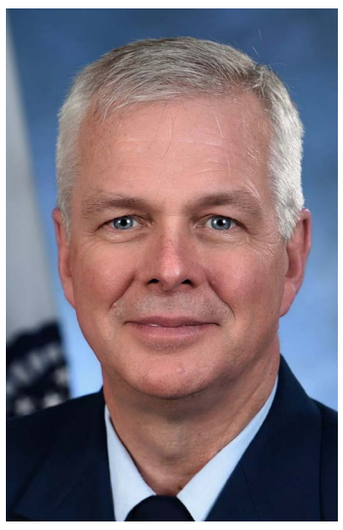
The RETROSPECT

TAMPA CHAPTER — A FIVE STAR CHAPTER OF MOAA NATIONAL

NOVEMBER 2026 VOLUME 33, NUMBER 11

MESSAGE FROM THE PRESIDENT: STEVE POULIN ADM USCG RET

GREETINGS!



Since I was unable to attend the October lunch, I wanted to open my message by extending Happy 251st birthday to the U.S. Navy. I also look forward to celebrating the U.S. Marine Corps 251st birthday at the November lunch. These birthday celebrations allow us to show pride in our respective services but more so provide an opportunity for all of us to recognize the dedication and sacrifice of all those who served, from the founding of our Republic to the present day. The birthday celebrations are about so much more than cake and service songs. These celebrations highlight our history, reinforce our service traditions, promote service identity, and provide opportunities for public reflections of gratitude for what our military services continue to do to uphold our freedom.

The fall weather is advancing on us, and we are advancing with it. Florida MOAA chapters continue to lead the nation in advancing the Advocacy in Action campaign. I have sent emails to our membership at every milestone in the campaign to (1) encourage you to sign up at the Legislative Action Center and (2) use the portal to send messages to our elected officials supporting MOAA's legislative priorities. I applaud our Chapter for increasing our activity this year and amplifying our voices to support pending legislation that will improve the lives of and benefits for our military, veterans and families. While I applaud our success in ramping up engagement, we cannot rest on our laurels. We need to remain engaged and active, especially as the Congressional session comes to a close. We must continue the push, even through the mid-term elections, and remain in a three-point stance to set the tone for the upcoming session of Congress after the New Year. Thanks for all you have done, and thanks in advance for being vigilant and engaged as we move forward in the coming months.

We remain closely aligned with the Florida Council of Chapters to enhance our membership experience and increase our effectiveness. We continue to leverage our MOAA database, emails, personal contacts, and reputation with other service organizations to expand membership. The Tampa region has a large population of veterans who are national MOAA members but not yet affiliated with a chapter. We want to change that because we offer important camaraderie, opportunities for personal growth through our monthly speakers, linkage to other veteran and service organizations, and opportunities to serve in unique ways throughout the community. We recently had the good fortune to add many new members, several through personal contact and individual engagements. Please talk about our Chapter to others. We have much to offer and we become so much more effective through collective and coordinated efforts to serve the community. Many of us will attend Veterans Day events in November. I believe these events provide a prime opportunity to raise the visibility of the MOAA and the Tampa Chapter.

Veterans Day is dedicated to honor all veterans. One of the best ways to honor veterans is to encourage others to join us in living out MOAA's motto of "never stop serving." This is especially true this year because the official theme of Veterans Day 2026 is "Veterans Helping Veterans and their Families." This theme is the essence of who we are as an organization.

Let's press forward together to support our military, veterans, and families!

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



UPCOMING EVENTS

November 5, 2026
Board of Directors Meeting
Virtual 7 PM – 8 PM

November 12, 2026
Chapter Luncheon
MOAA Tampa Abbreviated
Annual Business Meeting
11:30 AM – 12:00 PM Social
12:00 PM – 1:30 PM Lunch
Columbia Restaurant
(See page 9)

November 14, 2026
Ladies Semiquintennial Celebration 10
Joseph's Tea House
Clearwater, FL
See flyer page 4

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 DECEMBER 2026
ISSUE IS **20 NOVEMBER 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

MOAA - Ben's Enhanced Article for the November 2026 RETROSPECT – 4 Subjects

(1) MOAA Urges Congress to Protect Pay Parity for All Uniformed Services – As Congress reviews the FY 2027 **National Defense Authorization Act (NDAA)**, MOAA is urging lawmakers to preserve pay parity across all eight uniformed services, including the U.S. Public Health Service (USPHS) Commissioned Corps and the National Oceanic and Atmospheric Administration (NOAA) Commissioned Officer Corps. USPHS and NOAA officers serve alongside counterparts in the armed services supporting national security, emergency response, public health, and disaster preparedness missions. They have historically received the same basic pay as officers in the armed forces of equivalent rank and years of service.

Proposed changes identified in the 2027 Presidential Alternative Pay Plan (PAPP) could disrupt this long-standing practice, creating pay disparities that would grow over time and introduce complicated administrative challenges and costs.

Lawmakers received the alternative pay plan on August 27, more than a month after the House passed its NDAA version and more than two months after the Senate version cleared the Senate Armed Services Committee. MOAA has met with key congressional staffers to ensure lawmakers understand the importance of maintaining pay parity and take whatever steps are necessary to that end and will continue to engage with Capitol Hill offices throughout the remainder of the legislative session.

Annual basic pay adjustments have historically applied to all eight uniformed services. Although USPHS and NOAA officers are not members of the armed forces, they have traditionally shared the same basic pay tables. For 2027, however, the Alternative Pay Plan proposes different increases for members of the armed forces and officers serving in USPHS and NOAA. Under the proposal, members of the armed forces would receive basic pay increases ranging from 5% to 7%, depending on rank, while USPHS and NOAA officers would receive a 3.6% increase. Adopting separate increases would establish a precedent for treating officers of equivalent rank and service differently based solely on the department in which they serve. The implications would extend well beyond a single year's pay raise. Annual increases are calculated as a percentage of existing basic pay, so any disparity would compound over time. Even if Congress provided identical percentage increases in subsequent years, USPHS and NOAA officers would continue receiving lower basic pay than their armed-service counterparts unless lawmakers took additional action to restore parity. Lawmakers cannot leave this issue open to interpretation. It needs to be addressed by clearly addressing and supporting ongoing pay parity among those in uniform so that USPHS and NOAA officers can receive the compensation they've earned.

Establishing separate pay tables for USPHS and NOAA would also introduce administrative complexity and significant costs. The NOAA Corps relies on the Coast Guard Pay and Personnel Center to administer its payroll through an interagency agreement. The system is not configured to process different basic pay tables for NOAA officers and their Coast Guard counterparts. Modifying the payroll system would require a significant amount of money to plan and implement programming changes. Without those changes in place before a new pay structure takes effect, officers could receive incorrect payments and could incur repayment obligations, tax adjustments, and additional administrative burdens. The administrative expenses that would be incurred to implement the Alternative Pay Plan could exceed the amount of discretionary funding "saved."

The consequences of enacting a pay disparity also could affect operational readiness. NOAA relies heavily on interservice transfers from the Navy to recruit experienced pilots for its **"Hurricane Hunter" aircraft.** Offering lower basic pay to officers of equivalent rank and experience could undermine NOAA's ability to attract qualified aviators and other specialized personnel. As NOAA modernizes its Hurricane Hunter fleet and potentially expands its weather reconnaissance capabilities, preserving competitive compensation will remain important to recruiting and retaining the experienced officers needed to accomplish these missions. For USPHS, maintaining parity is similarly important to recognizing the service and contributions of commissioned officers who are deployed on the front lines of public health emergencies, supporting Ebola response, natural disasters, medical readiness, and federal health missions. Pay parity concerns do not end when uniformed servicemembers retire. Unlike retirees from the armed forces, USPHS and NOAA retirees receive their earned retirement benefits through annual agency appropriations rather than the Pentagon's Military Retirement Fund (MRF). This difference has significant consequences during government shutdowns.

continued on page 2

LEGISLATIVE LOWDOWN cont.

While military and Coast Guard retirees continue receiving retirement payments through the MRF, USPHS and NOAA retirees and survivors can face delayed payments when agency appropriations lapse. These retirees earned their benefits through careers of uniformed service, yet the reliability of their retirement income depends on a funding structure that provides fewer protections than those afforded to their military counterparts. MOAA believes this distinction is both unnecessary and inequitable.

