



March-April 2026 Newsletter



MOAA Mission/Purpose

To foster communications and mutual support among retired, active, reserve, National Guard, Public Health Service, NOAA, and former officers of the uniformed services. Assist community organizations that support service member, patriotic and veteran organizations and their families; provide scholarship opportunities for area SROTC/ JROTC cadets; conduct fund raising events to support other service member and veterans' programs; conduct annual awards banquet and awards ceremony honoring local area's leading SROTC/JROTC cadets, ROTC scholarship Recipients, Service Academy appointees, and their guests; maintain a proactive chapter affairs program that supports members and their families during health and other family emergencies; promote the aims and objectives of The Military Officers Association of America; and the aims and objectives of the Tennessee MOAA Council of Chapters.

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Letter from the President

CDR Ted Jewell USN (RET)



MOAA Chattanooga Chapter newsletter Jan-Feb 2026 The board of directors (BOD) for the current year met for the first time on 13 January 2026. The meeting place has changed to the American Legion Post 14 as our former location at First Presbyterian Church is being demolished. LTC Ray Mitchell, USA (ret) served as chapter president the last 2 years and has turned responsibility over to first vp Edward (“Ted”) Jewell, CDR, US Navy (ret). Col Don McLean has become new second vp. Maj Jack Mullinax, USA (ret) has taken over as treasurer with assistance from long time prior treasurer CDR James Hargrove, USN (ret). Other board positions are unchanged. Key points discussed at the meeting were the initiative to create an endowment as a means to generate funds for our scholarship program and the schedule for the upcoming year. The new BOD was officially sworn in by Judge Boyd Patterson at the chapter dinner meeting on 24 February. Judge Patterson spoke about the recently created Veterans Court. CDR Hargrove made a presentation on the structure and function of endowments and on the financial instrument known as a Qualified Charitable Distribution (QCD). Board members met with our financial advisor Warren Barnett on 5 Feb to evaluate our financial profile.

Officers and Directors Reports

First Vice President – Programs

Judge Boyd Patterson installed our incoming group of Chapter officers.

The incoming slate of officers are:

President - CDR Edward Jewell, USN (Ret)

1st Vice President – TBD

2nd Vice President – COL Donald McClean, USA (Ret)

Treasurer – MAJ Jack Mullinax, USA (Ret)

Board Member – LTC John Harbison, USA (Ret)



During our meeting, four MOAA National Awards were presented. Two MOAA National Awards for Outstanding Achievement were presented to Susan Hardin and to CAPT Billy Hewitt, USN(Ret).



Susan was recognized for her service with the Chattanooga Chapter MOAA Surviving Spouse organization and for her extraordinary efforts in supporting Wreaths Across Chattanooga, providing Christmas wreaths for the gravestones at the National Cemetery here in Chattanooga.

CAPT Hewitt was recognized for his many years serving as a key member of the Employer Support for the Guard and Reserve (ESGR) organization here in Chattanooga.



LTC Ray Mitchell, USA (Ret) and LTC John Harbison, USA (Ret) were awarded the MOAA National President's Award for exceptional leadership and meritorious service in support of the objectives and programs of the Chattanooga Chapter of the Military Officers Association of America.

Additionally, LTC Mitchell was given a plaque for his two years of service as the Chattanooga Chapter MOAA President by incoming President CDR Edward Jewell, USN (Ret).



Second Vice President – Membership
COL Donald McClean, USA (RET)

MEMBERSHIP STATISTICS		
<i>Type Member</i>	<i>Number</i>	<i>Percent</i>
Regular	101	63.52%
Emeritus Regular	28	17.61%
Honorary	0	0.0%
Surviving Spouse	13	8.2%
Emeritus Surviving Spouse	8	5.0%
Spouses (Reg & Emeritus)	12	7.55%
TOTAL	159	100.0%

Please Note: The Chattanooga MOAA Membership application is on the last page of this Newsletter.

