

GIVING2022

MOAA Charities
Annual Report

BRIDGING *the* GAP

With the help of generous supporters,
MOAA Charities continues to make a difference
for the greater uniformed services community.





From Our Team

Philanthropy, one of MOAA's six strategic priorities established to guide our association, is achieved through the work of MOAA's 501(c)(3) charity subsidiaries, The MOAA Foundation and MOAA Scholarship Fund. These subsidiaries provide the MOAA membership and general public with opportunities to invest in missions that give back to the uniformed services in meaningful ways.

With the help of thoughtful donors and generous corporate sponsors, our charities are able to offer aid to the greater uniformed services community in need. Together, the foundation and scholarship fund provide critical resources and financial support to currently serving members, veterans, retirees, military spouses, caregivers, surviving spouses, and military families across the country.

The MOAA Foundation provides crisis relief, career transition, community outreach, military spouse professional development, and professional education outreach, regardless of rank or branch of service.

In 2022, The MOAA Foundation launched the Crisis Relief program. This initiative provides over 12 million veterans without a disability rating through the VA with access to critical financial support when disaster strikes.

From our first application for relief in August 2022, The MOAA

Foundation distributed over \$65,000 in emergency financial aid to over 100 individuals and families in just four short months.

The MOAA Scholarship Fund has made continuing education more accessible for students of military families since 1948. Understanding the frequent moves and constant adjustments these students make, the scholarship fund strives to provide scholars with equal footing for the next phase of their lives.

Interest-free loans and grants empower students to focus on their studies and complete their degrees. We are confident the scholars in the diverse, highly qualified class currently receiving aid have bright futures, and we are honored to be a part of their journey.

With guidance from MOAA leadership and our volunteer board of directors, we are encouraged to strategically enact our missions to ensure our programs and services make a positive difference for those who have served our country.

To every donor, sponsor, and supporter of The MOAA Foundation and MOAA Scholarship Fund, thank you for trusting us with your donations. We are proud and honored to work collaboratively to serve our nation's heroes.

With gratitude,
The MOAA Charities
Development Team

'Today I accepted a job offer with the National Board of Medical Examiners! I am extremely excited with the job opportunity and will begin next month. MOAA has been so helpful over the last several months with job guidance, résumé prep, etc. I sincerely appreciate all of the assistance, expertise, and thoughtfulness.'

— Alysa,
military spouse

OUR PROMISE TO DONORS

The MOAA Foundation (EIN 46-4219250) and the MOAA Scholarship Fund (EIN 54-1659039) are both public, nonprofit, charitable organizations incorporated in Virginia and declared tax-exempt by the Internal Revenue Service under 501(c)(3) of the Internal Revenue Code. Donations to these entities are tax-deductible to the full extent allowed by law.

We are committed to demonstrating the highest standards of public accountability and stewardship of donors' gifts. Your personal information is never sold or given to other charities.



Awarded Crisis Relief Funds Help Veteran Hit by Flood

James M., a combat veteran who served in the U.S. Marine Corps during the Iraq War, was injured multiple times during his service and lives with PTSD. James has a 100% permanent and total disability rating from the VA; he lives on a fixed income with his wife and three kids in Virgie, Ky. — population 274.

After record-breaking flooding in eastern Kentucky, James and his family suffered significant property damage. The bridge that provides the only safe access to their home was washed away, they lost power for several days (causing everything in their refrigerator to spoil), they were without potable drinking water for over a month, and their vehicles suffered damage requiring immediate repair.

Due to the PTSD that af-

fects James daily, this drastic change in circumstance and added stress had a tremendous impact on his mental health. Thankfully, his VA representative heard about The MOAA Foundation's Crisis Relief program and encouraged James to apply for financial assistance. Though he was reluctant to accept help, James recognized his family needed him to submit an application.

With awarded funds, James plans to repair his vehicles and begin to rebuild the bridge to his house. Although his home and life were impacted by the flooding, James remained positive and focused on helping others.

He later told our staff he looks to one day pay forward the assistance he received.

"As soon as I can get in a better place for my family, I will be

able to give back to the ones who were able to give to me and my family. From the bottom of my heart, thank you to everybody."

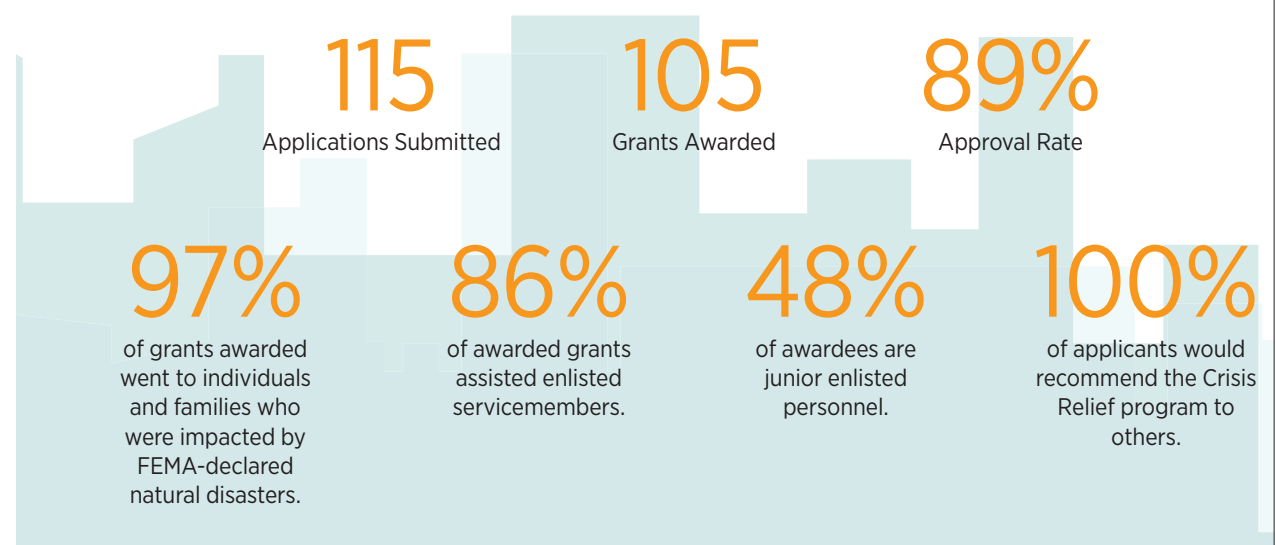
Knowing that James plans to become a donor when his situation changes is not surprising. Taking care of one another is a fundamental component of uniformed service and something that everyone who gives exemplifies with their donations.

