Plans change. Just ask a veteran who suddenly couldn’t afford to stock the pantry, or a student whose education was interrupted by the COVID-19 pandemic.

But as members of MOAA’s community of servicemembers, veterans, families, and survivors, your resilience and generosity has helped others get back on track. And it has helped MOAA stay at the ready to help others facing similar obstacles.

There’s Lt. Cmdr. Zenobia Shepherd, USN (Ret), a MOAA member who lost her daughter to COVID-19 last year. A MOAA Emergency Relief grant helped Shepherd cover sanitization costs to maintain her own health; she also started a memorial garden in honor of her daughter.

And there’s Cynthia Farmer, who struggled to pay her mortgage when the pandemic hit. Her husband, a veteran, passed away a few years ago.

“My daughter and I are so grateful to find a good-hearted organization that helped us to pay our bills. We can’t thank you enough,” she said. “We are thankful that we still have our home, and we are not in the dark.”

MOAA has helped keep the lights on — literally and figuratively — for 230 grant recipients. Specifically, the foundation helped pay medical and electric bills, fill gasoline tanks, assist with child care costs, and more.

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Weathering the Storm

‘MOAA came through’ when a former servicemember needed support.

By Kristin Davis

Three years ago, doctors believed John’s* death was imminent. He’d fallen into a coma, and his organs were failing. A ventilator helped him breathe. His family was called to come say goodbye.

Fifteen years before, John had joined the Army right out of high school. He was already considering joining the military when he watched the Twin Towers fall on Sept. 11, 2001. His family was from New York. The attacks were personal. He served from 2003 to 2007, deploying twice as a combat medic.

The war took its toll; over the next decade, John turned to alcohol to try to cope. In 2016, he visited the VA for the first time and was ultimately diagnosed with service-connected post-traumatic stress disorder (PTS). But the damage to his body was done.

By 2018, John was in a coma and not eligible for the liver transplant that would save his life. His ex-wife was among those called in to say goodbye; when she drew a reaction from him, the transplant was ordered. John got a liver — and new life — on his birthday.

FURTHER COMPLICATIONS

Three months later, John was well enough to make it back to the gym. He went through physical rehabilitation, and he received treatment for PTS. Over the winter, he’d started a new chapter in Austin, where he volunteered for a veterans’ organization and helped to clean up after natural disasters. Then he found himself in the midst of one.

A major ice storm plunged Texas into sub-freezing temperatures this winter. At least 59 people died, according to the state health department. The majority of deaths were due to hypothermia when the state’s main electricity grid failed. Millions went days without power. The economic toll topped $130 billion in Texas alone; nationwide, the winter storm was the costliest on record.

Nearly a year into the COVID-19 pandemic, the storm delivered yet another blow to the state already grappling with a recession.

John was at home with a broken arm when he lost power and water. He hadn’t worked since his transplant and was already in a precarious financial situation, he said.

With no power or water, he was forced to find a hotel. Back at home, the water pipes burst.

“The storm was a few days, but I had issues for a couple of months,” John said.

Bills were mounting. But thanks to a COVID-19 Emergency Financial Relief Grant, John was able to pay for repairs to his home, including replacing the hot water heater.

“I was looking everywhere, really,” he said, explaining that he tried to find financial assistance wherever he could. Often, he said, he was turned away.

But the MOAA funds arrived just in time to help with a confluence of difficult circumstances. John said. He temperature regulation for the straightforward application process.

“MOAA came through quickly when I needed it,” John said, adding that he’s thankful for those who donated funds. “It’s really cool that you guys were there.”

Kristin Davis is a writer based in Virginia.

*John is a pseudonym. Grant recipients are often happy to share how support from The MOAA Foundation has helped during tough times, but many are-resistant to share their names. We support their right to privacy and understand the sensitivity that comes along with sharing help when you need it the most. We believe in not exploiting individuals’ stories, no matter how well intentioned.
Bolstering Opportunities

MOAA scholarship grants allow triplets to further their studies.

By Kristin Davis

When Army Col. Curtis Mattison passed away on May 6, 2015, he left behind six children, including 12-year-old triplets Amalie, Dylan, and Noah. Barely two years earlier, doctors had diagnosed Mattison with Stage 4 renal cell carcinoma. A head-sized tumor had all but taken the place of his kidneys. He applied for medical retirement right away.