New Members



A GRAND MOAA welcome to WO3 Marcus Walden, and his wife Valerie, our newest members. WO3 Walden was an Adjutant General officer, with time served both with the District of Columbia Army National Guard and Tennessee Army National Guard. He is a Mustang, serving in his early years as enlisted prior to his commissioning as a Warrant Officer at Fort Rucker, AL in March 2008. As enlisted, WO3 Walden held multiple Military Occupational Skills including Human Resources, Artilleryman, Supply, MLRS, Recruiting, and Signal Systems. As an officer, he served in both Human Resources and Information Systems. He retired from service in April, 2019. He is a graduate of American Military University, with a Bachelor of Science degree in Information Technology Management. His Federal Awards are as follows: Meritorious Service Medal, with Oak Leaf Cluster; Army Commendation Medal, with 2 Bronze Oak Leaf Clusters; Army Achievement Medal; Air Force Achievement Medal; Army Good Conduct, with 2 Knot Devices; Army Reserve Components Achievement Medal, with 3 Oak Leaf Clusters; National Defense Service Ribbon, with Bronze Star; Global War on Terrorism Service Medal; Armed Forces Reserve National Guard, with Bronze Hour Glass and number 2; Noncommissioned Officer Ribbon, with number 2; Army Service Ribbon; and National Guard Recruiting and Retention Badge. His State Awards are as follows: DC Meritorious Service Medal; DC Achievement Medal; TN National Guard Individual Achievement Ribbon, with 4 Oak Leaf Clusters; TN National Guard Recruiting Merit Ribbon; TN National Guard War Service Ribbon; TN National Guard Service Ribbon; and TN National Guard Volunteer Ribbon. WO3 is a lifetime member of the Warrant Officer Association, and the Tennessee National Guard Association. He has also

served in his American Legion post for 4 years as Commander, and 3 years as Adjutant, and now serving as the temporary District 7 Adjutant.

Surviving Spouse - Coordinator
Susan Hardin

🍀 Better Halves Go Green! 🍀

The Better Halves polished their shamrocks and sham-rocked and rolled at their luncheon on Tuesday, March 17 at 11:30 a.m. at the lovely Chattanooga Golf Country Club.

Yes indeed — it was Saint Patrick’s Day, so we were all warned to wear green or face the consequences. There may have been pinching. As usual there was festive commentary.

We enjoyed good laughter, fellowship, and discovering who looked best in emerald. It was more fun than chasing a leprechaun!

And remember, we meet on the third Tuesday of every month, so mark those calendars and join us. There’s always laughter, good conversation, and maybe even a little mischief waiting for you.



Susan Hardin

423-779-7005

susanhardin@epbfi.com



Treasurer
MAJ Jack Mullinax III, USA (RET)

STATUS OF FUNDS

as of: 15 Feb 26

Banking

Account	Balance 1 Jan 26	Increase / (Decrease)	Balance 31 Dec 25
Chapter (C)	\$8,165.59	(\$812.50)	\$7,353.09
Scholarship (S)	\$13,889.60	\$1,000.00	\$14,889.60
Total:			\$22,242.69

Major Transactions:

(C) Memorial Brick at Medal of Honor Heritage Center	(\$1,000.00)
(C) Deposit for Lookouts outing	(\$362.50)

Investments

Account	Balance 1 Nov 25	Gain / (Loss)	Balance 31 Dec 25
Chapter (C)	\$28,025.25	\$2,216.72	\$30,241.97
Scholarship (S)	\$41,160.83	\$2,807.66	\$43,968.49
Total:			\$74,210.46

Grand Total: \$96,453.15

Director of Scholarships
LTC Bill Brooks USA (RET)

The ROTC-JROTC Scholarship Application process is coming to an end on March 25, 2026. The scholarship committee will meet soon to select some deserving young students from our local High Schools in the Greater Chattanooga and North Georgia area. Additionally, the Chattanooga Chapter of MOAA will present a scholarship to a graduating student, who is also receiving his or her commission into the U.S. Army from the University of Tennessee at Chattanooga (UTC).