A Legislative Solution - MOAA supports the bipartisan Pensions for Retired Uniformed Servicemembers Act to address this long-standing disparity by transferring USPHS and NOAA retirement obligations into the MRF. Importantly, the legislation would not increase retirement benefits or change existing retirement formulas. Instead, it would provide the same continuity of retirement payments already available to military and Coast Guard retirees. Congress previously recognized the importance of uniform retirement funding when Coast Guard retirement obligations transitioned to the MRF following a provision in the FY 2021 NDAA. Extending that same protection to USPHS and NOAA retirees would help ensure all uniformed service retirees and their survivors receive the benefits they earned without unnecessary uncertainty during federal funding disruptions. MOAA supports bipartisan legislation and efforts to include this important reform in the FY 2027 NDAA. The House version includes this key passage, while the version approved by the Senate Armed Services Committee does not.

MOAA Calls for Congressional Action - As Congress finalizes the FY 2027 NDAA, MOAA urges lawmakers to address both active duty and retired pay inequities affecting USPHS and NOAA officers. Protecting basic pay parity would preserve the long-standing principle that officers of equivalent rank and years of service across the eight uniformed services receive equal basic pay. It would also prevent unnecessary administrative costs, avoid future compensation disparities, and support the recruitment and retention of highly qualified officers. These reforms are not about creating new benefits or special treatment. They are about preserving fairness, consistency, and the commitments made to those who serve. (2)

(2) The Navy Moves Ahead with Barracks Privatization Plan Despite Lingering Concerns – Two years after MOAA raised concerns about proposals to privatize military barracks, the Navy announced that it will move forward with a $1.7 billion public-private venture that will no doubt reshape unaccompanied housing for thousands of sailors in Hampton Roads, Virginia. The Navy announced last month in September that it had reached an agreement with Hunt Military Communities to construct or renovate housing covering more than 8,000 beds in Norfolk, Virginia Beach and Newport News over the next five years. The effort represents a dramatic expansion of privatized unaccompanied housing and could provide a model for similar projects elsewhere in the military.

Servicemembers deserve safe, modern, well-maintained housing, and years of deferred maintenance have left too many living in unacceptable conditions. However, ongoing issues with privatized family housing raise concerns about expanding the model to barracks. As Congress and the Pentagon considered expanding privatization to unaccompanied housing, MOAA warned against treating private-sector financing as a shortcut around decades of inadequate investment in military infrastructure.

What the Navy Is Planning - Under the Hampton Roads agreement, Hunt Military Communities will take responsibility for thousands of beds across the region. Navy documents describe plans to renovate existing facilities at Naval Air Station Oceana, Joint Expeditionary Base Little Creek-Fort Story, and Naval Station Norfolk while constructing new housing near Newport News Shipbuilding. The Navy says the five-year plan will construct or renovate 8,098 beds and save taxpayers more than $325 million through the use of private capital. Navy officials also say the arrangement will increase funding available for long-term housing sustainment by 400%. The need is particularly acute in Hampton Roads. The Navy is working to move junior sailors out of shipboard living arrangements when their ships are in port, while also addressing housing shortages for sailors assigned to vessels undergoing lengthy maintenance periods. The project will include 1,500 new beds in Newport News, replacing the aging Huntington Hall, WHRO Public Media (a non-profit public broadcasting network in Hampton Roads, VA) reported.

Privatized Housing Background - Congress created the Military Housing Privatization Initiative in the 1990s in response to deteriorating government-owned family housing and insufficient appropriations to replace it. Private capital allowed the Pentagon to modernize housing far faster than traditional military construction could accomplish. The Navy points to that leverage as one of the strengths of its public-private venture program. According to Naval Facilities Engineering Systems Command, Navy and Marine Corps privatized family housing projects generated approximately $9.8 billion in initial development from about $1.5 billion in government investment.

Serious health, safety, maintenance, and accountability problems in privatized housing across the Services ultimately prompted congressional investigations and reforms, including new tenant protections. MOAA has repeatedly raised concerns about a fundamental weakness of privatization: Once the military enters into a long-term partnership, commanders do not necessarily have the same authority to fix housing problems that they would have over government-owned facilities. Servicemembers must be able to trust that their chain of command has both the authority and resources to address unsafe or unacceptable living conditions. That concern becomes even more consequential when the residents are junior enlisted servicemembers living in barracks. (3)

(3) State-Level Support: Pentagon Office Outlines 2027 Priorities for Military Families – The Pentagon agency charged with building support for military families at the state level recently released its 2027 list of state policy priorities targeting familiar pain points such as spouse employment, childcare, and school policies affecting military children. The nine regional directors in the **Defense-State Liaison Office (DSLO**) work with state lawmakers to share best practices and help craft legislation to address the needs of those who serve. They also meet with stakeholder groups such as representatives of MOAA's State Legislative Exchange Forum (SLEF) to coordinate advocacy efforts and provide updates to key issues.

The DSLO grouped its eleven state policy priorities for 2027 into three categories:
1) Ensuring Military Family Economic Stability: These efforts include state-level employment preference for military spouses, improved clarity and uniformity in professional licensing and license portability and adding provisions for servicemembers and their families to state family leave laws.
2) Supporting Military Children: Priorities include more flexible enrollment policies, military-friendly programs and protocols for homeschooled children and those with special needs, and an exemption from state licensing for military-approved in-home childcare providers.
3) Securing the Safety of Military Families: Proposals involve improved information-sharing between state and military law enforcement regarding domestic violence incidents, and concurrent state-military jurisdiction regarding juvenile offenders. (4)

For more information on DOD's state policy priorities on these issues, visit the DSLO website: https://defensecommunities.org/wp-content/uploads/2025/02/ADC-DSLO.pdf

(4) The DRIVE ACT of 2025 - Driver Reimbursement Increase for Veteran Equity - H.R.1288 – This act would help veterans afford travel to or from Department of Veterans Affairs (VA) facilities in connection with vocational rehabilitation, required counseling, or for the purpose of examination, treatment, or care. This bill increases the mileage reimbursement rate available to beneficiaries. Specifically, the bill makes the reimbursement rate for such travel equal to or greater than the mileage reimbursement rate for government employees using private vehicles when no government vehicle is available. The bill also requires the VA to ensure that an allowance based on mileage is paid not later than 90 days after the request is properly submitted to the VA.

The VA's reimbursement rate hasn't changed since 2008. This bipartisan bill would make a much-needed fix. For veterans who travel long distances for medical appointments, access to earned care starts well before they reach the clinic. Transportation costs can strain a household budget, especially for veterans on a fixed income or those whose treatment requires repeated visits. Note that VA's mileage reimbursement rate at 41.5 cents per mile hasn't changed since 2008. Nearly 18 years without an increase has allowed inflation to steadily erode the benefit's purchasing power. Veterans must cover today's transportation costs with a reimbursement rate built for a different economy.

The bipartisan, bicameral **DRIVE ACT**, led in the House by Representative Julia Brownley (D-CA) and in the Senate by Senator Peter Welch (D-VT), would address that gap. This legislation would require VA's mileage reimbursement rate to be at least equal to the General Services Administration (GSA) rate for federal employees using personal vehicles on official business when no government vehicle is available – 76 cents per mile as of July 1, 2026. It also would require mileage reimbursements to be paid within 90 days after a request is properly submitted. This disparity is substantial. For an eligible 100-mile round trip, the difference between the GSA rate and the VA rate is $34.50 before any applicable VA deductible. For veterans making several trips each month, that shortfall adds up quickly.

Quote from a MOAA life member that was sent to the VA secretary: "A reimbursement rate that has not kept pace with fuel and vehicle costs effectively asks veterans to subsidize their own health care travel out of pocket – the opposite of what this benefit was designed to do. For a veteran on a fixed income, the difference between 41.5 cents and 76 cents a mile, multiplied over dozens of appointments a year, is not a rounding error. It is real money that determines whether a veteran can afford to keep the appointment at all."

Keeping a vehicle ready for regular medical travel carries costs beyond gasoline. A rate that remains unchanged through years of inflation shifts more of that burden onto veterans and their families. The impact can be especially significant for rural veterans and those who need frequent specialty care. The VA secretary can adjust the mileage rate without new legislation, but the DRIVE Act would establish a stronger standard by linking it to the GSA reimbursement rate, helping the benefit keep pace as that benchmark changes.

Congress and the VA share an opportunity to strengthen access to care by addressing the cost of reaching it. The DRIVE ACT offers a bipartisan path toward a more responsive travel benefit and timely payments. Veterans earned health care should remain within reach, including the miles between home and the appointment. (5)

Sources:
1. www.moaa.org
2. https://www.moaa.org/content/publications-and-media/news-articles/2026-news-articles/advocacy/moaa-urges-congress-to-protect-pay-parity-for-all-uniformed-services/
3. https://www.moaa.org/content/publications-and-media/news-articles/2026-news-articles/advocacy/navy-moves-ahead-with-barracks-privatization-plan-despite-lingering-concerns/
4. https://www.moaa.org/content/publications-and-media/news-articles/2026-news-articles/family/state-level-support-pentagon-office-outlines-2027-priorities-for-military-families/
5. https://www.moaa.org/content/publications-and-media/news-articles/2026-news-articles/advocacy/drive-act-would-help-veterans-afford-the-trip-to-care/

Surviving Spouse Corner:

—Submitted by Frances Chancey LTC USA (Ret)

MOAA SURVIVING SPOUSES



Tragedy Assistance for Survivors (TAPS)

TAPS is here for military survivors after the death of a service member or veteran loved one. No survivor should have to navigate grief, benefits, or life after loss alone.

