assigned to the Tomb of the Unknown Soldier undergo a rigorous selection and training process to earn the Tomb Guard Identification Badge, one of the rarest and most respected badges in the U.S. Army. Their duties require precise movement, strict discipline, and an unwavering commitment to honoring the fallen.

Azzaro explained his belief that the United States consistently develops strong, capable individuals, even through periods of difficulty. He pointed to the Tomb of the Unknown Soldier and The Old Guard as clear examples, emphasizing that anyone questioning today's youth need only visit these places to see the caliber of people being produced.

As the Army marks 100 years of continuous guard at the Tomb of the Unknown Soldier, the mission remains unchanged. The watch continues uninterrupted, as it has for a century — a constant reminder that the sacrifice of the unknown will never be forgotten.

"People come here because there's something very different here, and it's because America has a sacred duty to never forget," Azzaro stated proudly. "And that's a really great reward to be a part of this mission...as far as I'm concerned, we're good. We're good for the next 100 and beyond."

Source: <https://www.dvidshub.net/news/561361/former-tomb-guards-reflect-100-years-continuous-guard-tomb-unknown-soldier>

MOAA TAMPA CHAPTER RECEIVED MOAA NATIONAL FIVE STAR COL MARVIN J HARRIS COMMUNICATION AWARD BOTH NEWSLETTER AND WEBSITE

—By Sara Marks, CAPT NC USN (Ret) —Photo credit: Timothy Mckee, LTC USA (Ret)

CAPT Frank “Tank” Michael, USN (Ret), who currently serves as MOAA National’s Senior Director, Council and Chapters, presented the Five Star COL Marvin J. Harris Communication Award to CAPT Sara Marks, NC USN (Ret), who is the MOAA Tampa Chapter Director for Communications at the June 11, 2026, luncheon held at the Columbia Museum and Restaurant. Sara is the editor for the chapter’s monthly newsletter *The Retrospect* and coordinates the MOAA Tampa website.



CONGRATULATIONS MOAA TAMPA JUNE 50/50 RAFFLE WINNER JEANNIE STRATIS!!!

(l-r): Steve Poulin, MOAA Tampa Chapter President, Jeannie Stratis and Barbara Brotherton, Head of Luncheon Reservations



—Photo credit: Sara Marks

Florida MOAA Members receive a **15% DISCOUNT**

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NAVY MEDICINE FAST FACTS Special Edition I 2025

NAVY MEDICINE IN THE AGE OF SAIL THE AMERICAN REVOLUTION, 1775-1783

- Throughout the American Revolutionary War, Navy surgeons and surgeon’s mates—those first representatives of what we call Navy Medicine today—could be found on almost every ship of the Continental Navy, as well as colonial privateers and state vessels.
- During the heat of battle, the need for their services rang as loud as any bell announcing a declaration of freedom and independence from Great Britain. And some 250 years since this mission first commenced, remains as relevant as ever.

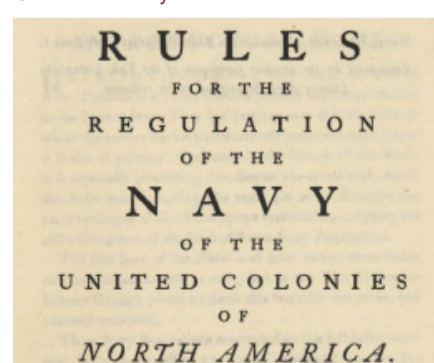


MEDICINE IN THE 13 COLONIES PRIOR TO THE REVOLUTION

- The field of medicine was divided into physicians (university-educated), surgeons (apprenticed, akin to tradesmen), and apothecaries (apprenticed, dispensed drugs and acted as general practitioners).
- Approximately 400 of the 3,500 medical practitioners in the colonies held medical degrees, mostly from King’s College (Columbia University), the College of Philadelphia (University of Pennsylvania), or European schools, particularly the University of Edinburgh.

THE BEGINNING OF NAVY MEDICINE

- Oct. 13, 1775: The Second Continental Congress authorized the outfitting of a swift-sailing vessel with 10 guns and 80 men to intercept British supply ships.
- Nov. 28, 1775: The *Rules for the Regulation of the Navy of the United Colonies* mandated a designated area for sick and wounded Sailors, attended by crew members responsible for their care and cleanliness.
- Nov. 1775: Surgeon Joseph Harrison of Kent County, Delaware and Surgeon’s Mate Henry Tillinghast of Providence, Rhode Island reported aboard the *Alfred* in Philadelphia becoming the first medical personnel in the Continental Navy.



