



**DETERMINED**  
*to serve*

**DETERMINED**  
*to give*

With the support of a generous community,  
MOAA charities made a significant impact  
helping military families.





As the MOAA Charities team forges new paths to meet the evolving needs of those we serve, we feel it is important to stop and appreciate the progress we have made and extend our sincerest gratitude to everyone who collaborated with us to make our work possible.

The year 2021 was difficult — the pandemic raged on, presenting everyone with challenges no one could have predicted a few years ago. The adversity many faced during the pandemic also shed light on some of the underlying issues impacting our uniformed services community every day — skyrocketing costs of continuing education, lack of resources during emergency situations, and a reluctance to ask for help.

Realizing the pandemic caused many to face unforeseen hardships, The MOAA Foundation turned to MOAA’s network of 400 councils and chapters to provide aid at the local level. With an understanding of the challenges their local communities faced, the foundation distributed more than \$85,000 in grants to qualifying MOAA councils and chapters to help those in need. Programs helped alleviate food insecurity, provide mental health resources, connect veterans with job training programs, and so much more.

We know from our almost 75 years of experience that helping ease the financial burden of college tuition helps students and families succeed. With the cost of continuing education skyrocketing, the MOAA Scholar-

ship Fund increased the amount of grants distributed to students by more than \$750,000 in 2021. Knowing that children of military families sacrifice so much as their parents serve our country, we will continue to find new ways to alleviate as many obstacles to education as possible.

Thanks to our generous donors, The MOAA Foundation and the MOAA Scholarship Fund can provide programs, resources, and financial assistance to so many in our community who need our help. MOAA members have stepped up to support our missions and ensure those who have served our country are able to live a life reflective of their selfless service.

As the stewards of your charitable contributions, our team works tirelessly to ensure our programs and services provide meaningful assistance to every active-duty servicemember, veteran, military family, surviving spouse, and caregiver who comes to us for help.

Our 2021 Annual Report highlights some of the incredible individuals your donations have allowed us to serve, shares the impact we were able to make in just one year, and recognizes the individuals and organizations providing the financial support that makes our work possible.

To everyone who allowed MOAA Charities to serve our community, please accept our deepest gratitude.

Sincerely,  
The MOAA Charities Team

“This is by far, the most organized, veteran backed, community caring, member participating, outreaching organization I’ve ever been a part of.”

– Antha Melwin, Grant Recipient

## OUR PROMISE TO DONORS

The MOAA Foundation (EIN 46-4219250) and the MOAA Scholarship Fund (EIN 54-1659039) are both public, non-profit, 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.





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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.



\$25,000 or more



\$10,000 to \$24,999



\$5,000 to \$9,999



\$1,000 to \$4,999



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'We have a sincere desire to help our nation's military and veterans, [and] we believe the causes selected and supported by the Foundation are worthy.'

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The MOAA Corporate Council constitutes the corporate and organizational arm of the MOAA Heritage Society and provides year-round brand recognition to corporations and organizations making significant annual contributions in support of MOAA Foundation-funded programs. Visit [www.moaa.org/foundation](http://www.moaa.org/foundation) to learn more.

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The MOAA Heritage Society represents the highest MOAA Foundation contributor giving level and offers year-round recognition to a special group of MOAA Life Members, councils and chapters, and other individuals demonstrating extraordinary, multi-year support of MOAA Foundation-funded programs. Society members receive a distinctive pin and special recognition at all MOAA events. Visit [www.moaa.org/society](http://www.moaa.org/society) to learn more. \*Founding member of MOAA Heritage Society

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Individual: \$10,000 a year for five years; chapter or council: \$5,000 a year for five years

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## ZENOBIA SHEPHERD

COVID-19 Emergency Relief Grant Recipient

Zenobia Shepherd, a retired Navy Veteran, received financial support through The MOAA Foundation's COVID-19 Emergency Assistance Program. Ms. Shepherd is one of hundreds of individuals who received assistance during the pandemic, made possible by donors like you.