TAPS provides compassionate care, a supportive community, and practical resources to surviving family members and loved ones of our nation's military. Services are available nationally and worldwide and can help survivors at every stage of their grief journey.

Resources include:

- National Military Survivor Seminar and Good Grief Camp for survivors and children
- Regional survivor seminars offering connection, education, and peer support for adults
- Youth programs designed to help children and teens cope with the loss of a military loved one
- Retreats and expeditions that provide opportunities for healing, connection, and remembrance
- Grief counseling referrals to help survivors find support in their local communities
- Benefits and resource assistance to help surviving family members understand and navigate available military and survivor benefits

Whether the loss was recent or happened years ago, TAPS connects military survivors with people who understand, resources that can help, and a community that is there for them.

SEMINAR FEES
There are no registration fees for regional seminars. Thanks to the generosity of sponsors, TAPS provides lodging, all meals, materials, activities and T-shirts at no cost to participants.

Source: https://www.taps.org

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

MOAA®
Military Officers Association of America



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.

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

TAMPA MOAA®

2020 - 2025 Recipient of the
5 Star Col. Marvin J. Harris
Communications Award

Military Officers Association of America

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



LADIES OF MOAA TAMPA CHAPTER & COALITION SPOUSES:

You are cordially invited to attend a Ladies Afternoon Tea to help MOAA Tampa celebrate America's 250th birthday:

WHEN: *Saturday, November 14, 2026 from 2-5 pm*

WHERE: *Joseph's Tea Room*
25028 US-19 Clearwater, FL 33763

COST: *$50.40*

DRESS CODE: Semi-formal, patriotic attire encouraged
(i.e., wear something red, white, and blue)

Guests get to choose their own pot of tea from a list of over 80 high quality tea blends. A salad is served followed by a presentation of a three-tier tray filled with assorted croissant and tea sandwiches, scones and tea biscuits served with Devonshire cream and jam and petit desserts. Price includes gratuity.

(Experience can be customized for vegan and/or gluten free for an additional cost of $4.00 per person).

Register by midnight November 5, 2026
at the following link:

https://tampa-chapter-ladies-semiquincentennial-tea.cheddarup.com

**Mike Brown, the Executive Director of the American Red Cross Tampa Chapter is our guest speaker. He will talk to us about their mission and support to American troops and their families stationed overseas. MOAA Tampa is donating money to the American Red Cross and any additional donations would be graciously accepted.

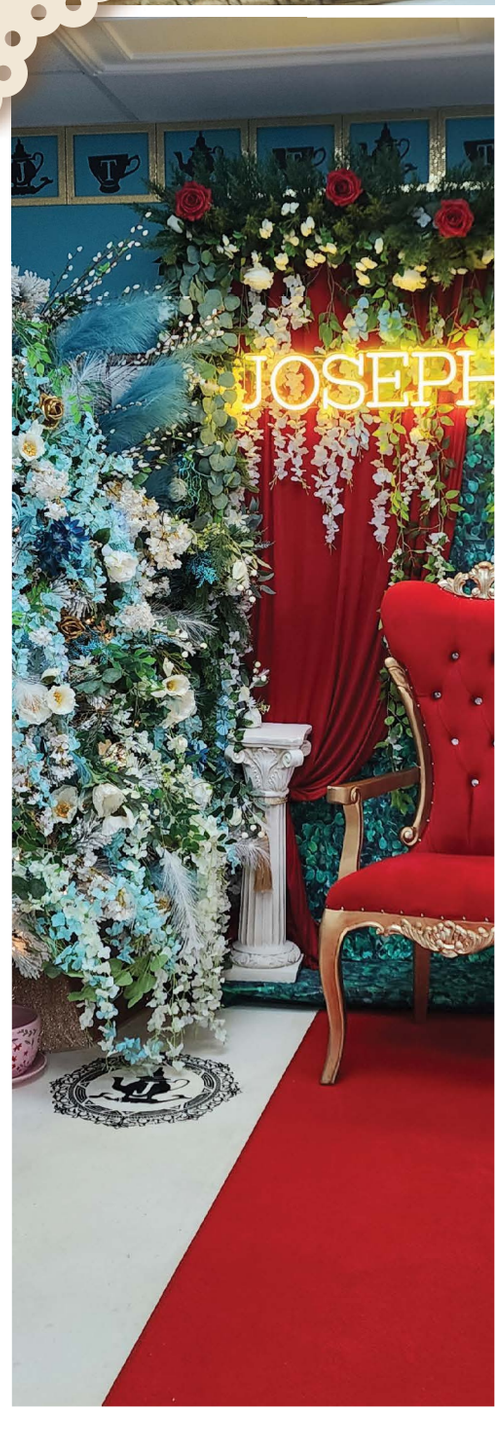
Mike Brown's bio on the next page

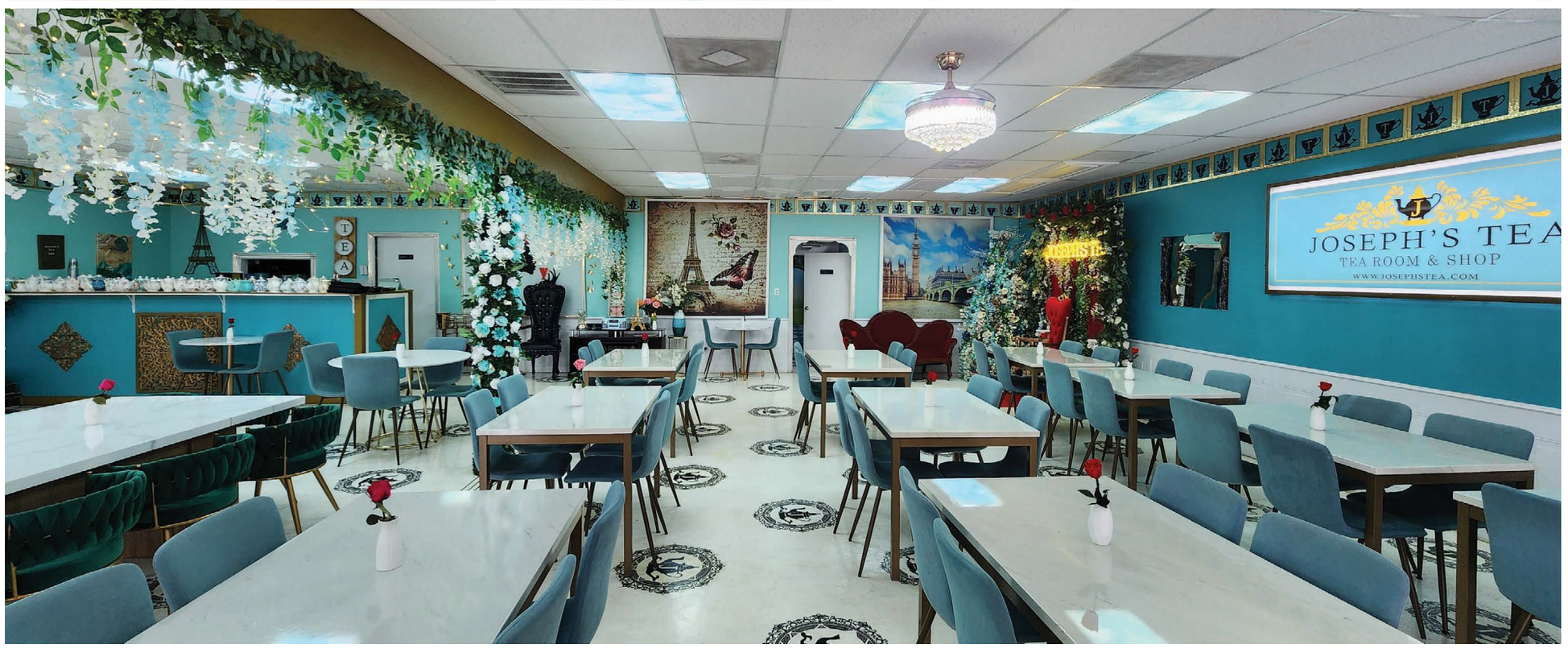














Mike Brown joined the American Red Cross as Executive Director of the Tampa Bay Chapter in September 2023 after 19 years with the organization in a variety of capacities. Mike started his fundraising career with the Boy Scouts of America in Atlanta, where he worked for almost nine years. In October 2001, he joined the American Red Cross as a Disaster Fundraising Officer. He deployed to or worked 75 separate disaster relief operations in 19 states including duties as the lead fundraising officer for hurricanes Charley, Frances, Ivan, and Katrina. Mike then spent almost three years with the USO as a development officer. After three years with the USO, Mike returned to the Red Cross as the Senior Development Officer in Atlanta, where he ran the Corporate Relationship Team for four years.