THE NAVY’S FIRST MEDICAL PROVIDERS

- From 1775 until 1783, a total of 136 surgeons and surgeon’s mates served in the Continental Navy.
- Whereas the surgeon was a commissioned officer who rated a wardroom aboard the ship, the surgeon’s mate was a warrant officer who held the same status as masters-at-arms and sail-makers and typically shared the steerage with midshipmen.
- Surgeons and surgeon’s mates were signed to a particular ship for a specific cruise. If their ship was destroyed, they would be permitted to leave the service and “sign” elsewhere.

Navy Surgeon Nathan Dorsey (1754-1806) By Charles Willson Peale (1741-1827) courtesy of The American Revolution Institute

Source: https://d34w7g4qy10iej.cloudfront.net/pubs/pdf_72744.pdf



NAVY MEDICINE FAST FACTS

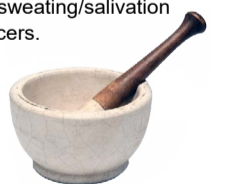


NAVY MEDICINE IN HARM’S WAY

- On Sept. 23, 1779, off Flamborough Head (Yorkshire coast), England, Capt. John Paul Jones commanded the 36-gun *Bonhomme Richard* in a legendary naval battle against the 44-gun HMS *Serapis*. This fierce engagement cemented Jones’s reputation as a naval hero and earned him the title “Father of the U.S. Navy.”
- The *Bonhomme Richard*, a converted French merchant ship renamed in honor of Benjamin Franklin, carried a crew of 347, including Surgeon Lawrence Brooke and Surgeon’s Mates Elijah (Elisha) Perkins and John Peacock.
- Brooke, a Virginian who may have known Jones previously in Fredericksburg, had studied medicine in Edinburgh and Paris before joining the ship. He proved to be a skilled surgeon, tending to the numerous casualties during the brutal battle.
- Jones’s squadron (*Alliance*, *Pallas*, and *Vengeance*) encountered the Royal Navy ships *Serapis* and *Countess of Scarborough*. While the *Pallas* engaged the *Scarborough*, Jones targeted the *Serapis*. Despite the *Bonhomme Richard* suffering heavy damage early on, including exploding cannons and flooding, Jones refused to surrender, purportedly declaring, “I have not yet begun to fight!” Even as Brooke reported the dire situation below decks, Jones remained steadfast.
- Seizing an opportunity, Jones grappled the *Bonhomme Richard* to the *Serapis*, and a combination of musket fire from the Marines and grenades dropped from the mainyard forced the *Serapis*’s captain to surrender.
- The *Bonhomme Richard* was so badly damaged that it sank, but Jones’s tactical brilliance secured a crucial victory for the fledgling United States.
- The victory came at a steep price, with heavy casualties on both sides. Eighteen percent (63) of *Bonhomme Richard*’s company were killed and 25 percent (87) were wounded; the *Serapis* suffered 19 percent (54) killed and 27 percent (75) wounded.

NAVY MEDICINE AT SEA

- Navy surgeons at sea dealt with battle injuries (gunshot wounds, amputations, fractures, dislocations), and other emergencies. They also performed minor procedures like tooth extractions and abscess removals.
- Gunshot wound treatment involved removing the ball and stopping hemorrhage. Infections, dehydration, hypovolemic shock, and gangrene were common complications, often worsened by antiphlogistic treatments.
- Disease was believed to be caused by an imbalance in the body’s humors (phlegm, blood, black bile, yellow bile). This led to antiphlogistic treatments like bleeding, cold water drenching, blistering, purgatives, emetics, and sweating/salivation inducers.



SOURCES:

Artwork:
 • All artwork courtesy of Navy Art Gallery, Navy History and Heritage Command, and the American Revolution Institute

Publications:
 • Bear, M.B. (1978). *Naval and Maritime Medicine During the American Revolution*. Ventnor, NH: Ventnor Publishing.
 • McGrath, T. (2014). *Give me a fast ship: The Continental Navy and America’s Revolution at Sea*. New York: Dutton Caliber.
 • Sobocinski, A.B. (Oct. 12, 2022). “Born in Harm’s Way: The Advent of Navy Medicine in the Revolutionary War.” *DVIDS*.