The MOAA Foundation relies on support from generous donors to make this program possible. To learn more about this vital program, or to join the community of donors who support our crisis relief efforts visit www.charities.moaa.org/crisisrelief.

Program beneficiary names have been changed to protect recipients' privacy.

KDVA

Organizations such as Korea Defense Veterans Association (KDVA) serve the military community through financial investment in events like the MOAA Charities Golf Classic, which helps fund our programs and services. If your company, business, or veterans' organization would like to get involved, please contact foundation@moaa.org.





NEVER STOP SERVING LEADERSHIP CIRCLE

The Never Stop Serving Leadership Circle recognizes individual, council, and chapter contributors who have made combined, non-bequest donations, over any time period, totaling at least \$1,000 to both MOAA charities — the MOAA Scholarship Fund and The MOAA Foundation — and who have donated at least \$500 to each charity.



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The Northwest Florida Chapter received a 2022 Community Outreach Grant from The MOAA Foundation to distribute commissary gift cards to local enlisted Air Force and Army families. Working with base agencies, the chapter was able to ensure these gift cards were given to families demonstrating the most need.

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SOURCES

	\$0	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$600,000
Individual Donations			\$281,673				
Heritage Society		45,794					
Organizational Gifts (unrestricted)			110,614				
Restricted Gifts (program restricted)			87,561				
Crisis Relief			59,069				
Total Revenue							584,711

USES

Career Transition:

- MOAA’s career transition experts joined industry professionals to host uniformed servicemembers, veterans, military spouses, and surviving spouses at the 2022 Network for Career Success with MOAA, an event held in person for the first time since 2019. Event attendees connected with industry professionals, attended a panel discussion, and learned from our team of experts how to take the next steps in their career. Special thanks to event sponsors Association Member Benefits Advisors, Humana Military, and BAE Systems for making this event possible.
- Over 28,600 individuals registered to attend career transition events covering a wide range of topics, including job coaching, networking, salary negotiation, and more.

Crisis Relief:

- After receiving our first application in August 2022, The MOAA Foundation distributed over \$65,000 to 100-plus individuals and families in just four months.
- Crisis Relief Grants were awarded to members of the uniformed services community in California, Colorado, Florida, Kentucky, Missouri, and Puerto Rico.
- Please see page 59 for more information on the Crisis Relief program.

Community Outreach Grants:

- The MOAA Foundation distributed over \$86,000 in grant funds to support 33 programs in local communities across the country.
- This year, MOAA councils and chapters nationwide participated in a wide range of community programs designed to benefit the greater uniformed services

community at the local level. Programs included housing support for veterans in California, food assistance to active duty families in Florida, resource outreach to veterans in Idaho, critical assistance to surviving spouse and Gold Star families in Illinois, and much more.

Military Spouse Professional Development:

- In 2022, almost 1,500 military spouses registered for our career transition events, finance and benefits webinars, and career transition lectures conducted by our subject-matter experts.
- Over 600 military spouses had access to our virtual career fairs. These events allowed attendees to meet with hiring managers from some of our nation’s top companies, receive advice on establishing a career that can move with them, and gain confidence in their professional abilities.

Professional Education Outreach:

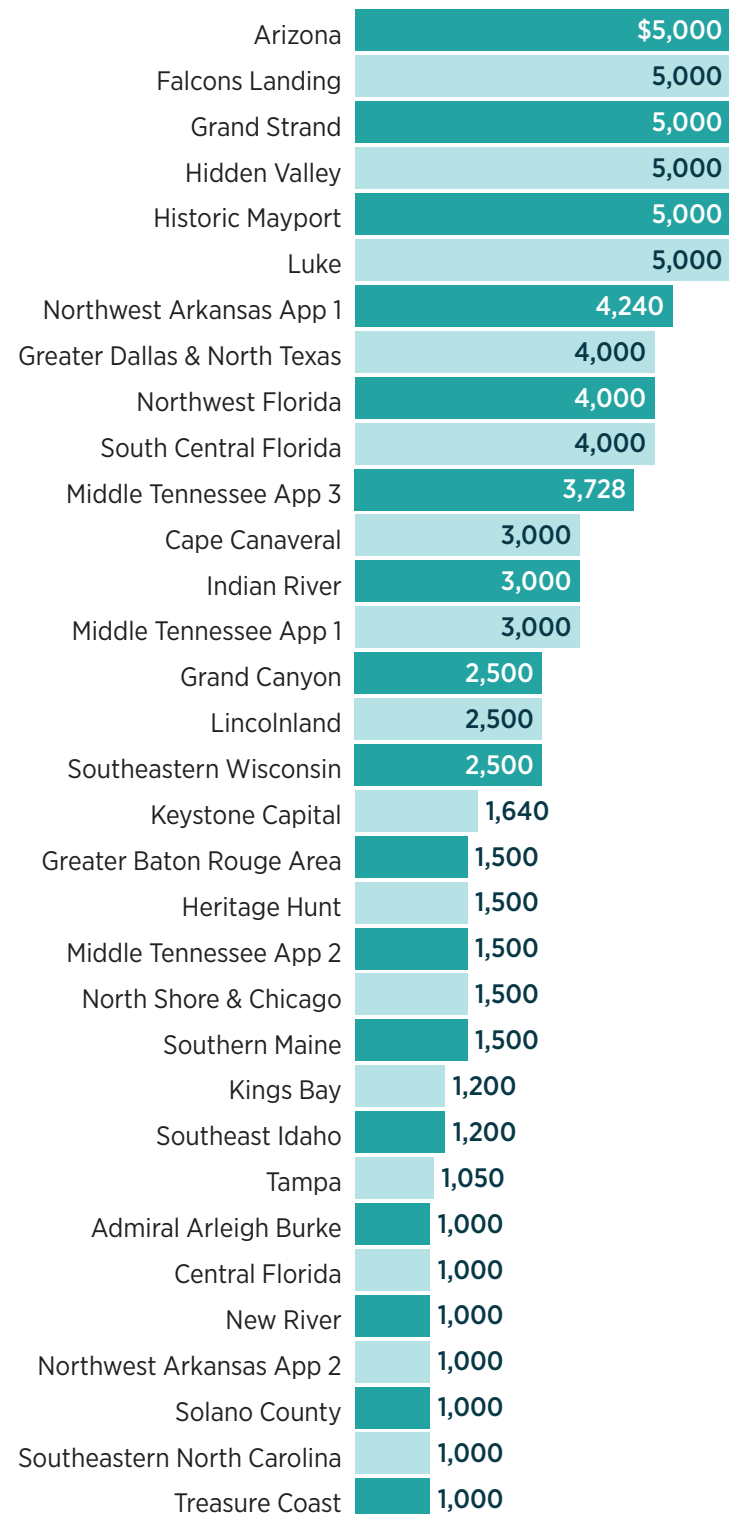
- This year, our professional education outreach team conducted a combination of virtual and in-person events following several years of strictly virtual events. This dual approach allows us to make our programs more accessible to everyone in the military and veteran community.
- MOAA’s team of experts provided financial counseling, conducted finance and benefits webinars, and connected individuals with resources and lifelong professional development information to everyone in the broader uniformed services and veteran community.
- We provided access to our virtual events to over 29,000 individuals in 2022, an increase of more than 37% in two years.

1,000+

Through MOAA Foundation programs, over 1,000 enlisted servicemembers from all branches of the uniformed services had access to expert advice on financial planning and military benefits, career transition services, and crisis relief grants.



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If you are of eligible age, transfer all or a portion of your **IRA's required minimum distribution** to our 501(c)(3) organizations, and the funds transferred are not included in your taxable income.

Transfer eligible securities to our 501(c)(3) organizations and avoid **capital gains taxes**.

Combined Federal Campaign (CFC). During the annual enrollment period, typically September-January, federal employees and retirees can set up their annual CFC pledge supporting The MOAA Foundation (CFC 86590) and/or the MOAA Scholarship Fund (CFC 11285).

Attend a MOAA Charities event. Stay up to date on MOAA events that benefit The MOAA Foundation and the MOAA Scholarship Fund.

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Participate in our charitable gift annuity program. Support MOAA Charities while receiving quarterly payments. Funds remaining, when the annuity terminates, transfer to the MOAA Scholarship Fund.

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- Estate of Col Carolyn A. Schneider, USAF (Ret)
- Estate of LT Robert K. Schulz, USN (Ret)
- Estate of LTC Walter G. Shaffer, USAR (Ret)
- Estate of COL H.W. Sheriff, USA (Ret)
- Estate of Fride G. Shoemaker
- Estate of Col John D. Shoup, USMC (Ret), and Mary K. Shoup
- Estate of MAJ James D. Skinner, USAR (Ret)
- Estate of LTC Sigmund J. Tarvid, USAR (Ret)
- Estate of CDR Robert F. Turney, USN (Ret)
- Estate of Jewell V. Vassalio
- Estate of Gen Horace M. Wade, USAF (Ret), and Christine M. Wade
- Estate of MAJ Donald J. White, USAR (Ret)

ABOUT THE MOAA SCHOLARSHIP FUND

MOAA established the MOAA Scholarship Fund in 1948, and to this day, it continues to provide educational assistance to children of both officers and enlisted personnel. Those dependents who meet the requirements and qualifications to receive these scholarships and further educational assistance benefits encompass one of the association's founding principles: Education is the cornerstone of a strong democracy. It is funded by donations from MOAA members, councils and chapters, corporations, and others with a desire to help military families.



- and 1LT Nina B. White, USA (Ret)
- Estate of Olive Doris Wilbraham
- Estate of Maj George N. Winkler, USAF (Ret)
- Estate of Lyndell I. Wiswall

EAGLE SOCIETY

The Eagle Society recognizes those who have contributed \$100,000 to \$499,999 to the MOAA Scholarship Fund, either in a single donation or over time.