In May of 2014, Mike became the Executive Director of the South Alabama Chapter of the Red Cross, headquartered Mobile. In 2023, Mike was selected as the Executive Director of the Tampa Bay Chapter. Mike and his wife Kim live with their two children Matthew and Kate and are currently living in Tampa, FL.

Mike was born in Mobile Alabama, grew up in Atlanta Georgia, attended Peachtree High School and then graduated from Auburn University with a Bachelor of Arts in Economics.

Mike.brown2@redcross.org

TEA AT THE EMPRESS

—By Carol Zieres, COL USA (Ret) Photo credit: Sara Marks and Carol Zieres



During our Canadian Rockies adventure with Grand Circle Travel Company, Sara Marks and I were joined by another friend we met during the two-week trip for an iconic afternoon Tea experience at the Fairmont Empress in Victoria, British Columbia. Since 1908, the world-renowned hotel has welcomed royalty, celebrities, and dignitaries to enjoy this quintessential Victoria experience in this historic hotel overlooking the inner harbor. Upon entering the hotel lobby, I could genuinely feel the historical elegance where turn-of-the-century grandeur meets modern refinement. Upon being shown to our table and seated by a friendly English waiter, we were treated to a signature tiered tea service on Royal China gifted by Queen Elizabeth in 1939. We were offered 18 ethically sourced loose-leaf tea options, including the signature Empress Blend and rare selections. I tried the Chai Masala spice blend while Sara ordered the Rose Congou Emperor tea which we learned was a favorite of Princess Diana. Then, accompanying the pots of steeped tea came the signature bites: featuring house-made Empress scones, clotted cream, seasonal berry preserves with roof-top lavender, and petite sandwiches. The finishing course was an assortment of dessert bites, including Raspberry & Rose Empress cake. We enjoyed a full-course meal by the time we were finished! We walked off some of those calories by enjoying the adjacent hotel museum and shops before making our way back to our hotel lodging across town.

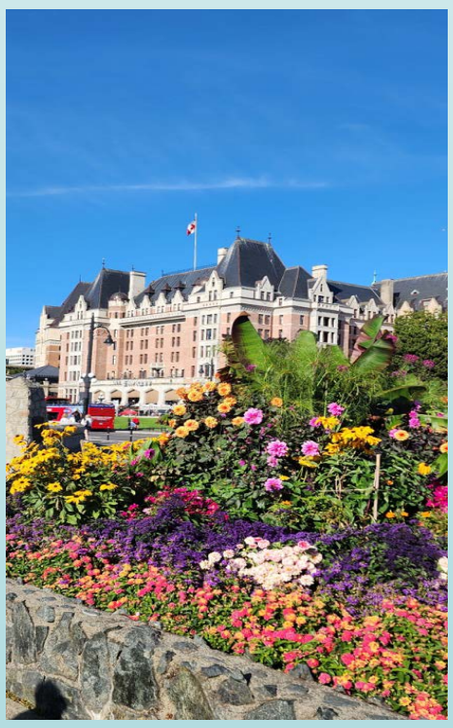
This "proper" tea experience indeed prepared Sara and me for the upcoming Semiquincentennial Tea that MOAA Tampa Chapter will host at Joseph's Tea Room on November 14, 2026 (see flyer insert in *The Retrospect* newsletter for details).

Ladies, if you've never been to a formal afternoon tea, this is your opportunity! We are not only celebrating America's 250th anniversary as a free country, but this signature event also supports another worthy cause: raising awareness and support for the American Red Cross (ARC). In fact, the Executive Director of the Tampa Chapter, American Red Cross, Michael Brown, has graciously accepted the invitation to be our guest speaker for the Tea event. The ARC has served a critical role in providing emergency response services in support of America's military service members deployed overseas and closer to home domestic emergency response/hurricane disaster relief. Another first for MOAA Tampa Chapter is we have invited ladies from the military coalition at USCENTCOM to attend the tea, so you will have a unique opportunity to meet some of the military coalition spouses. I hope you'll join us (bring a friend) and register soon because the deadline to sign up and pay online is November 5th. The Semiquincentennial Tea promises to be a fun and relaxing afternoon where the priority is to simply enjoy each other's company while indulging in fine tea service!

In the meantime, here are some fun and interesting facts you may or may not know about Tea:

1. Tea is the most-consumed manufactured beverage in the world after water.
2. All true teas (black, green, white, oolong) come from the same plant species, Carmellia sinensis. Herbal teas such as Chamomile are infused by dried herbs, fruits or flowers.
3. Ancient Discovery: Legend says tea was discovered in China by Emperor Shen Nung in 2737 BC when wild leaves blew into his pot of boiling water.
4. Tea grows in warm, rainy tropical/sub-tropical areas in mountains and hilly regions. Tea is harvested by plucking the top two young leaves and a bud.
5. Compressed tea bricks functioned as official currency in ancient parts of China, Tibet, and Mongolia.
6. Tea made a political statement – during the American Revolution, colonists boycotted tea after the Boston Tea Party, and John Adams called it a "traitor's drink."
7. Tea became fashionable in Britain during the 17th century after Portuguese princess Catherine of Braganza married King Charles II.
8. Tea bags were invented in the U.S. when a tea merchant shipped samples in small silk pouches and customers steeped the whole thing by mistake.
9. Milk first: Putting milk in a teacup before the tea started because old, low-quality porcelain could crack from boiling water; pouring milk first cooled the liquid down to protect the cup
10. About 80 percent of all tea consumption in the U.S. is iced.
11. High Tea does not equal High-class. High Tea originated from the height of the tables where it was served; Bar tables in working-class joints that catered to the working classes looking for tea and a meal after their shift. Low Tea, on the other hand, was traditionally a lower-elevation, sit-down affair. The fare tended to be more sophisticated, with all the delicacies associated with fancy tea service.
12. Tea leaves are subjected to an oxidation process through drying. The longer the oxidation the darker the tea leaves.
13. Tea may have some health benefits; such as aiding in digestion. Chamomile tea is sometimes given to treat insomnia.







High Tea at the Empress Hotel, Victoria, British Coloumbia



A timer for our tea and depends on what kind of tea which color hour glass to use.

CONGRATULATIONS TO EUNICE BUTTS OCTOBER LUNCHEON RAFFLE WINNER!!!

—Photo credit: Sara Marks



October 2026 MOAA Tampa Chapter luncheon raffle item, a beautiful purse donated by the Brandon Dillard's Department Store.



LTCOL Jason Tinsley, Senior National Representative from New Zealand draws the winning ticket.



Corvelli McDaniel, Vice President, MOAA Tampa Chapter reads the winning raffle ticket number.



Capt. Norm Bild, USAF (Ret) has the winning raffle ticket. "Does this go with my outfit?!!!



Capt. Norm Bild, USAF (Ret) gives the winning prize to Eunice Butts, Former Florida State Commander of the American Legion. Congratulations Eunice! Thank you, Norm, for your generosity.

Mazda of Clearwater

Thank You for Your Service!

Mazda of Clearwater has built its reputation around respect and honesty. In doing so, we're able to deliver a superior experience in both Sales and Service. We think of MOAA members as family and will strive to exceed your Mazda ownership expectations.

MOAA members, as well as MOAA friends and family will receive Mazda of Clearwater Employee Pricing on ANY new Mazda purchase.