'MOAA is absolutely in the center of my heart for what you have done for my family. I appreciate your support, for not leaving me behind. That's something you hear a lot in the military, leave no one behind. You did not leave me or my family behind. You helped me, and I am grateful.'

### MISSION

The MOAA Foundation, a 501(c)(3) charitable subsidiary foundation of MOAA, creates, enhances, expands or supports high-impact, proven-successful MOAA national, council, and chapter programs and services helping the nation's uniformed servicemembers and veterans of all ranks, and their families, maintain a quality of life reflective of their selfless service to America. The MOAA Foundation funds these programs and services through philanthropic contributions from the American people and organizations that support our mission.

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The MOAA Foundation annual giving campaign challenges all MOAA members to donate at least \$50 to The MOAA Foundation in 2022. If you would like to contribute to The MOAA Foundation, visit [www.moaa.org/](http://www.moaa.org/) donate and contribute online (preferred) or by mail to The MOAA Foundation, P.O. Box 1555, Merrifield, VA 22116-9942. You can also use the business reply envelope located between pages 78-79.

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Mr. Callands, a blind Navy veteran, received a COVID-19 Emergency Relief Grant from The MOAA Foundation to help pay his utilities during the COVID-19 pandemic. The COVID-19 Relief program was instrumental in helping members of the uniformed service.

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The Luke MOAA Chapter assisted Philicia Bupp and her family with funds received from The MOAA Foundation's Community Outreach Grant program. The Community Outreach Grant program was able to fund 96% of applications received in 2021, distributing more than \$87,000 to MOAA chapters working in their local communities.

'My children and I wanted to give you all a huge thank you to the MOAA program. You all have given your absolute heart and soul to helping others; we find it quite amazing. Giving us hope in such a rough time is the most gracious gift we could ever imagine.'



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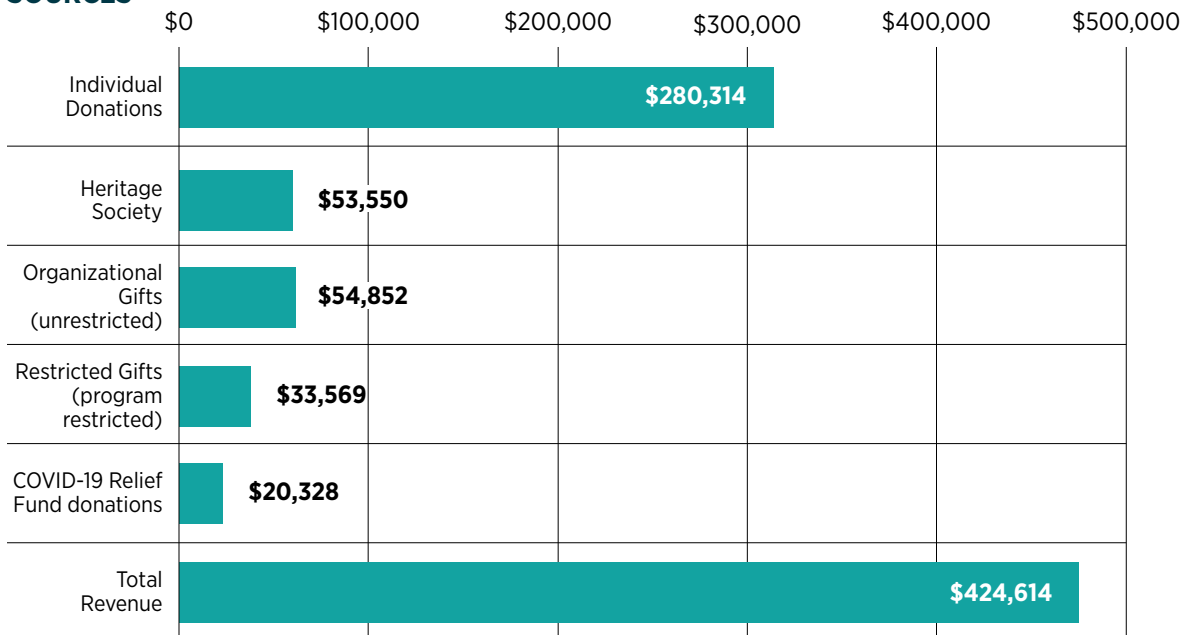
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'There are a lot of charitable institutions that give, but there are a lot of requirements. [The] idea with MOAA is to ... just react to the people and help them out of their predicaments and help them to lead better lives.'