- Estate of Josephine A. Anderson
- Anonymous
- Association of Military Banks of America
- Estate of CPT Betty E. Atkins, USAR (Ret)
- Estate of MAJ Julia W. Baker, USA (Ret)
- Estate of Helen F. (Grem) Barnes
- Estate of Flora M. Belknap
- Estate of CPT Donald D. Benedict, USAR (Ret)
- Dr. and Mrs. Rettig P. Benedict Jr.
- Estate of Maj Robert W. Benzie, USAF (Ret), and MAJ Gladys A. Benzie, USA (Ret)
- Estate of LTC Raymond L. Bielak, USAR (Ret)
- Estate of Bette E. Bigelow
- Estate of Amelia M. Blan
- Estate of CWO4 Philip C. Brassine, USN (Ret)
- Estate of Mikel-Helene Brown
- Estate of LTC John C. Buchanan, USA (Ret)
- Estate of Lt Col William J. Burke, USAF (Ret), and Marilyn Burke
- Estate of LTC Weldon B. Burrier, USA (Ret)
- The Burruss Foundation
- Estate of COL Lane Carlson, USA (Ret), and 1LT Elinor M. Springer, USAF (Ret)
- Estate of Maj Roldolph Case, USAF (Ret), and Mrs. Carol J. Case
- Estate of Lt Col Carl A. Castelda, USAFR
- Capt and Mrs. William J. Cavanaugh, USAF (Ret)
- Winifred S. Cockey
- Estate of Mrs. Elfriede W. Collins
- Compaq Computer Corp.
- Estate of LCDR Percival Herbert Cook, USN (Ret)
- Estate of Madeline Davidson
- Estate of Helene Ellison
- Estate of Col Jack G. Emerson, USAF (Ret), and Geraldine M. Emerson
- Col David M. Falk, USAF (Ret), and the Ida C. and Morris Falk Foundation
- Estate of LCDR Jack Fontenot, USN (Ret)
- Estate of CAPT James A. Freyer, JAGC, USN (Ret)
- Julia A. Gould
- Estate of LTC Arthur Greenberg, USAR (Ret)
- Estate of LCDR Wm. W. Gubbins, USN (Ret)
- Estate of Angela Hafer
- Estate of LCDR J.N. Hardcastle, USN (Ret)
- Col and Mrs. Carlton F. Hartman, USAFR (Ret)
- Estate of James H. Heal
- Estate of Norma L. Hege
- Estate of Alice M. Hegland
- Estate of Lt Col Claude J. Hilton, USAFR (Ret)

- Estate of Suzanne Hirschl
- Estate of Margaret M. Holden
- Estate of Margaret M. Holzschuh
- LTC Gene C. Howe, USA (Ret)
- LTC and Mrs. James A. Huffman, USA (Ret)
- Estate of Maj Herbert J. Jansen, USAF (Ret)
- Estate of Helen Jarrett
- Estate of Eleanor N. Johnston
- Estate of LT Alf A. Jorgenson, USN (Ret)
- Estate of Mrs. Suzanne M. Kelly
- Estate of LTC Mary A. Kelso, USAR (Ret)
- Lt Col William E. Kester, USAFR (Ret)
- Estate of MAJ Amelia Klepej, USAR (Ret)
- Estate of Selma Kusebauch
- Estate of Lewis W. Larson and CDR Gladys D. Larson, USN (Ret)
- Estate of COL L. Marguerite Lines, USA (Ret)
- Estate of Lt Col Edgar H. Main, USAFR (Ret), and Nelda I. Main
- Estate of LTC Curtis W. Mann, USAR (Ret), and Barbara J. Mann
- Estate of Olive Cosby Mason
- Col and Mrs. John W. McCarey, USAF (Ret)
- Estate of CWO Thurston L. McCrary, USN (Ret), and Carmelita J. McCrary
- Estate of Mrs. Elizabeth S. McKinster
- COL Warren H. Metzner, USA (Ret)
- Estate of Lt Col John E. Miller, USAF (Ret)
- Estate of CWO4 Harold F. Miner, USN (Ret), and Mary Jane Miner
- Lt Col Hubert H. Monahan, USAF (Ret)
- Estate of Col and Mrs. Herman R. Muns, USAF (Ret)
- Estate of Lt Col James O. Murcklen, USAF (Ret)
- Estate of Col Bernard A. Neuman, USAF (Ret), and Lavinia Neuman
- Officers' Wives' Club and Friends of Long Beach, Calif.
- Estate of Mary K. Persons Jr.
- Estate of CW4 Robert F. Plummer, USA (Ret)
- Estate of Elisabeth D. Pumphrey
- Estate of CAPT William K. Ratliff, USN (Ret)
- Estate of CAPT Prentis R. Ray, USN (Ret)
- Estate of Col Robert W. Relfe, USAF (Ret)
- Col and Mrs. Walter R. Renfro, USAF (Ret)
- Lt Col Charles Romanick, USAF (Ret)
- Estate of Lt Col Malcolm S. Rountree, USAF (Ret), and Evelyn Rountree
- VADM and Mrs. Norbert R. Ryan Jr., USN (Ret)
- Estate of Ann N. Saunders
- Estate of Jean E. Saunders
- Estate of Anneliese C. Schmohl
- Estate of MAJ Wade H. Shorter Jr., USAR (Ret), and Dorothy D. Shorter
- LtCol Frank M. Slovik, USMC (Ret), and Ruth Ann Slovik
- Estate of LCDR Helen M. Smith, USN (Ret)
- Estate of Matilda L. Soukup
- Estate of COL Helmuth Sprinz, USA (Ret)
- Estate of Ruth E. Stead
- Estate of LTC Ellsworth F. Stein, USAR (Ret)
- Estate of Belle Sylvestre
- Estate of Mary L. Tew
- Estate of Ruth J. Thornton

THE SCHOLARSHIP FUND BOARD OF DIRECTORS

- COL Lucretia M. McClenney, USA (Ret), *board chair* -
- RADM Richard A. Buchanan, USN (Ret)
- COL Stephanie E. Dawson, USA (Ret) ~
- CWO4 Lelia P. Jackson, USMC (Ret) ~
- Mrs. Virginia "Gail" Joyce, surviving spouse
- Col Rojan J. Robotham, USAF
- CAPT Peter N. Troedsson, USCG#

- joined scholarship fund board October 2022
left scholarship fund board October 2022

OFFICERS & STAFF

- Lt Gen Dana T. Atkins, USAF (Ret), *then-president and CEO*
- Col James W. O'Brien, USAF (Ret), *chief operating officer*
- Regina D. Chavis, *chief financial officer*
- Maj Gen Joseph G. Lynch, JAG, USAF (Ret), *general counsel and corporate secretary*
- Amanda Centers, *vice president of Development*
- Andrea Rand, *executive director*



PALMER

International Business major,
Penn State University

'I hope to use my education to further my career. I plan to work in the business world and to use ethical business practices to create positive change in the world.