Google 4.8 ★★★★★ 2,227 Google reviews

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No Certification Fees	No Reconditioning Fees

Visit Us at Our New Facility Located at: 15064 US Highway 19N., Clearwater, FL 33764

For More Information, Please Call Us at 727.344.3344 or Visit www.MazdaofClearwater.com

October Luncheon Photos

—Photo Credit: Sara Marks, CAPT NC USN (Ret) and Tim Mckee, LTC USA (Ret)

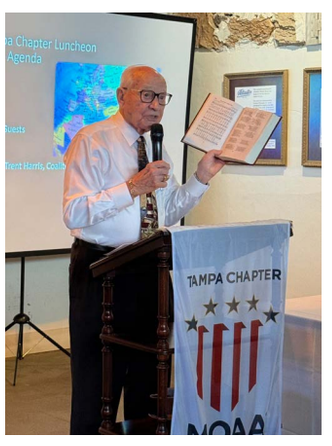




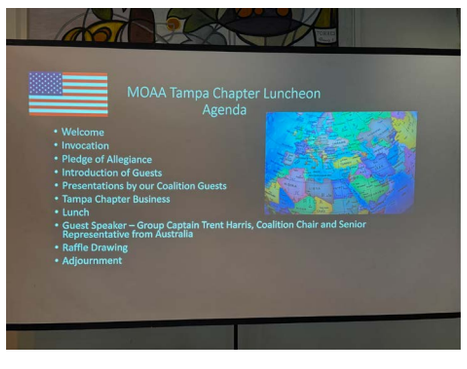




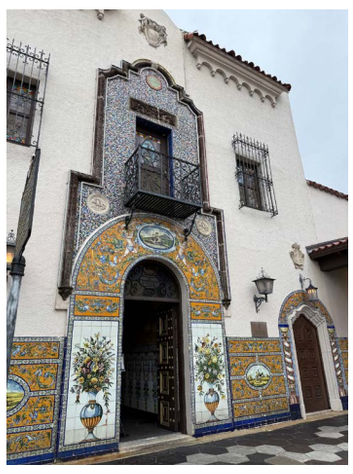


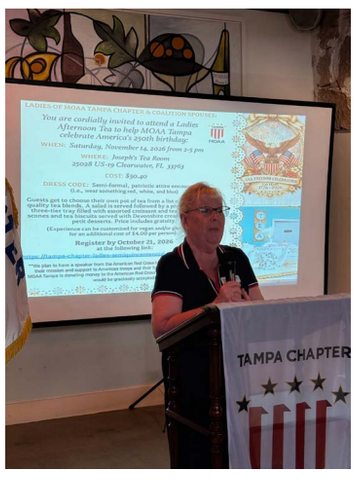


























Notes from the Editor: CAPT Sara Marks, NC, USN (Ret)



It was a wonderful October, especially with the weather starting to cool down a bit. For me, I was busy bonding with my new puppy Molly, a beautiful black labrador. Puppies sure are a lot of work, but also a lot of joy. She's a wonderful editorial assistant. Amazing how she knows to bark when I need to complete an edit! Lastly, we have many things to look forward to this month to include our Ladies Tea and Thanksgiving. I look forward to seeing everyone at our November luncheon.

Last month's luncheon guest speaker, Group Captain Trent Harris, Chair of the Coalition and Australian Senior National Representative gave a comprehensive history of the Australian military's involvement in world conflicts. Make sure to read the recap in this edition. I'm pleased to announce our November luncheon guest speaker is Lori Vella, an Estate Planning and Probate attorney. She will be discussing how to avoid estate planning pitfalls. Make sure to read her bio on page 15.

There is still time to sign up for the Ladies Tea on November 14, 2026. COL Carol Zieres, US Army (Ret) is coordinating a Ladies Tea to celebrate our nation's 250th Anniversary with proceeds from a planned raffle to go to the American Red Cross. Please see the flyer in this newsletter for more information. Note that the deadline for signing up has been extended to midnight November 5, 2026.

Included in this edition is an article about High Tea at the Empress Hotel in Victoria, British Columbia attended by Carol Zieres and me, and a very touching event held on October 27, 2026, at the Tampa Water Works Park honoring a Tampa native 1st LT Baldomero López who was posthumously awarded the Congressional Medal of Honor. Also, yours truly authored this month's Chaplain's Corner focusing on the history of Thanksgiving in our country and challenging each of you to take the time to count your blessings. Due to copyright issues, I'm not able to publish many articles without permission but have five links to articles that I hope you'll take the time to "click" the links and read to include how your personal information can affect what you pay online. I hope that you'll find this edition of *The Retrospect* both 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.

Wishing each and every one a happy Thanksgiving, especially knowing how richly blessed we are in this country over the last 250 years. Finally, Happy Birthday to the United States Marine Corps! Semper Fi!

"Let gratitude be the pillow upon which you kneel to say your nightly prayer." — attributed to Maya Angelou

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
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

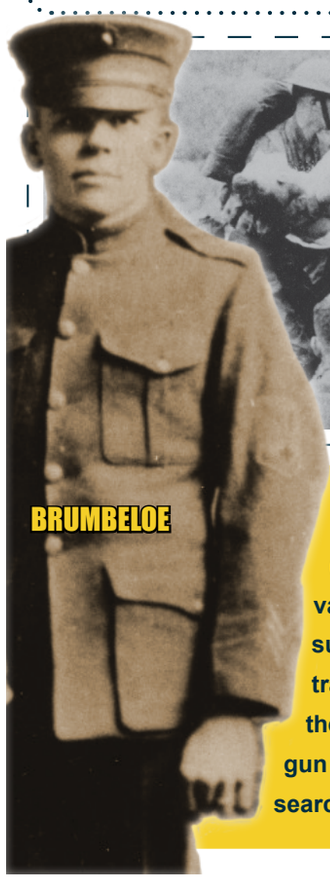
As a member of MOAA, you are entitled to exclusive member benefits and discounts. Find out more about our member-only services and offers or explore the topics that most interest you.

NAVY MEDICINE FAST FACTS

Special Edition 17
2025

NAVY HOSPITAL CORPS LEGENDS
"DEVIL DOCS" OF BELLEAU WOOD

- From June 1 to 26, 1918 (in World War I), U.S. Marines from the 4th Brigade (5th Marines, 6th Marines and 6th Machinegun Battalion) pushed back the German offensive at Belleau Wood (Bois de Belleau).
- The Battle of Belleau Wood is where Marines earned their legendary moniker "Devil Dogs."
- For Navy Medicine, Belleau Wood is where our connections to the "green side" first took root and Marine Corps medicine came into maturity. Throughout the battle, hospital corpsmen served alongside the Marines, rendering medical aid, keeping them in the fight and managing casualty evacuation.





CASUALTIES AT BELLEAU WOOD

- There were 616 members of the 4th Marine Brigade killed in action at Belleau Wood with an additional 332 later dying from their wounds.
- An estimated 2,468 were wounded in action and over 900 were exposed to poison gas.

On June 6, 1918, during the attack at Belleau Wood, Pharmacist's Mate 3rd Class Algernon Brumbeloe, a corpsman with the Fifth Regiment (Marines), American Expeditionary Forces, demonstrated extraordinary valor. Amidst a dense fog, his company was mistaken for enemy forces and subjected to intense friendly fire. Disregarding his own safety, Brumbeloe traversed a fire-swept field to deliver a critical message. He then returned to the same exposed area, treating wounded Marines under relentless machine-gun fire and personally evacuating them to safety. The following day, while searching the battlefield for casualties, he sustained a sniper's wound.

NAVY MEDICINE FAST FACTS

FIELD HOSPITALS

- When not alongside the Marines, medical personnel operated makeshift dressing and aid stations in wine cellars, farmhouses, and culverts just beyond the frontlines——anywhere that offered a modicum of protection. From an old farmhouse outside of Belleau Wood, Navy medical personnel operated a regimental aid station where they helped control hemorrhaging, bandaged the wounded and even performed debridement by "flickering candlelight."
- To prevent shock, morphine was applied through syrette and patients were kept as warm as possible with blankets and "canned heat."
- There were no antibiotics or plasma, and there was an ever present risk of infection from contaminated soil and dirty clothing.



Did you know?

8 Navy Crosses were awarded to hospital corpsmen for their actions at Belleau Wood

THE FINAL ACT OF PHARMACIST'S MATE 2ND CLASS FRANK WELTY



"Bois de Belleau is an almost impenetrable tangled forest with rock formations admirably adapted for defense. The surrounding country is dotted with woods and fields of ripening wheat, with red patches of wild poppy. The terrain is favored by the enemy to sweep the roads and open-country with machine-gun fire. The attacking troops, moving across the open wheat field, were subjected to murderous flanking fire from machine guns, and many men went down. Welty was swamped with many wounded while in this open field, about 130 yards short of the woods. He had dressed four wounded Marines, calmly writing their tags, and had started on the fifth when he was struck in the back and right heel, while kneeling over his patient. . .He continued dressing his patient and filled in the diagnosis tag . . .when struck by a machine gun-bullet."
-Excerpt from Navy Battalion Surgeon Log, June 6, 1918

Source: https://www.dvidshub.net/publication/issues/73299



NOVEMBER LUNCHEON MEETING



EVENT: Chapter Monthly Luncheon Meeting

DATE: Thursday, 8 October **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, 6 November.
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, 9 November, 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).