— Col. Mary J. Mayer, USAF (Ret), Heritage Society member

## 2021 SOURCES AND USES OF THE MOAA FOUNDATION

### SOURCES



### USES

#### Career Transition:

- More than 1,500 individuals registered to meet with employers from top-rated companies, such as Amazon, CACI International, Leidos, U.S. Customs and Border Protection, and Hewlett-Packard, who were looking to fill hundreds of open positions.
- In Q4 of 2021, the career transition team attended 20 in-person events, including presentations at local installations and events hosted by outside groups.

#### Professional Education Outreach:

- MOAA's experts provided financial counseling, conducted finance and benefits webinars, and connected individuals with resources and professional development information to the broader military and veteran community. In 2021, we provided access to our virtual events to more than 28,000 individuals; an increase of more than 30% in just one year.
- In 2021, more than 300 enlisted members from all branches of the military had access to expert advice on financial planning and military benefits.

#### Military Spouse Professional Development:

- More than 2,100 military spouses registered for our career transition events, finance and benefits webinars, and career transition lectures.
- More than 600 military spouses had access to our virtual career fairs, which allowed attendees to meet with hiring managers from top companies, receive

- advice on establishing a career that can move with them, and gain confidence in their professional abilities.
- To eliminate obstacles in virtual schooling and employment, in 2021 spouses could apply to receive a free telework kit even if they were not PCSing.

#### Community Outreach Grants:

- The MOAA Foundation distributed more than \$85,000 in grants to local MOAA councils and chapters providing direct relief, support, and resources to local communities across the country. Grants were used to support a variety of programs, such as a K-9 Therapy collaboration to end Veteran Suicide in Clearwater, Fla.; emergency assistance to veterans experiencing homelessness in El Paso, Texas; the purchase of computers for a Veterans Homeless Shelter in Olympic Peninsula, Wash.; and so much more.

#### Crisis Relief:

- Almost 200 applications for our COVID-19 Emergency Relief Program were processed in 2021.
- With help from our generous donors, more than \$87,000 was distributed to assist those facing hardship because of the pandemic.
- After seeing the overwhelming need paired with the generosity of our MOAA community, The MOAA Foundation will be cementing our commitment to Crisis Relief by establishing a fifth pillar of support in the coming years.



## 2021 COMMUNITY OUTREACH GRANT RECIPIENTS

Grand Canyon (Ariz.)	\$2,500
Grand Strand, SC	\$2,500
Greater Baton Rouge Area, LA	\$2,500
Greater Dallas & North Texas, TX	\$2,500
Historic Mayport, FL	\$2,500
New River, NC	\$2,500
Northwest Florida, FL	\$2,500
Old Capitol Area, GA	\$2,500
Olympia Area, WA	\$2,500
Southwest Virginia, VA	\$2,500
Tampa, FL	\$2,500
Tucson, AZ	\$2,500
Sarasota, FL	\$2,445
Alabama Council, AL	\$2,250
Clearwater, FL	\$2,250
Falcons Landing, VA	\$2,250
Olympic Peninsula, WA	\$2,250
Southwest Florida, FL	\$2,250
St. Petersburg Area, FL	\$2,250
Western NC, NC	\$2,250
Alamo, TX	\$2,000
Treasure Coast, FL	\$1,750
Greater St. Louis, MI	\$1,250
Southeastern Wisconsin, WI	\$1,250
Southeast Idaho, ID	\$540



## WHAT YOUR DOLLARS SUPPORT

Recipients of TMF's Community Outreach Grants used funds to distribute food to veterans in need, purchase school supplies for children of military families, provide art therapy to wounded warriors, and so much more.

To learn more about the Community Outreach Grant program, please contact [moaa\\_foundation@moaa.org](mailto:moaa_foundation@moaa.org).