My dream job, at the moment, is to be a top leader in a Fortune 500 company. I feel that in a role such as that, I'd have the ability to positively impact a large amount of people on a daily basis.

Thank you! It is empowering to have the support of the military community backing me. I am encouraged to chase my dreams and shoot for the stars. I plan to use all that I learn in college to better my community and the broader world.'

- Estate of 2LT and Mrs. Albert D. Trager, USA
- Estate of CAPT Louis Verbrugge, USN (Ret)
- Estate of CDR David B. Wallace, USN (Ret), and Mrs. Margaret Wallace
- Estate of Lt Col Neil W. Wallace, USAF (Ret)
- Estate of LT Arthur J. Warp, USN (Ret)
- Estate of Virginia Webster
- Estate of LCDR Harold L. Weeks, USN (Ret)
- Estate of Grace M. Wilcox
- Estate of Col Samuel E. Wilcox, USAF (Ret)
- Estate of Lt Col Boyd D. Williamson, USAF (Ret)
- Estate of CDR Robert C. Wood, USN (Ret)

DESIGNATED SCHOLAR SOCIETY

The Designated Scholar Society recognizes those who have contributed \$25,000 to \$99,999 to the MOAA Scholarship Fund, either in a single donation or over time.

- Estate of Ann Adams
- Estate of LTC Ernest C. Allnutt Jr., AUS (Ret)
- American Legion-Tampa, Fla.
- LCDR Jean L. Anderson, USNR (Ret)
- Estate of LT Charles G. Andert, USN (Ret)
- Ark-La-Tex (La.) Chapter
- Estate of Betty J. Arnold
- Dr. and Mrs. James W. Asaph
- Nancy A. Atkin
- Estate of Franc R. Ayers
- Estate of Elfriede Ball
- Barnes Family Foundation
- Mary W. Beresford
- CDR Howard R. Berlin, SC, USN (Ret)
- Elizabeth P. Borden
- Estate of Arietta Bostain
- MAJ William C. Bowden, USA (Ret)
- Estate of LTC John J. Bradley, AUS (Ret)
- Dorothy E. Breitweiser
- Estate of LCDR Arthur A. Briggs, USN (Ret)
- Lt Col John J. Briggs, USAF (Ret)
- Estate of Barbara A. Brown
- Col John W. Burdan Jr., USAF (Ret)
- Estate of CWO4 William F. Burks, USN (Ret)
- Estate of Lt Gen and Mrs. John J. Burns, USAF (Ret)
- Colleen S. Buskirk
- Estate of Caroline Carroll
- LCDR Ralph D. Catoe, USN (Ret)
- Estate of Constance Catron
- Estate of CDR Cora L. Chandler, USN (Ret)
- Col Eric Chase, USMC (Ret), and Carolyn N. Chase
- Estate of Lenora M. Cho
- Estate of Billye Clark
- Coast Guard Spouses' Club of Washington, D.C.
- Joy G. Collins
- Dale Comey and the Comey Family Foundation
- Jane Cook
- Estate of COL Robert W. Cook, USA (Ret)
- Lt Col Edwin L. Curtiss, USAFR (Ret)
- Estate of Lt Col and Mrs. Addis L. Dauber, USAFR (Ret)
- Col Jacob Deboer, USAF (Ret)
- Estate of Ena M. Dehm
- Estate of LTC Austin F. Deller, USA (Ret)
- DeLong-Sweet Family Foundation
- LTC Dante C. DeMio, USA (Ret)
- LTC Joe M. Dietzel Jr., USA (Ret), and Rosalie H. Dietzel
- CDR Douglas J. Donohue, USN (Ret)
- Elizabeth Driscoll
- Estate of Lt Col Rachel Duncan, USAFR (Ret)
- Estate of Margaret Duttweiler
- Estate of Anita V. Eakin
- Estate of Naomi K. Eggan
- Webster C. English Jr.
- Rosalie B. Erie
- Estate of COL William H. Fairchild, USAR (Ret)
- Estate of David M. Falk, USAF (Ret)
- Estate of Mildred L. Feeney
- Estate of Evelyn C. Fickessen
- Estate of Lt Col William H. Finley, USAF (Ret)
- Estate of Margaret W. Foley
- Fort Campbell (Tenn.) Chapter
- Fort Rucker (Ala.) Chapter
- Forward Air Controllers Association
- Estate of Frances B. Fowler
- Estate of MAJ Hugh R. Fredin, USA (Ret)
- LTC and Mrs. John W. Fringer Jr., USA (Ret)
- CAPT Robert G. Fuller Jr., USNR (Ret)
- Estate of LTC Carroll H. Gardner, USAR (Ret)
- Estate of Edith M. Gardner
- Estate of CW4 Joseph J. Gasko, USAR (Ret)
- Lt Col Thomas J. Geist, USAF (Ret)
- General Dynamics Advanced Information Systems Inc.
- LTC David D. Gilpatrick, USA (Ret)
- Estate of Lila T. Gold
- Estate of CW4 George W. Goodin, USA (Ret), and Gwendolyn O. Goodin
- Estate of CPT Mario Grano, USAR (Ret)
- LTC Edmund S. Greenwell, USAR (Ret)
- Estate of LCDR Ann C. Greiner, USN (Ret)
- Estate of MAJ Elsie C. Haaker, USAR (Ret)
- COL Robert F. Haas, USA (Ret)
- Estate of LTC William L. Haas, USAR (Ret)
- Estate of Aida T. Hafley
- Estate of Alyce Pat Hagemeyer
- CDR William D. Hagerty, USN (Ret)
- Jean D. Hall
- Mrs. Richard Hallock
- Estate of Lt Col Robert D. Hamilton, USAFR (Ret)
- CW5 Randy Hansen, USA (Ret), and Deborah Hansen
- LTC Richard W. Hardman, USA (Ret), and Louise H. Hardman
- Estate of Vernon F. Harkness
- Estate of Col Marvin J. Harris, USAF (Ret)
- Heart of America (Mo.) Chapter
- Heart of Texas Chapter
- Heartland (Calif.) Chapter
- 1st Lt Barbara R. Hedges, USAF, and the John D. Hedges Family
- Heisman Trophy Trust
- Estate of Martha C. Herberth
- LTG Jerome B. Hilmes, USA (Ret)
- Estate of Wanda J. Hiser
- Estate of Col Peter J. Hoke, USAF (Ret)