By the time the Army processed his request, Mattison had fallen into a coma. When he died six days later, his widow, Anne Lena, learned that he had received a regular retirement rather than a medical retirement. The difference meant fewer benefits for his family. “Had he been medically retired, the children most likely would have had college covered. Instead, we were left on our own,” said Anne Lena, who served in the Marine Corps. “We always promised our kids we would pay for them to get a bachelor’s degree if they lived up to their potential.”

A MOAA scholarship is helping to make that promise possible. Amalie, Dylan, and Noah, who graduated from high school in May, are recipients of interest-free loans and grants through this charity. They entered the University of North Carolina at Wilmington this fall as juniors. Dylan is attending a local community college and plans to transfer to a four-year university next year and major in theater arts. He acts and sings in local theater productions.

“I want to say how grateful I am for this. It’s really going to make a huge difference for my kids and for me. It will give them a better start in life,” Anne Lena said.

When Mattison died in 2015, he had served his country for 37 years, 11 of them on active duty. A Mustang, “his dream since he was a little boy to become a general,” Anne Lena said. He got his master’s, went to War College, and was eligible for his first star when he was diagnosed with cancer.

Days after his triplets’ first birthday in 2003, Mattison headed to the Middle East, where he served for 17 months. During that time, Anne Lena said, he was exposed to burn pits and depleted uranium. He’d also been a nuclear technician during his enlisted time. He filed a claim with the VA; it was denied the same month he died.

For his four youngest children, ages 12 and 14, death thinking about cancer and ways to cure it. He wants to become an oncologist and eventually go into cancer research. “They’re really smart kids. Their dad was smart. But it takes more than intelligence,” Anne Lena said. “They’re all very driven. They have goals they want to accomplish. I’m very, very proud of them. They’re going to do great things. I often think of how proud Curtis would be.”

Kristin Davis is a writer based in Virginia.
See many of the communities MOAA Charities serve with your generous contributions. For all locations, visit [www.moaa.org/covid19milsupport](http://www.moaa.org/covid19milsupport).

'This is an officer organization. We have a leadership responsibility to take care of our own, and this gives us an opportunity to do that. This allows you to help people live their best possible lives with the additional assistance that they may need. Supporting these charities will allow you to make a difference to people, and it’s an extension of your never leaving anybody behind.'

— 1st Lt. John J. Glenn Jr., USMC (Ret), president, Mississippi Council of Chapters

‘MOAA was there for me and my family when all the other organizations during the pandemic are adding more and more pre-qualifications ... or disqualifying you due to your military disability. ... It was an amazing feeling knowing they are there for us when we need them. My family is grateful for your support.’

— Oscar Gonzalez, recipient of an Emergency Financial Relief Grant

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Total grant distribution in 2021:

- Community Outreach Grants: 33
- COVID-19 Chapter Grants: 17
- Scholarship Senior Grant Awardees: 189

Data compiled through Oct. 27

Key
- Community Outreach Grant (COG)
- COVID-19 Chapter Grant
- Emergency Financial Relief Grant (EFRG)
- Scholarship Senior Grant Awardees (SSGA)
- COG and COVID-19 Grant
- COG and SSGA
- COG and EFRG
- EFRG and SSGA
- COG, COVID-19, and EFRG

Note: Chapters in some cities received multiple grants and have multiple Emergency Grant recipients. Blended icons will be used in these cases. Emergency Financial Relief Grant icons represent location only and not the number of grants provided. Some locations have multiple grant recipients.
On behalf of our team and the thousands of military families who have benefited from your support through these charities, thank you.

If every MOAA Life Member contributed $25 each year, we would raise enough to run both charities and increase their reach and impact. Setting up a recurring donation of $10, $25, or $100 each month ensures we can continue to do this important work.

Recurring donations are vital to our success. You can set these up through your checking account or credit card. You can also instruct the Defense Finance Accounting Service to send us monthly donations. In addition, the Scholarship Fund participates in the Combined Federal Campaign and many state employee campaigns. These payroll deductions add up and make a positive impact.

If you have or intend to include one or both of our charities in your estate plan, please let us know. We would like to celebrate your generosity now and diligently steward your gift to support the uniformed services community.

TO DONATE: www.moaa.org/donate