We are still taking donations, so please consider donating to our scholarship program and help support the next generation of leaders. Fundraising for our scholarship program is ongoing year-round.

The scholarship winners will be announced on April 28, 2026, during MOAA's Dinner Meeting.

MOAA is still committed to supporting our youth with scholarship opportunities. Developing future leaders for the military and our community remains a key tenant of the Chattanooga Chapter of the Military Officers Association of America.

Feel free to contact me or a member of the MOAA Scholarship team; wtbrooks@comcast.net or (423) 504-3704.

The Scholarship team consists of: Bill Brooks, Director; John Green, Awards Coordinator (Trustee); Jules Doux, Scholarship (Trustee); Steven Whitley, Fundraising

Legislative Affairs
CAPT BJ Keepers, SEAL, USN (RET)

FEDERAL LEVEL LEGISLATIVE AFFAIRS

Tennessee Delegation for Advocacy In Action (AiA) will be on April 15th, 2026. LTC U.S. Army (Retired) Raymond Mitchell will represent our entire Chattanooga military community “on the hill”.



Prepared from Congress-derived sponsor records. Note: the House version of the Major Richard Star Act is H.R. 2102 (not H.R. 2101).

Bill	TN Senators	TN Representatives	TN Total
Major Richard Star Act (S. 1032 / H.R. 2102)	Marsha Blackburn	Steve Cohen; Scott DesJarlais; Chuck Fleischmann; Diana Harshbarger; Mark Green	6
Shutdown Fairness Act (S. 3168)	None confirmed	—	0
GUARD VA Benefits Act (H.R. 1732)	—	Steve Cohen; Chuck Fleischmann; David Kustoff	3
Military CARE Act (H.R. 6796)	—	None confirmed	0

This reflects MOAA priority Senate and House Bills. There are more bills and initiatives, but these are the MOAA priority in 2026 (use the QR code to get additional information)

S.1032 : Major Richard Star Act will provide concurrent receipt of veterans’ disability along with retired pay for retirees with combat related injuries/disabilities.

S.3168 : Shutdown Fairness Act ensures funds for payment of members of the Armed Forces during a lapse in appropriations.

H.R.1732 : GUARD Act to protect veterans from unauthorized fees relating to claims for benefits of Veterans Affairs.

H.R.6796 : Military CARE Act will require creating of a digital submission of complaints relating to veteran access issues at military treatment facilities.

Call to action: **If you write an email or make a phone call prior to April 15th, you will be helping the entire MOAA AiA team to gain success.** Phone calls and emails by “we the people” do work.



A recent example is that the VA rescinded an interim disability ratings ruling that would have reduced and destabilized a host of benefits for veterans because 20,000 concerned military community members made email/phone contact. Use the QR code to get templates and talking points to talk with our Representatives.

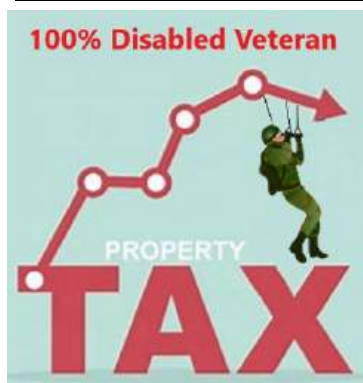
MOAA will use your address and create an email template for you to send to your representatives. Each and every email and telephone call will help. Will you help?

Legislative Action Center

<p>Ground Zero Open your browser and go to www.moaa.org</p>	<p>STEP 4 Browse the list and choose a campaign you support</p>
<p>STEP 1 Click Log In and enter your MOAA Username and message and Password *if this is your first time, you must enter correct address that is displayed in the box that is shown*</p>	<p>STEP 5 Review the pre-written message and personalize if desired</p>
<p>STEP 2 From the top menu, click Advocacy</p>	<p>STEP 6 Click Send to submit your message to Congress</p>
<p>STEP 3 Select Legislative Action Center from the Dropdown</p>	<p>STEP 7 Look for the confirmation screen – your action is complete</p>

IMPORTANT: Make sure cookies are enabled in your browser or the site may not load properly.