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

GUEST SPEAKER: Lori Vella, Estate Planning and Probate Attorney Licensed in Florida and New York

MENU: 1905 Salad, Cuban Bread and butter, Cuban Sandwiches, Pollo Salteado, Black Beans, White Rice, Fresh Broccoli Alioli, Coffee, Iced Tea, Soft Drinks and a Celebration Cake for the US Marine Corps

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. For more information: https://www.hillsboroughcountymentors.org/

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**

Sick Call: Ben Ritter

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 NOVEMBER

National Veterans & Military Family Month
Warrior Care Month
National Family Care Givers Month
1 Daylight Savings Time Ends
3 Election Day
1-5 National Veterans Small Business Week
10 Marine Corps Birthday
11 Veteran's Day
11 Armistice/Remembrance Day
26 Thanksgiving



Welcome New Members

COL Doug Middleton, USA (Ret)

OCS CONNECT
A PATH TO SOLUTIONS

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

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

6th Medical Group, MacDill wants YOU!

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

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

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

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



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

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



MOAA Tampa Chapter's longstanding and valued relationship with our Coalition partners continues with the Chair of the Coalition and two Senior National Representatives (SNRs) attending our monthly luncheons. Group Captain Trent Harris, Chair of the Coalition and SNR from Australia, COL Martin Lukas, SNR from Czech Republic and LTCOL Jason Tinsley, SNR from New Zealand attended the October luncheon. COL Lukas provided many beautiful brochures about the Czech republic for everyone at the luncheon. The Chair for the Coalition provides an update from the coalition perspective from US CENTCOM and each of the SNRs have the opportunity to introduce themselves at each of the luncheons. Group Captain Harris was our honored guest speaker for the October luncheon.



(l-r) Group Captain Trent Harris, Chair of the Coalition and SNR Australia, COL Martin Lukas, SNR from Czech Republic and LTCOL Jason Tinsley, SNR from New Zealand











Advertise in the monthly MOAA Tampa Chapter Newsletter

MOAA

The RETROSPECT

TAMPA CHAPTER — A FIVE STAR CHAPTER OF MOAA NATIONAL

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This award-winning, informative monthly newsletter, The Retrospect, is available on-line at www.MOAATampa.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!

251601-16

MOAA TAMPA MEMBERS ATTEND UNVEILING OF LIFE SIZE STATUE OF POSTUMUS MEDAL OF HONOR RECIPIENT AND TAMPA NATIVE 1ST LT BALDOMERO LÓPEZ, USMC

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

Norm Bild, Capt USAF (Ret) and member of the Marine Corps League and Sara Marks, CAPT NC USN (Ret) attended a beautiful and touching tribute to one of Tampa's own with the unveiling of a life size statue in front of the Water Works Park on Tuesday October 27, 2026, by the Tampa Community Redevelopment Agency (CRA) and the City of Tampa. Councilman Luis Viera was the Master of Ceremony with comments also made by Tampa Mayor Jane Castor, Judge E.J. Salcines, Representatives Gus Bilirakis and Cathy Castor, Lieutenant General William James Bower, USMC and Deputy Commandant, Manpower and Reserve Affairs, Major General James S. "Hammer" Hartsell, USMC (Ret) and Executive Director of the Florida Department of Veteran's Affairs and Craig and Toni Gross, Gold Star parents. Relatives of 1st LT López attended the ceremony, as well as many veterans, supporters of veterans and military history were also in attendance.

I believe we should always honor the sacrifices of those who came before us. Many sacrificed a lot and then there were those we gave the last full measure to protect and preserve the freedoms that we enjoy. It was an honor to learn about 1st LT Baldomero López. Thank you for the example of a life well lived, your service, and for your ultimate sacrifice. I know that your story will continue to be told. "Semper Fi, Marine"

A Brief Background of 1st LT López:

Born August 23, 1925, in Tampa, Florida, Baldomero López attended Hillsborough High School. He was an accomplished basketball player and a regimental commander in the school's Junior Reserve Officers' Training Corps (JROTC) program. He enlisted in the U.S. Navy July 8, 1943, after graduating from high school, and served until July 11,1944. After his discharge, he received an appointment to the U.S. Naval Academy under the accelerated three-year program. Upon graduation, he was commissioned June 6, 1947, as a second lieutenant in the Marine Corps. In 1948, 1st LT López was sent to China and served as a mortar section commander and later as a rifle platoon commander. After returning from China, he was assigned to Camp Pendleton, California. 1st LT López volunteered for duty in Korea as an infantry officer and was promoted to first lieutenant 16 June 16,1950.[1]

On 15 September 15, 1950, during the invasion of Inchon, Lopez was the rifle group commander of Company A, First Battalion, Fifth Marines, First Marine Division (Reinforced). 1st LT López died protecting his men during this invasion.[1]

1st LT López's Congressional Medal of Honor citation reads as follows:

"For conspicuous gallantry and intrepidity at the risk of his life above and beyond the call of duty as a rifle platoon commander of Company A, in action against enemy aggressor forces. With his platoon 1st Lt. López was engaged in the reduction of immediate enemy beach defenses after landing with the assault waves. Exposing himself to hostile fire, he moved forward alongside a bunker and prepared to throw a hand grenade into the next pillbox whose fire was pinning down that sector of the beach. Taken under fire by an enemy automatic weapon and hit in the right shoulder and chest as he lifted his arm to throw, he fell backward and dropped the deadly missile. After a moment, he turned and dragged his body forward in an effort to retrieve the grenade and throw it. In critical condition from pain and loss of blood, and unable to grasp the hand grenade firmly enough to hurl it, he chose to sacrifice himself rather than endanger the lives of his men and, with a sweeping motion of his wounded right arm, cradled the grenade under him and absorbed the full impact of the explosion. His exceptional courage, fortitude, and devotion to duty reflect the highest credit upon 1st Lt. López and the U.S. Naval Service. He gallantly gave his life for his country."[2]

In addition to the Medal of Honor, 1st LT López's awards include: the Purple Heart, Presidential Unit Citation with one bronze star, China Service Medal, and the Korean Service Medal with two bronze stars. Many structures have been named in his honor to include the Baldomero López State Veteran's Nursing Home in Land O'Lakes, Florida and an elementary school in Seffner, Florida; a state Korean War memorial at the Ed Radice Sports Complex in Tampa; and a public swimming pool also in Tampa. The USNS 1st LT Baldomero López (T-AK-3010) was redesignated on January 17, 2006, for Baldomero López.[1]

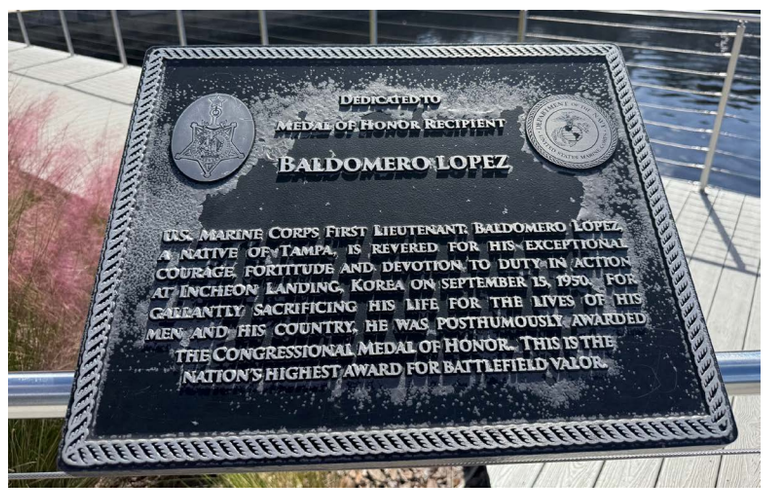
Sources:
(1) https://www.history.navy.mil/browse-by-topic/people/namesakes/baldomero-lopez.html
(2) https://www.cmohs.org/recipients/baldomero-lopez



1st LT Baldomero López
Photo credit[2]



Unveiled statue of 1st LT Baldomero López at the Water Works Park



The plaque dedicated to 1st LT Baldomero López located on the River Walk hear the Water Works Park.



(l-r) MGEN James S. "Hammer" Hartsell, USMC (Ret) and Executive Director of the Florida Department of Veteran's Affairs, Sara Marks, CAPT NC USN (Ret) and LTGEN William J. Bowers, USMC and Deputy Commandant, Manpower and Reserve Affairs



E.J. Salcines, oral historian and former Tampa lawyer, judge and state attorney provided a powerful and moving overview of 1st LT Baldomero López's history of growing up in Tampa and military achievements.



(l-r) Norm Bild, Capt USAF (Ret) and former Corporal USMC and Craig Gross, Gold Star Father

"Over the Sea Wall" photo of 1st LT López scaling the wall was presented for the City of Tampa by Commandant John Utterback (right), and members of the Marine Forever Detachment #1440, Marine Corps League to Rodney Kite-Powell (left), Director of the Touchton Map Library and Florida Center for Cartographic Education at the Tampa Bay History Center. The "Over the Sea Wall" photo was donated by Norm Bild, Capt USAF (Ret).