## 2021 COVID-19 CHAPTER GRANT AWARDEES

Indian River, FL	\$2,500
Luke, AZ	\$2,500
South Central Florida, FL	\$2,500
Southeastern NC, NC	\$2,500
Cape Canaveral, FL	\$1,250
El Paso, TX	\$1,250
Grand Canyon, AZ	\$1,250
Grand Strand, SC	\$1,250
Greater Dallas & North Texas, TX	\$1,250
New River	\$1,250
Northwest Florida, FL	\$1,250
Olympia Area, WA	\$1,250
Southwest Virginia, VA	\$1,250
Tucson, AZ	\$1,250
Falcons Landing, VA	\$900
Olympic Peninsula, WA	\$900
Treasure Coast, FL	\$875

## Supporting MOAA Continues Husband's Legacy of Service

**B**orn just three years after the end of World War I, Stanley Melvin grew up in a nation riding a swell of patriotism. His father had served in the Great War, a time in which even children were taught the importance of donating time and money for the good of community and country.

By the time Melvin graduated in 1942 with a degree in chemical engineering from Stanford University, where he'd been a member of the ROTC, America was at war again.

He was commissioned into the U.S. Army, serving first in the artillery and then the Chemical Corps where his country needed him most.

"He was about to go to Japan and was all packed up and ready," said Jean Melvin, his wife of 52 years. "President Truman said it was going to be hand-to-hand fighting with the Japanese and a bitter loss for both sides. That's when the first atom bomb was dropped, and then the second."

After the war, Stanley Melvin began a career at Monsanto Chemical Company. He also continued to serve in the Army

Reserves for more than 30 years, retiring with the rank of colonel.

Stanley Melvin died in 2021 at the age of 100, but not before a lifetime of giving to causes that were important to him, said Jean Melvin, who today carries on that legacy. Since their first donation in 2002, the Melvins have donated more than \$30,000 to the MOAA Scholarship Fund. In 2021, Jean Melvin expanded their reach when she also started supporting The MOAA Foundation.

"I try to keep up with all the things that he liked to keep up with. He was very patriotic," she said. "He really loved his Reserve duty. He served at the Pentagon ... and taught at the Military Academy at West Point. He was very interested in the welfare of families whose husbands were either injured or killed in the wars."

Jean Melvin shares in her husband's love of country and desire to give back. She went to secretarial school after high school and worked in Boston during World War II. "There was such patriotism in the country during that time," she said.

While she learned a lot through wars and hard economic times, Jean Melvin said, "I've learned to find great happiness in all the good times you have." ■■■

—By Kristin Davis,  
a writer based in Virginia



**DOUGLAS AMIRAULT**  
Senior Grant Recipient

The MOAA Scholarship Fund provided financial assistance to almost 900 students like Douglas in 2021. With the support of generous donors, students receive assistance in the form of interest-free loans or grants, both aimed at helping students of military families offset the cost of higher education.

*"It is because of the generosity of donors like you that I was able to fund my education. Having the privilege to focus solely on my classes was a huge part of what allowed me to do well in college ... This would not have been possible without your financial support. I hope one day to be able to give back and help students as you have."*



**To make a donation via check to The MOAA Foundation, use the envelope provided between these pages.**

## MISSION

The Military Officers Association of America (MOAA) established the MOAA Scholarship Fund in 1948 and to this day continues to provide education assistance to children of both officer 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.

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*The Legacy Circle comprises donors who have chosen to include the MOAA Scholarship Fund in their estate planning.*

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- Col Michael Ziegler, USAF (Ret), and Diane Ziegler

# SCHOLARSHIP2021

The MOAA Foundation and Scholarship Fund would like to thank each member of our Board of Directors for their personal donations in 2021. Once again, our charities are proud to report that 100% of our board donated both their time and money in support of our work.