JULY LUNCHEON MEETING

EVENT: Chapter Monthly Luncheon Meeting

DATE: Thursday, 9 July **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, 6 July, 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, Paella de Pollo, Cuban Sandwiches, Black Beans, Fresh Broccoli Alioli, Coffee, Iced Tea, Soft Drinks and Strawberry Crème Cake

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 JULY

- 4 Independence Day & 250th Anniversary
- 25 National Hire A Veteran Day
- 27 National Korean War Armistice Day
- 28 National Buffalo Soldiers Day
- 29 Army Chaplain Corps Anniversary



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



250th Anniversary of the United States of America

On July 4, 2026, our nation commemorates the 250th anniversary of the signing of the Declaration of Independence.

On Memorial Day weekend we honored and remembered our family members, neighbors and friends who gave their lives to sustain our great American journey that began with that declaration.

As we celebrate this milestone, join us in a moment of reflection as we remember the sacrifice, commitment and determination that created this great nation and offer gratitude for the contributions of all Americans.



Explore Local Events Across America

America250 and its network of State and Territory Commissions, partners, and sponsors are hosting events all across our nation throughout the Semiquincentennial year. From historical commemorations and educational experiences, to celebrations and social occasions, you're sure to find something in your state to help you celebrate this momentous anniversary.

Check out our interactive map and calendar to find an upcoming event in your area!

Link to the map: <https://america250.org/calendar/?view=map&date=allFutureEvents>



Advertise in the monthly MOAA Tampa Chapter Newsletter



The **RETROSPECT**

TAMPA CHAPTER — A FIVE STAR CHAPTER OF MOAA NATIONAL



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.

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.

Purchase Ads for a calendar year to be published January - December. We can discuss pro-rating if you miss the deadline for a 12 month package.

Call, email or visit moaatampa.org to reserve your spot today!

Email: coms@moaatampa.org
www.moaatampa.org



American Red Cross
 Central Florida and
 the U.S. Virgin Islands

Turn Compassion Into Action!

Join the Service to the Armed Forces Team!

Our Service to the Armed Forces volunteers at MacDill AFB support service members, their families, and our veterans every day! Become a part of our team providing support to the MacDill clinic, pharmacy, and beyond. By volunteering at the clinic, you will provide support to our military community. Our vital work is only possible because of people like you. Bring your skillset, experience, and compassion to MacDill AFB clinic today!



Volunteers Urgently Needed in the Following Areas at MacDill AFB:

Coping with Deployment Facilitator

Help provide skills to help military families cope with military life, especially deployments.
 Must be mental health professional, holding a current license

MacDill AFB Clinic

Provide assistance with tasks in a clinical setting such as surgical prep; runner; charting; reception; prepare patients for treatment and administrative tasks.

MacDill Clinic Professional Volunteer

Provide assistance with a specific service or treatment to designated clients in an urgent care, outpatient/inpatient unit, or other health care settings.

MacDill AFB Pharmacy

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



Scan with cell phone camera to apply!

Articles of Interest Found on the Web

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



Trump, Hegseth Praise New Medal of Honor Recipients
<https://www.war.gov/News/News-Stories/Article/Article/4522219/trump-hegseth-praise-new-medal-of-honor-recipients/>

National Guard Counterdrug Program Adapts to Evolving Criminal Threats
<https://www.war.gov/News/News-Stories/Article/Article/4524222/national-guard-counterdrug-program-adapts-to-evolving-criminal-threats/>

Air Force Rescue Squadron Deploys Jolly Green II Helicopters to East Africa
<https://www.war.gov/News/News-Stories/Article/Article/4525318/air-force-rescue-squadron-deploys-jolly-green-ii-helicopters-to-east-africa/>

Suicide rates among military families continue to climb
<https://www.militarytimes.com/news/your-military/2026/04/15/suicide-rates-among-military-families-continue-to-climb/>

Can the US military preserve decades of wartime experience?
<https://www.militarytimes.com/news/your-military/2026/06/24/can-the-us-military-preserve-decades-of-wartime-experience/>

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/>



The Military Crisis Line is Here for You

Free & Confidential

There's no charge and you decide how much information to share.