Unveiling of 1st LT Baldomero López bronze statue at the Water Works Park.

Articles of Interest Found on the Web

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



BAN on Lithium Battery Power Banks in Carry On Overhead Bin
https://dailypassport.com/airlines-ban-lithium-battery-power-banks-carry-on-over-head-bin/?lctg=5fd29604-6b24-4643-b19f-9e208f01bc5d

Is your personal data changing what you pay online? – CyberGuy
https://cyberguy.com/privacy/is-your-personal-data-changing-what-you-pay-online/

Navy Submarine Arrives in Western Australia for Scheduled Maintenance Period
https://www.war.gov/News/News-Stories/Article/Article/4635507/navy-submarine-arrives-in-western-australia-for-scheduled-maintenance-period/

Junior ROTC Cadets Test Teamwork, Endurance at National Raider Challenge
Note: Two Florida High Schools succeeded in this challenge.
https://www.war.gov/News/News-Stories/Article/Article/4633863/junior-rotc-cadets-test-teamwork-endurance-at-national-raider-challenge/

USS Abraham Lincoln to shift home port to Naval Base Kitsap-Bremerton
https://www.navytimes.com/news/your-navy/2026/10/21/uss-abraham-lincoln-to-shift-home-port-to-naval-base-kitsap-bremerton/

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/

Veterans Crisis Line
DIAL 988 then PRESS 1

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 or DSN 118

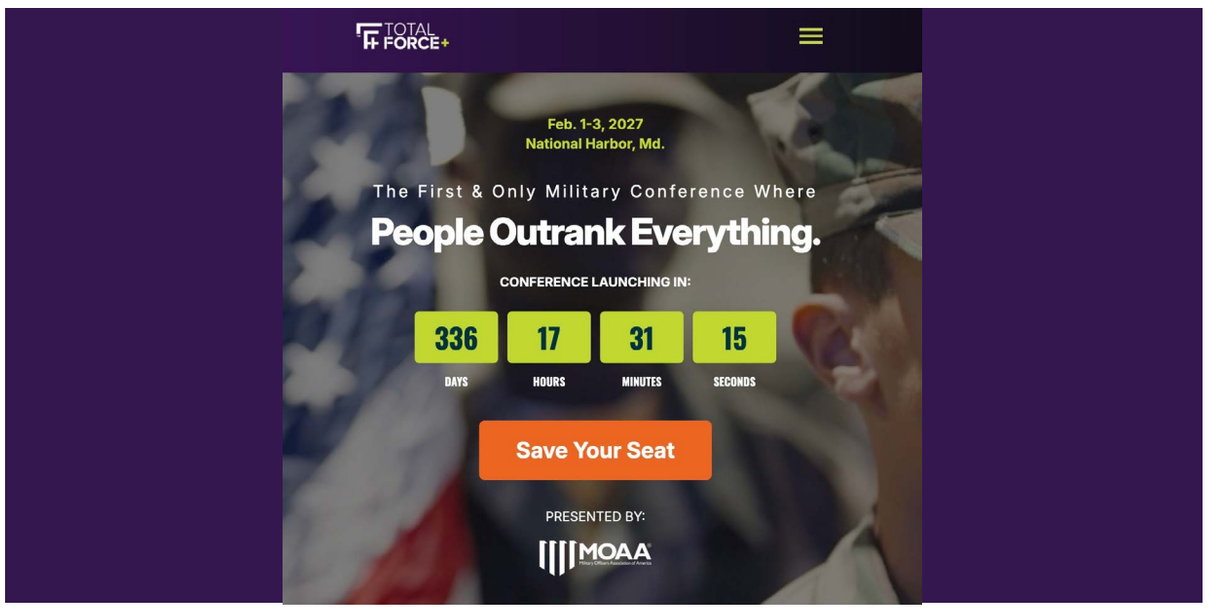
In Korea
Call 080-855-5118 or DSN 118

In Afghanistan
Call 00 1 800 273 8255 or DSN 111

In the Philippines
Dial #MYVA or 02-8550-3888 and press 7

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

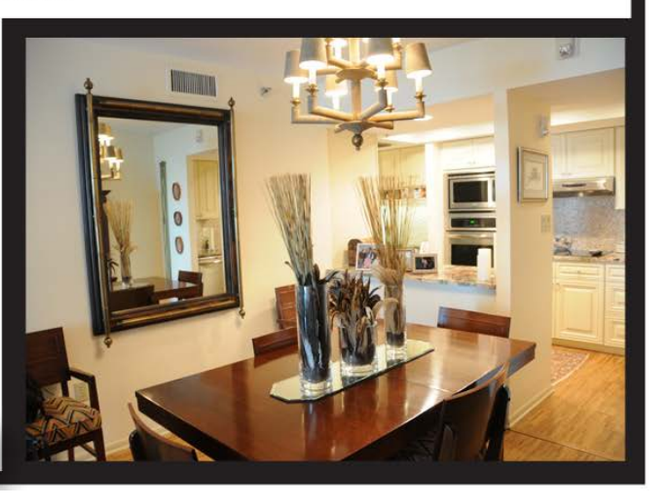
Click on the link to learn more: https://totalforceplus.moaa.org/



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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 I Tampa, FL 33608-0383

Email: membership@moaatampa.org
Web: https://moaatampa.org

MEMBERSHIP APPLICATION

1. PERSONAL & MILITARY PROFILE

Full Name: _____ **Rank:** _____

Service Branch: _____ **Status:** [ ] Active [ ] Retired [ ] Former

Mailing Address: _____

City: _____ **State:** _____ **Zip Code:**_____

Primary Email: _____ **Primary Phone:** _____

Spouse Name: _____ **Spouse Phone:** _____

Date of Birth: Month _____ Day _____

2. NATIONAL MOAA MEMBERSHIP REQUIREMENT

National membership is required to join local chapters. If you aren't registered, we can set up a basic membership for you at no cost.

National Member ID #: _____

If basic requested, sign for permission: _____

3. WARTIME SERVICE HISTORY (Please check applicable periods & provide dates if desired)

[ ] World War II
[ ] Korean War
[ ] Vietnam Era / In-Country
[ ] Gulf War (Desert Shield/Storm)
[ ] Lebanon / Grenada / Panama
[ ] Iraq / Syria (OIF/New Dawn/OIR)
[ ] Afghanistan (OEF/ORS/OFS)
[ ] NO service during any of these periods

4. CHAPTER DUES & FINANCIAL SELECTION

[ ] **Tampa Chapter Annual Dues:** $30 (Calendar Year)
[ ] **Active Duty / Surviving Spouses:** $0 (Free/No Fee)
[ ] **Official Chapter Name Tag:** $13
*Desired Name on Tag:*_____
[ ] **Optional Scholarship / Veterans Fund Contribution:** $_____

PAYMENT METHOD PREFERENCE:
Online (Preferred): Scan the QR code or pay online at my.cheddarup.com/c/ctampa-chapter

In-Person: Bring this form to any official Chapter event.

By Mail: Check payable to **MOAA Tampa Chapter** sent to: MOAA Tampa, PO Box 6383, Tampa, FL 33608-0383

5. PRIVACY PREFERENCES & AUTHORIZATION

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

Applicant Signature: _____ **Date:** ____ / ____ / _____

JOIN TODAY!



MOAA TAMPA CHAPTER

2027 ANNUAL CHAPTER DUES RENEWAL FORM

Renewal Window: 1 October 2026 to 31 January 2027

[ ] CHECK HERE IF THERE ARE NO CHANGES TO YOUR PROFILE / CONTACT INFO FROM LAST YEAR

1. MEMBER PROFILE & MILITARY DETAILS

Full Name: _____ **Rank:** _____

Service Branch: _____ **Status:** [ ] Active [ ] Retired [ ] Former

National MOAA Member ID*: _____ **Spouse Name:** _____

*Required by Chapter Bylaws

2. UPDATED CONTACT INFORMATION (Complete only if changed)

Street Address: _____

City, State, Zip: _____

Primary Email: _____

Primary Phone: _____ **Cell Phone:** _____

3. RENEWAL SELECTION & CONTRIBUTION CALCULATOR

[ ] **1-Year Membership Renewal** (Through Dec 31, 2027)	$ 30.00
[ ] **2-Year Membership Renewal** (Through Dec 31, 2028)	$ 60.00
[ ] **3-Year Membership Renewal** (Through Dec 31, 2029)	$ 90.00
[ ] **Optional Contribution:** Chapter Scholarship Fund	$ _____
[ ] **Optional Contribution:** JROTC Support / Veteran's Treatment Court / Other Local Outreach	$ _____
TOTAL ENCLOSED PAYMENT (Dues + Contributions)	**$ _____**

4. CONVENIENT PAYMENT METHODS

METHOD 1: ONLINE (Fastest & Securest)
Pay instantly using a secure debit or credit card at:
https://my.cheddarup.com/c/tampa-chapter/items

Scan the QR Code below to pay:

METHOD 2: IN PERSON
Bring this completed document alongside payment to any monthly member luncheon gathering.