## THE PATRIOT SOCIETY

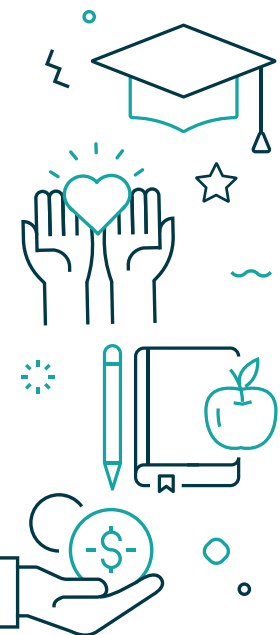
*The Patriot Society recognizes those who have contributed \$500,000 or more to the MOAA Scholarship Fund, either in a single donation or over time.*

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- Anonymous
- Estate of MAJ Ada G. Blakley, USAF (Ret)
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- Estate of COL H.W. Sheriff, USA (Ret)
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- Estate of Lyndell I. Wiswall

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*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.*

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- Anonymous
- Association of Military Banks of America
- Estate of CPT Betty E. Atkins, USAF (Ret)
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## 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.

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- Estate of LTC Ernest C. Allnut Jr., AUS (Ret)
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- Estate of CDR Cora L. Chandler, USN (Ret)
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- Estate of Billye Clark
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- Dale Comey and the Comey Family Foundation
- Jane Cook
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- 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
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- CDR Douglas J. Donohue, USN (Ret)
- Elizabeth Driscoll
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- Estate of Margaret Duttweiler
- Estate of Anita V. Eakin
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- LTC Richard W. Hardman, USA (Ret), and Louise H. Hardman
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- Heart of Texas Chapter
- Heartland (Calif.) Chapter
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- 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)
- 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
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- Kingdom of the Sun (Fla.) Chapter
- Estate of CPT Donald R. Kloe, USA (Ret)
- Estate of Col Frederick H. Klopper, USAF (Ret)
- Estate of Hortense G. Koller

## SOURCES & USES OF THE MOAA SCHOLARSHIP FUND 2021

### SOURCES

Beginning Cash	2,134,510
Sources Over (Under) Uses	9,536,105
Conversion of Investments to Cash	(1,998,644)
<b>Ending Cash</b>	<b>9,671,970</b>

### SOURCES IN EXCESS OF USES

#### Sources:

Contributions, Bequests, and Gift Annuities	10,228,065
Student Loan Repayments	7,666,425
Investment Income	237,948
Total Cash Received	18,132,439

#### Uses:

Student Loans Issued	(4,387,500)
Grants Issued	(2,447,000)
Direct Expenses	(1,761,834)
Total Cash Disbursed	(8,596,334)

#### Total Sources over Uses

**9,536,105**

### RESERVE FOR FUTURE LOANS AND GRANTS (INVESTMENTS)

Beginning Reserve for Future Loans and Grants	91,929,478
Conversion of Cash into Investments	6,751,480
Split Interest	
Agreements & Securities	(78,992)
Gains/Losses on Investments	11,628,685
<b>Ending Reserve for Future Loans and Grants</b>	<b>110,230,651</b>

- Estate of Carolyn M. Kottler
- Estate of Betty R. Krause
- Estate of Hisako K. Kudo
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‘Growing up in the military has allowed me to feel more independent and granted me the ability to get up and go. I appreciate this grant not only for its amount, but for what it represents and who it helps. Thank you very much for this honor.’

— *Sophie K.,  
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- Pamela A. Allen



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Matthew Donnelly is one of hundreds of students who received an Educational Assistance grant through the MOAA Scholarship Fund. Thanks to generous donors, Matthew can focus on his studies and excel in his college courses.

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Mark your calendars for next year's golf tournament at TPC Potomac at Avenel Farm May 22, 2023. We look forward to seeing you in 2023!

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For additional information on The MOAA Foundation or the MOAA Scholarship Fund, contact our Development Team: (800) 234-6622 ext. 169 or [development@moaa.org](mailto:development@moaa.org)

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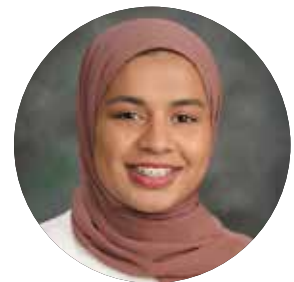
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