Always Available

Accessible 24/7/365.

Trained Counselors

Many are Veterans who understand the challenges service members and their loved ones face.

Calling from Overseas?

In Europe

Call [00800 1273 8255](tel:0080012738255) or DSN 118

In Korea

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

In Afghanistan

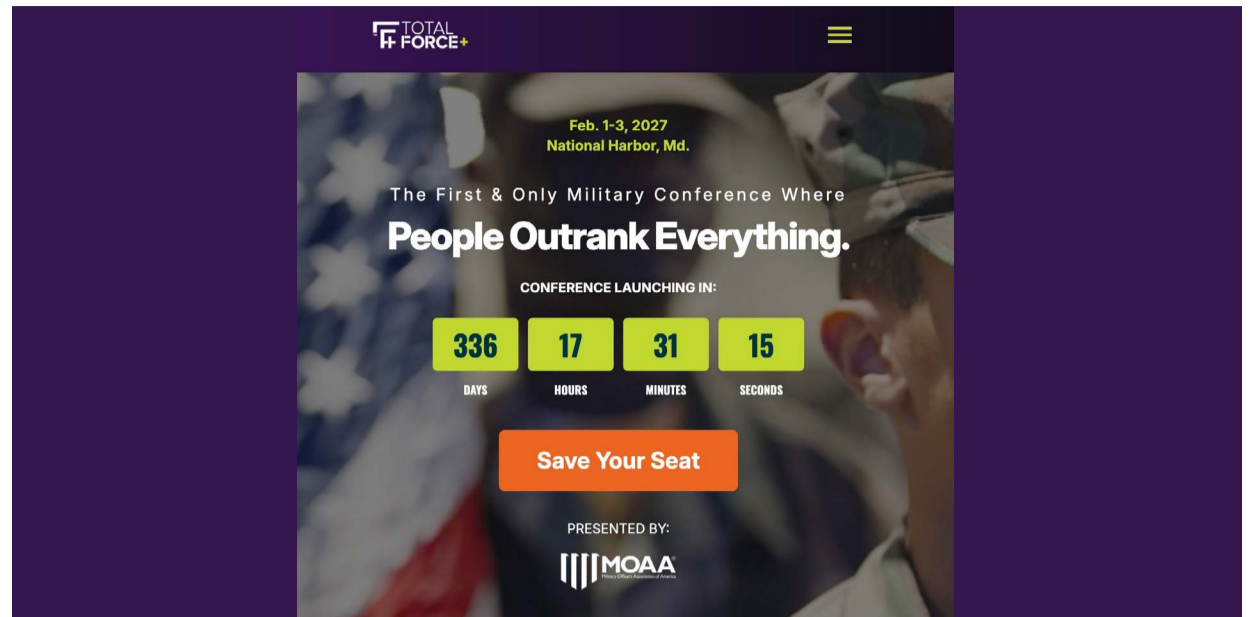
Call [00 1 800 273 8255](tel:0018002738255) or DSN 111

In the Philippines

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

MOAA PRESENTS NEXT TOTAL FORCE CONFERENCE FEB 1-3, 2027

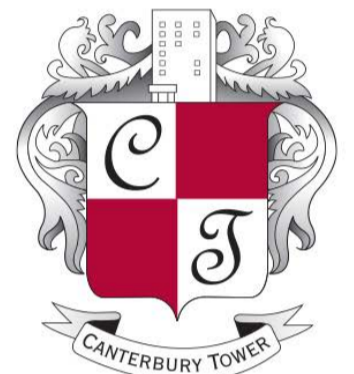
Click on the link to learn more: <https://totalforceplus.moaa.org/>



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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



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 _____

CHAPLAIN'S CORNER

—By Anthony P. “Tony” Clark, COL Chaplain Corps USA (Ret)



“We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.” (From the Declaration of Independence, July 4, 1776)

How do you define Happiness?

For Linus, Charlie Brown’s blanket toting friend, “Happiness is a warm blanket.”

For the Beatles, “Happiness is a warm gun.”

And for Henry David Thoreau, “Happiness is like a butterfly, the more you chase it, the more it will evade you, but if you notice the other things around you, it will gently come and sit on your shoulder.”