TENNESSEE STATE LEVEL



Tennessee Veterans (TNVET) is NON-PARTISAN/NON-PARTY AFFILIATED, and composed of state veteran organizations joining together to work with state legislators on the legislative needs that affect active duty military, veterans, their families and communities.



Attention Readers: If you write an email or make a phone call as soon as possible, you will be helping TNVET and our entire military community to gain success.



Link to find your Tennessee Legislators -
<https://wapp.capitol.tn.gov/apps/fml/search>

Proposed letter to be used. Edit as best suits you and your situation. Say who you are, why you are interested in military legislation, quick summary of why this legislation is important, and question them for an answer if they will support this legislation.

Request your support of legislative bills: **HB.436 / SB.651** – Disable Veteran Property Tax Reimbursement

To Representative: Or To Senator:

Dear Legislator,

As your constituent and a military veteran/spouse, I ask for your support of this legislation. The bill eliminates the state’s market value assessment of property value and replaces it with the county assessor of property assessment value. Use of the state’s market value calculation costs veterans thousands of dollars in the state’s tax reimbursement. In July 2023, Gov. Lee stated, “we must also remember that freedom is not free – it has been hard-won and hard-kept by veterans and members of our armed forces.” He stated, “These brave men and women deserve our highest respect and strongest support.” Gov. Lee further declared he wanted to “make Tennessee the best state in the nation for service members, veterans and their families to thrive.”

Fixing the market value calculation issue within Tennessee law TCA 67-5-704 (a) that penalizes those disabled veterans that qualify for a property tax exemption/reimbursement would help elevate Tennessee’s commitment to this classification of veterans.

All 50 states offer property tax exemption/reimbursement programs for qualified disabled veterans. Many offer broader programs for these veterans than Tennessee. Some states offer a full/100% property tax exemption/reimbursement, ex. Alabama, Arkansas, Mississippi and Virginia. Other states offer exemption amounts for veterans rated at less than 100% disabled, ex. Texas, Florida, Illinois, Indiana, and Kansas.

Tennessee Veterans are not asking for such expansions of the program, such as additional disabled percentages or an increase in the amount of exemption/reimbursement, but for the elimination of a mathematical/real estate value calculation that adversely affects/penalizes these disabled veterans based on where they live and the whims of the housing market.

Not only is your support needed to address this issue, but your support to **FUND** this legislation is also needed. There is no success if there is no FUNDING to go along with the bill. Your time to consider this request and hopeful support is greatly appreciated.

Sincerely,

Printed Full Name :

Address:

Phone or Email:

Chaplain's Corner
CDR Phil Sumerall USN (RET)

Iran was once known as ancient Persia. A thousand plus years before Islam began in the 7th century A.D. and even almost six centuries before Christianity was spreading over the Roman world, Persia had conquered Babylonia (now known as Iraq). Only 70 years before Persia began to reign over the Middle East in c. 516 B.C., Babylonia had conquered Israel and Judah in c. 586 B.C. For most of Persia/Iran's history the nation was ruled as a monarchy. But. In 1979 Iran began to be ruled by a radical regime that insisted that the nation be governed by sharia law. Sharia is a very bloody and violent primitive interpretation of the Koran. We now find ourselves as Americans dealing with an ancient empire that has been occupied by a radical regime since 1979 that is now believed to be only days from having the ability to launch ICBM's carrying nuclear payloads that can reach the United States and easily reach Israel. What's the good news chaplain? I believe it is that God is not finished with America but that He has raised up men and women who will lead our nation to lead the other nations of this world to defeat and silence the voices that cry, "Death to America." I further believe that our God is using America to destroy forces of evil all over this world and that Iran is just the beginning. Let us all pray for our warriors to be victorious and that the maniacal regimes of this earth that promote evil and suppress democracy and freedom will unconditionally surrender.

VETERANS CORNER

TAPS

We appear to have been blessed during the past two months to NOT have any member or spouse pass away. If we have missed the passing of a member, we apologize and if you can let us know who has passed that we missed, we will remember them in our next newsletter.