'My dream is joining the U.S. Air Force like my father and becoming a fighter pilot. If possible, I plan to serve for more than 20 years. With the help of donors, my dreams feel attainable. My whole life as a military kid has been about serving, and with their help, I hope to continue serving others.'

—Landon U.



In 2022, the MOAA Scholarship Fund provided grants to students from military families in 49 states, Europe, and the Pacific.



'MOAA's financial assistance has been so helpful in being able to get a college degree and try new things I have always dreamt of experiencing. Thank you, MOAA!'

— Allison B.



A special thank you to MOAA Vacations for donating a portion of their proceeds from the 2022 Cruise for a Cause to our charities!

- Jean A. Holloway
- Estate of Helen H. Hopper
- LTC Sumner Hudson Jr., USA (Ret), and Dr. Wanda Hudson
- Estate of Lt Col Robert D. Huffman, USAF (Ret)
- Estate of Helen S. Hutchison
- Illinois Council of Chapters
- Indiana Harbor Belt Railroad Co.
- Estate of Edward E. Iremonger
- Robert C. Jackson
- Estate of Harriett B. Jacob
- Albert L. Jamison
- Estate of LTC George R. Jenner, AUS (Ret)
- Lt Col Mary Ann Latosi Jernigan, USAF (Ret)
- CAPT Richard N. Johannes, USN (Ret)
- Estate of Maj John W. Keegan, USAF (Ret)
- Kingdom of the Sun (Fla.) Chapter
- Estate of CPT Donald R. Kloe, USA (Ret)
- Estate of Col Frederick H. Klopper, USAF (Ret)
- CAPT William E. Knehans, USN (Ret)
- Estate of Hortense G. Koller
- Estate of Carolyn M. Kottler
- Estate of Betty R. Krause
- Estate of Hisako K. Kudo
- CAPT Kenneth F. Lafferty, USN (Ret)
- Estate of CDR Lorin R. Lammers, USN (Ret)
- CAPT Frank Leoffler, USN (Ret)
- Estate of Cornelia B. Lewis
- RADM and Mrs. Samuel Lin, USPHS (Ret)
- Estate of 1LT George T. Lindsay, AUS (Ret)
- Estate of MajGen Earl C. Long, USMC (Ret)
- Estate of CAPT Rilla C. Lovell, USN (Ret)
- Maj Gen Joseph G. Lynch, USAF (Ret)
- Estate of Mrs. Hugh Macmillan
- Lt Col David C. MacNamee, USAF (Ret)
- Estate of CWO4 Allen F. Manley, USN (Ret)
- LTC Charles D. Marr, USA (Ret)
- Estate of LTC Margaret E. Mary, USAR (Ret)
- Estate of Bernice B. Maxwell
- Col Mary J. Mayer, USAF (Ret)
- Estate of Virginia Luella Rubenow McCabe
- CDR John P. McConville, Esq., USN (Ret)
- McCormick Tribune Foundation
- Estate of Capt Thomas J. McManus Jr., USAF (Ret)
- Estate of Col Roy L. Meeker, USAF (Ret)
- COL and Mrs. Stanley R. Melvin, USAR (Ret)
- Estate of Lt Col and Mrs. Allan W. Meredith, USAF (Ret)
- Middle Tennessee Chapter
- LCDR Carroll G. Miller, USN (Ret)
- Col James Chris Miller, USAF (Ret), and Shirley Miller
- Estate of Irma B. Mills
- Estate of Lt Col Harry A. Mitchell, USAF (Ret)
- Estate of COL Harold T. Mooney, USA (Ret)
- Morgan Stanley
- Mrs. Arden S. Morris
- Estate of CAPT and Mrs. Robert B. Moss, USN (Ret)
- Estate of BG and Mrs. Glenn E. Muggelberg, USA (Ret)
- Estate of CWO4 Emilio P. Muras, USN (Ret)
- Lorraine E. Murphy
- Maj Bryce A. Mutch Jr., USMC (Ret)
- Estate of Mrs. Pope Nelson
- MAJ John E. Ney, USA (Ret)
- Estate of CAPT Lois E. Nickerson, USN (Ret)
- Estate of Col Jim C. Nissen, USAF (Ret)
- Estate of LTC Dalton L. Nordyke, USAR (Ret)
- Estate of Helen L. O'Brien
- Col James W. O'Brien, USAF (Ret)
- Estate of Lt Col John N. O'Hara, USAF (Ret)
- LTC Jean-Luc Ontiveros, USA (Ret)
- Estate of CWO4 Bernard Ostens, USN (Ret)
- Harriette Otteson
- Estate of Col Clyde W. Owen, USAF (Ret)
- Estate of Mrs. Albert L. Passmore
- Patrol Squadron Two Association
- Estate of Obeua Persons
- Estate of LtCol Donald M. Peterson, USMC (Ret)
- Estate of CPT Edmund B. Piasecki, USA (Ret)
- CAPT R.T. Platt, USCG (Ret)
- Estate of Capt James S. Pollock, USAFR (Ret)
- Capt Eldon G. Pontius, USMC (Ret)
- Estate of Lt Col Elbert W. Proctor, USAF (Ret)
- Estate of COL John J. Prybyla, AUS (Ret)
- Mary Jo Rayburn
- Read Partnership
- Estate of Julia Reichley
- Estate of Marcella D. Rhatigan
- Estate of Mrs. Leo Richman
- Estate of LTC Harold B. Riley, AUS (Ret)
- Lt Col and Mrs. Leonard W. Riley III, USAF (Ret)
- COL Nelson E. Ringmacher, USA (Ret)
- Riverside March Field (Calif.) Chapter
- Estate of Mrs. Wendell Rodgers
- Estate of CDR George Ross, USN (Ret)
- Estate of Katherine S. Roth
- Estate of ENS Alice E. Rudy, USN (Ret)
- San Diego Chapter
- Estate of Bernice R. Sayles
- Estate of CPT Anthony Scarafone, USAF (Ret)
- MSgt Miles C. Schaeffer, USAF (Ret)
- Estate of Col Albert H. Schluskel, USAF (Ret)
- Lt Col Rebecca L. Schmidt, USAF (Ret)
- Estate of Lt Col Walter C. Scott, USAF (Ret)
- Estate of Clifford Sheriss
- COL and Mrs. Joseph A. Simonelli Jr., USA
- Estate of COL John W. Simpson, USA (Ret)
- Estate of Jean Skillin
- Estate of Mary G. Slear
- Estate of Karine R. Smith
- Lt Col Robert L. Smith, USAF (Ret)
- Estate of COL and Mrs. John J. Snyder, USAF (Ret)
- Estate of MAJ Myrtle M. Snyder, USA (Ret)
- Estate of CWO4 Carlos R. Soler, USN (Ret)
- Southern Nevada Chapter
- Estate of Marian C. Spruill
- St. Petersburg (Fla.) Area Chapter
- LTC Ellsworth F. Stein, AUS (Ret)
- Maj and Mrs. Joseph E. Stengel Jr., USAF (Ret)
- Estate of Mrs. Lonnie Stephens