With America’s 250th birthday in only a few days, I have wondered about how the writers of the *Declaration of Independence* and the Founders understood happiness? My wondering about happiness in that colonial context took me back to my doctoral work and readings from Aristotle and John Locke.

For Aristotle, happiness – *eudaimonia* – is the full and complete end, target, goal, or *telos* for our lives. This happiness, however, meant much more than to experience pleasure or satisfaction, or to avoid pain or discomfort. It was not chasing personal pleasure, material wealth, or individual entertainment. For Aristotle, *eudaimonia* is better translated as flourishing, living to your full potential, being fully alive, and thriving. This Aristotelian flavored pursuit of happiness involves our intellectual, moral, physical, and social growth and development.

In addition, this pursuit of happiness for Aristotle was not a solitary affair. We are designed to flourish with others and for others, and our flourishing enables our family, our communi-

ty, and our nation to flourish and reach full potential. For Aristotle, this pursuit of happiness is a lifelong effort and the work of a good citizen.

Jefferson, the primary author of the *Declaration of Independence*, and the Founders knew their Aristotle. They also knew the writings of John Locke, who wrote in *An Essay Concerning Human Understanding* that the “highest perfection of intellectual nature lies in a careful and constant pursuit of true and solid happiness.” And like Aristotle, Locke understood this happiness as flourishing within society and for the benefit of the community. You might say it was the pursuit of “public happiness.”

Locke also wrote about a government’s role in protecting life, liberty, and property. And in writing the *Declaration of Independence*, Jefferson adapts Locke’s triad about the role of government and expands it with a reference to the “unalienable rights” of life, liberty, and the pursuit of happiness and, by extension, a government’s role to protect those unalienable rights. It’s as if Jefferson takes a melody from Aristotle and a melody from Locke and then creates a third *Declaration of Independence* melody.

That *Declaration of Independence* melody rang out across the colonies—and eventually the world - 250 years ago, and we carry a responsibility to keep the melody vibrant and clear. A way we can do that is by understanding, living out, and passing along to the next generation Jefferson’s (and Aristotle’s and Locke’s) intent for our pursuit of happiness and a government’s role in protecting that God-given right. We are called to flourish, alongside our neighbors, so that our society and nation may flourish as well.

Lord God Almighty, in whose Name the founders of this country won liberty for themselves and for us, and lit the torch of freedom for nations then unborn: Grant that we and all the people of this land may have grace to maintain our liberties in righteousness and peace; through Jesus Christ our Lord, who lives and reigns with you and the Holy Spirit, one God, for ever and ever. Amen. (From *The Book of Common Prayer*, 1979)

13th Judicial Circuit Court Veterans Treatment Court (VTC)

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

Changes are coming for the VTC beginning July 1, 2026.

The State’s Attorney will no longer have the responsibility to recommend entry into the VTC.

The veteran and attorney will appear before the VTC judge who will review the eligibility criteria and determine qualification. The veteran will then be assessed to determine Individual Risk (will the veteran commit more crimes) and Need (does the veteran require treatment). Based on the assessments, the veteran will enter the court in one of four Tracks: High risk/High Need; Low Risk/High Need; High Risk/Low Need; or Low risk/Low Need.

It is anticipated that more veterans will be eligible for the VTC program, and more mentors will be needed to support our fellow veterans.

The volunteer veteran mentors are the “quiet warriors” who will not rest until every veteran in trouble with the law is provided the needed resources to get well again and successfully reintegrate into our community.

I invite you to read more about the Mentors for Hillsborough County Veterans – (MHCV 501c3): <https://www.hillsboroughcountymentors.org/>

Our Mission Statement:

To help identify, treat, rehabilitate, and to seamlessly reintegrate the veteran back into the community where he or she earlier swore to protect and defend; Serve as a platform for community awareness and education of the VTC program; Provide training and advisory support to requested VTC programs (intra and interstate levels); Advocate for pertinent Veterans legislation (local, state and federal levels).

I invite you to attend a court session, especially the graduation ceremony, usually scheduled for the first Thursday of the month. Court is scheduled for Thursdays, starting at 0900 at the 13th Judicial Circuit Court, 5th Floor Courthouse Annex, 800 E. Twiggs St, Tampa FL.

I would be delighted to answer any questions and meet you at the Court House and accompany you to the VTC courtroom.

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, 2019-2025

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