METHOD 3: BY MAIL
Make checks payable to: **MOAA Tampa Chapter**
Mail your form and check to:
MOAA Tampa Membership
P.O. Box 6383
Tampa, FL 33608-0383

Questions? Reach our membership chair directly at **membership@moaatampa.org**

Thank you for your dedicated service and continued support with our chapter!

https://moaatampa.org/

RENEW TODAY!

MEDICAL CORNER

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

How to access TRICARE benefits during a natural disaster

This article provides a list of how to be prepared in case there is a natural disaster. Some of the information requires one to plan ahead and includes understanding disaster alerts, how to get emergence prescription refills and what to do if you are displaced.

Just like preparing important documents for estate planning make sure to plan for a potential disaster. This includes keeping important documents in a waterproof container and easily assessable.

Finally, what to do after a disaster is important. Make sure to contact your TRICARE office for questions.

Click on the following link to read the entire article on how to prepare: https://newsroom.tricare.mil/News/TRICARE-News/Article/4616166/how-to-access-tricare-benefits-during-a-natural-disaster



November 2026 MOAA Tampa Luncheon Guest Speaker

Lori Vella, Estate Planning and Probate Attorney



Topic: Scams, Bad Deeds & Estate Planning Disasters

Lori Vella is an Estate Planning and Probate attorney licensed in Florida and New York and the founder of the Law Office of Lori Vella in Tampa, Florida.

Military service runs deep in her family on both sides, including her father's service in the Italian Carabinieri and generations of relatives who served in the U.S. Army, Air Force, and Army National Guard. Her family's service includes World War II veterans, a Purple Heart recipient, a military medic, an Air Force dentist, and an Air Force captain.

With a deep appreciation for the importance of protecting families, Lori is passionate about helping individuals safeguard their homes, assets, and legacies.

She will discuss common Estate Planning mistakes, particularly the dangers of improperly prepared deeds, unintended property transfers, and legal pitfalls that can leave surviving family members facing costly and unnecessary complications.

HAPPY 251st BIRTHDAY TO THE U.S. NAVY CELEBRATED AT THE OCTOBER 2026 MOAA TAMPA LUNCHEON

—Photo credit: Sara Marks and Tim Mckee





Pettis Sims, LCDR USN (Ret) and Sara Marks, CAPT NC USN (Ret) display the Navy Birthday Cake.

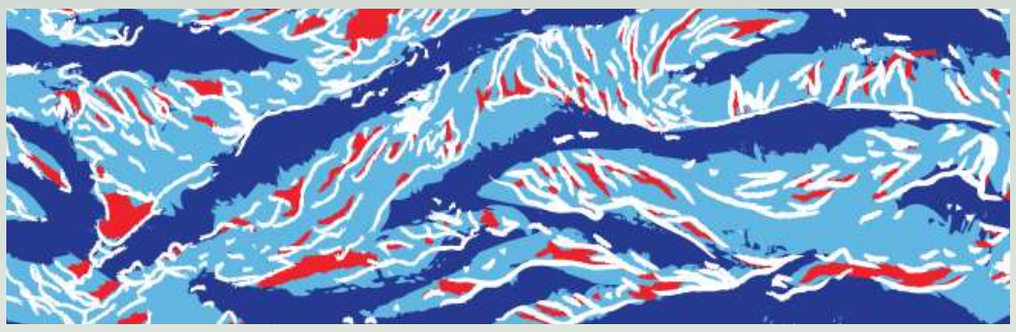


Sara Marks, CAPT NC USN (Ret) presented the singing Navy bear who proudly sang "Anchors Aweigh" for the Navy Birthday.



LEGACY THROUGH STORIES

Histories from Florida Veterans



November 13, 2026
Straz Center for the Performing Arts

Legacy through Stories: Histories from Florida Veterans will be hosted by the Florida Division of Arts & Culture's Major John Leroy Haynes Florida Veterans' History Program.

In collaboration with Straz Salutes, this event will celebrate the culmination of a statewide tour by the Florida Veterans' History Program to commemorate America250FL and to preserve veteran stories.

MAJOR JOHN LEROY HAYNES FLORIDA VETERANS' HISTORY PROGRAM

RSVP online here

STRAZ CENTER

FLORIDA DEPARTMENT of STATE · Florida ARTS & CULTURE · FLORIDA Folklife · AMERICA 250 FLORIDA

CHAPLAIN'S CORNER

—By Sara Marks, CAPT NC USN (Ret)

Giving Thanks

This month we celebrate Thanksgiving the fourth Thursday of November. There is a lot of history and discussion on when the first Thanksgiving was held in the United States. Traditionally we attribute November 1621, after the first successful corn harvest. In 1789, George Washington issued the first Thanksgiving proclamation on behalf of the United States Government. Subsequently, presidents designated days of thanks during their presidencies. In 1863, during the Civil War, President Lincoln, after the many efforts of Sarah Josepha Hale to establish Thanksgiving as a national holiday, acknowledged that in spite of the war our nation continued to thrive and asked all Americans to ask God to "commend to his tender care to all those who have become widows, orphans, mourners or sufferers in the lamentable civil strife" and to "heal the wounds of the nation."[1]

President Lincoln scheduled Thanksgiving for the final Thursday in November. After a brief change in 1939 when President Franklin D. Roosevelt moved the holiday up a week to assist retail sales a bill was signed into law on December 26, 1941, establishing the fourth Thursday in November to celebrate Thanksgiving.[1]

Many traditions throughout history have celebrated a thanksgiving day for good harvest, but in 1623, the Pilgrims at Plymouth Plantation, Massachusetts celebrated a second Thanksgiving. This time their crops had been destroyed by drought. The colonists prayed and fasted for relief. Shortly after, Captain Miles Standish arrived with some basic supplies and reported that a Dutch supply ship was on its way. A day of Thanksgiving prayer was held on June 30, 1623. This Thanksgiving celebration combined a religious and social celebration.[2]

As a nation founded on Judeo-Christian values we believe in a higher power vice a king claiming divine power. As stated in our Declaration of Independence, "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."[3] This was a revolutionary way for a government to start.

On Thanksgiving Day, we gather together with family and friends. Many plans are made and lots of food prepared, typically turkey, dressing, cranberry sauce, mashed potatoes, sweet potatoes with marshmallows, biscuits with butter and off course desserts that include pumpkin and pecan pies. Another tradition is watching parades on TV. But most importantly, regardless of your religious affiliation, we give thanks for our great nation and to God. So, on Thanksgiving Day take time to count your many blessings. For me, having traveled quite extensively especially over the last four years, we have many things to be thankful and grateful for in these United States. I thank God for my family, my friends, the ability to travel, my sweet puppy Molly and cockatiel Angel. I'm also grateful for everyone in our MOAA Tampa Chapter because you have enriched my life particularly after moving to Florida after my Navy retirement. These are just of few of the blessings that I thank God for every day. Have you counted your blessings today? What are you grateful for?

"Offer to God a sacrifice of thanksgiving and perform your vows to the Most High." Psalm 50:14

Sources:
(1) https://www.history.com/articles/history-of-thanksgiving
(2) https://www.si.edu/spotlight/thanksgiving/history
(3) https://www.archives.gov/founding-docs/declaration-transcript

GROUP CAPTAIN TRENT HARRIS PRESENTED A BACKGROUND OF THE AUSTRALIAN MILITARY AT THE MOAA TAMPA OCTOBER 2026 LUNCHEON

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

Group Captain Trent Harris, Senior National Representative from Australia and Chair of the Coalition, presented an overview of the Australian Defence Force. The only time that Australia has been attacked was in WWII by the Japanese. During WWII Australia produced numerous aircraft in support of the United Kingdom and Allies. He also presented Australian history in WWI, conflicts in Indonesia, Maylasia, the Solomon Islands and East Timor as well as participation in many recent wars to include Korea, Vietnam, Iraq and Afghanistan. Several of our MOAA Tampa Chapter members complimented the Australian Defence Force on its excellence in their handling of many military support operations in previous conflicts in conjunction with the U.S. military.









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

WWW.MOAATAMPA.ORG and Facebook: 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

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

TAMPA MOAA

2020 - 2025 Recipient of the 5 Star Col. Marvin J. Harris Communications Award

Military Officers Association of America

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