ABIGAIL
Wildlife & Fisheries major,
University of Michigan

'My dream job is to help people develop an appreciation for the outdoors and a concern for environmental issues in fisheries and wildlife.'

I'm extremely grateful for the support I have received from MOAA throughout my education. I could not have accomplished the goals I have in college without this program.'

- Estate of Rosalee Stice
- Estate of 1st LT Robert W. Stimming, USAF (Ret)
- Estate of Marie Louise Sullivan
- Estate of Lt Col Richard L. Tatum, USAF (Ret)
- CAPT Dirk R. Taylor, NOAA (Ret)
- Estate of Col Edwin and Maj Edith Taylor, USAF (Ret)
- Estate of CDR Aarne and Mrs. Alta Tervo, USN (Ret)
- Estate of COL and Mrs. Richard G. Thomas, USA (Ret)
- Estate of COL Beatrice E. Thompson, USA (Ret)
- Estate of Ruth M. Thompson
- LTC and Mrs. Creighton Trahan, USA (Ret)
- Estate of COL Herman Trop, USA (Ret)
- COL and Mrs. Michael Tymchak, USA (Ret)
- Estate of Lt Col John J. Veth, USAF (Ret)
- Virginia Council of Chapters
- W. Suburban Chicago Chapter
- Estate of Col Herbert Waldman, USAF (Ret)
- Maj Susan Watson, USAF (Ret)
- Estate of Dorothy E. Weir
- CAPT Peter B. Welch, USNR (Ret)
- Leosia Shirley Wentink
- MAJ Donald J. White, USAR (Ret)
- Estate of Lt Col Martha J. White, USAF (Ret)
- Maj John T. Whitman, USAF (Ret)
- Widgeon Foundation Inc.
- Estate of Arabella C. Williams
- COL Donald Bruce Williams, USA (Ret), and Domenica Williams
- Lt Col Miles K. Wolfson, USAFR (Ret)
- Estate of Judy L. Wolicki
- COL William F. Wollenberg, USA (Ret)
- Estate of Jean P. Woods
- Wounded Warrior Project
- Estate of Maj Stephen H. Wurtz, USAFR (Ret)

THE CHAIRMAN'S CLUB

The Chairman's Club recognizes those who made a donation in 2022 and whose gifts to the MOAA Scholarship Fund total \$5,000 to \$24,999, either in a single donation or over time.

- Mrs. Pamela A. Allen
- Estate of Lt Col Kintner W. Alverson, USAF (Ret)
- Anonymous
- RADM Jonathan W. Bailey, NOAA
- CAPT Jay A. Black, USN (Ret)
- MAJ James H. Bly, USA (Ret)
- Carol M. Brook
- RADM Richard A. Buchanan, USN (Ret)
- CAPT David R. Bunten, USN (Ret)
- CW4 Chyde H. Butler, USA (Ret)
- Estate of 1st Lt Paul J. Cannedy, USAF (Ret)
- LTC Ronald C. Catchings, USAR (Ret), and Mrs. F.E. Catchings
- LTC George P. Chagalis, USA (Ret)
- CAPT Robert G. Colvert, USN (Ret)
- RDML Eugene D. Conner, USN (Ret)
- Mary Ann Dickey
- Caroline E. Drain
- LCDR Lawrence E. Erickson, USN (Ret)
- Estate of LCDR Ethel C. Eusebio, USNR (Ret)
- Yoshiko K. Graham
- Greater St. Louis Chapter
- Col John B. Gross, USAF (Ret)
- CAPT John G. Haffner Jr., USN (Ret)
- CAPT Ernest Hamel, USPHS (Ret)
- RDML Gretchen Herbert, USN (Ret)
- Col Kenneth W. Hillman, USMC (Ret)
- LTC Harold A. Hiltz, USA (Ret)
- CAPT James L. Hornback, USN (Ret)
- Elenore Humphries
- Lt Col Richard G. Hurlburt, USAF (Ret)
- Lois Hutchinson
- LTC Arlo D. Janssen, USA (Ret)
- Col and Mrs. David P. Kapinos USA (Ret)
- CAPT and Mrs. Leslie Kappel, USN (Ret)
- LCDR Warren E. Keene, USN (Ret)
- CAPT Donald G. Keller, USNR (Ret)
- CWO4 Henry C. Kimmey, USMC (Ret)
- Maj Steven R. Knudsen, USAF (Ret)
- Joan Koch
- Valerie Kruczynski
- CWO4 Dennis L. Languell, USN (Ret)
- Anna L. Lawson
- RADM Daniel B. Lestage, USN (Ret)
- Estate of Lt Col Edwin Levine, USAFR (Ret)
- Col Michael D. Lubin, USAF (Ret)
- CDR Bruce M. Machado, USN (Ret)
- Maj Gen Richard C. Marr, USAF (Ret)
- Col Charles L. Martin Jr., USAF (Ret)
- Lt Col Edward L. Marvin, USAF (Ret)
- Maj Gen Kay C. McClain, USAF (Ret)
- Col John C. McCoy, USAF (Ret)
- CDR Gary V. Meinert, USPHS (Ret)
- Col Daniel F. Merry, USAF (Ret)
- CDR Nicholas I. Milanytch, USN (Ret)
- Lt Gen George D. Miller, USAF (Ret)
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- LTC Alfred H. O'Brien, USA (Ret)
- CDR Roberto S. Ortiz, USN (Ret)
- Lt Col Shane Ostrom, USAF (Ret)
- Maj Howard J. Pfeuffer, USAF (Ret)
- RADM Julia R. Plotnick, USPHS (Ret)
- Nancy Reed
- Gen Charles T. Robertson Jr., USAF (Ret)
- LTC Robin M. Robertson, USA (Ret)
- CDR Paul D. Ross Jr., USN (Ret)
- CDR James K. Ruland, USN (Ret)
- COL John E. Ryan, USA (Ret)
- CAPT Warren G. Schneeweis, USCG (Ret)
- LTC Jeffrey S. Shadburn, USA (Ret)
- LtCol Darrel W. Sheets, USMC (Ret)
- Karoline Sheffield
- Katherine D. Sibold
- CAPT Dixon Smith, USN (Ret)
- CAPT Earl R. Smith, USN (Ret)
- Col William H. Smith, USAF (Ret)
- Southern Maine Chapter
- Lt Col Richard P. Stead, USAF (Ret)
- Lt Col Audrey Stebenne, USAF (Ret)
- Mrs. Mary Kae Straub Mayock
- RADM and Mrs. Everette D. Stumbaugh
- CDR Donald D. Swain, USN (Ret)
- LCDR Kathryn A. Swangin, USN (Ret)
- Col Bronson W. Sweeney, USMC (Ret)

SOURCES & USES OF THE MOAA SCHOLARSHIP FUND 2022

SOURCES

Beginning cash	9,671,970
Sources over (under) uses	4,885,046
Conversion of investments to cash	(10,812,249)
Ending cash	3,744,767

SOURCES IN EXCESS OF USES

Sources:

Contributions, bequests, and gift annuities	5,887,081
Student loan repayments	6,772,587
Investment income	496,853
Total cash received	13,156,521

Uses:

Student loans issued	(4,063,375)
Grants issued	(2,877,875)
Direct expenses	(1,330,225)
Total cash disbursed	(8,271,475)

Total sources over uses 4,885,046

RESERVE FOR FUTURE LOANS AND GRANTS (INVESTMENTS)

Beginning reserve for future loans and grants	110,230,651
Conversion of cash into investments	10,803,172
Split interest agreements & securities	(63,694)
Gains/losses on investments	(15,221,095)

Ending reserve for future loans and grants 105,749,034





- Irene H. Symm
- Col Donald F. Thompson, USAF (Ret)
- CDR John R. Toler, USNR (Ret)
- Upper Potomac (Md.) Chapter
- LTC Charles V. Watson VI, USA (Ret)
- RADM D.M. Williams Jr., USN (Ret)
- CAPT Douglas B. Williams, USN (Ret)
- Lt Col William G. Yoachim, USAF (Ret)
- LTC Janet E. Ziegler, USA (Ret)

THE PRESIDENT'S CLUB

The President's Club recognizes those who made a donation in 2022 and whose gifts to the MOAA Scholarship Fund total \$1,000 to \$4,999, either in a single donation or over time.

- CW5 Bernadette B. Adams, USA (Ret)
- LTC Stephen F. Adams, USA (Ret)
- COL Frank M. Akiyama, USA (Ret)
- Gary Allen, DMD
- Fred L. Ames
- Col Brian D. Anderson, USAF (Ret)
- Col Charles W. Anderson, USMC (Ret)
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