Chapter News

Chattanooga Area Veterans Council (CAVC)

The Chattanooga Area Veterans Council (CAVC) hosted its annual Awards Banquet on Friday, March 13, at the Trade Center, bringing together representatives from across the region's veteran service organizations for an evening of recognition and fellowship.



This year's event was led by CAVC Chair Scott Hardin, a long-time member and past officer of MOAA. MOAA has maintained a strong and active presence within the Council for many years and was well represented at the banquet. The keynote address was delivered by General B.B. Bell, also a MOAA member, who captivated attendees with his remarks reflecting on America's upcoming 250th anniversary. His presentation offered both historical perspective and a forward-looking appreciation of the nation's enduring ideals. A highlight of the evening was the presentation of the CAVC's three annual awards. Nominations are submitted by member organizations and carefully reviewed by a selection committee.



The Milton Thomas Award, recognizing “Unselfish Dedication & Generosity to the Veteran Community”, was presented to Kimberly Hope Jones. The Charles Coolidge Associate of the Year Award was awarded to Susan Hardin “In appreciation of her outstanding service and assistance to veterans”. The Charles Coolidge Veteran of the Year Award was presented to Scott Hardin “In appreciation of his contribution of outstanding service and assistance to veterans”.

The evening served as a meaningful reminder of the commitment, leadership, and generosity demonstrated by those who work tirelessly in support of veterans throughout the Chattanooga area.

DONATE TO THE MOAA SCHOLARSHIP FUND

The MOAA Chattanooga Chapter Scholarship Fund needs your donations to continue awarding Scholarships to JROTC/ROTC cadets who enroll in a college or university ROTC program. The award of JROTC/ROTC Scholarships is a major activity of our Chapter with 11 Awards for \$13,000 in last 3 years. The plan this year is to award 4 scholarships at \$1,500 each. The Scholarship is endowed with about \$44,000 in investments. Over the next three years the Chapter wants to leverage the growth in investments to provide more long-term financial stability and increased funds for the scholarships. Your donations are needed to increase investment value and enable withdrawal of funds from the investments’ market growth.

There are several ways to contribute to the Scholarship Fund. The traditional way is cash or check.

- Cash may be given to the Chapter Treasurer, Jack Mullinax, at the regular dinner meeting.
- A donation can be included in the check used to pay for the regular dinner meeting.
- A check can be made out to the MOAA Chattanooga Scholarship Fund and sent/given to the Treasurer.

There are 2 new ways to contribute by **credit card** or a QCD.

- The Scholarship Fund Donation website is active enabling credit card donations on-line. The site uses the Cheddar Up software provided by MOAA national which pays all administrative and credit card fees, so all donations go to the Scholarship Fund. Login using the link below.

<https://moaa-chattanooga-chapter-scholarship-fund.cheddarup.com>

- **A Qualified Charitable Distribution (QCD)** is a nontaxable distribution made directly by the trustee of an IRA to [organizations that are eligible](#) to receive tax-deductible contributions. It reduces taxable income, which is reported on the IRS Form 104SR, so no need to worry about itemizing deductions. Taxpayers must be at least 70½ years old on the day of the distribution. Financial institutions report on [Form 1099-R](#) for the calendar year of the distribution.

The MOAA Chattanooga Chapter Scholarship Fund is a IRS 501(c)(3) Qualified Charitable Organization so all donations are tax deductible. The Chapter provides an [acknowledgement of all contributions](#).

Please make a donation today.

Make Checks Payable to Chattanooga Chapter MOAA Scholarship Fund

Mail to Chattanooga Chapter MOAA

PO Box 24482

Chattanooga, TN 37422

CALENDAR/EVENTS				
March-June 2026				
MOAA Chattanooga Chapter Annual Calendar				
Month	Date	Day	TIME	Event
March	28	Saturday	10:00 am	Dedication MOAA Brick of Honor Medal of Honor Heritage Center
April	21	Tuesday	11:30 am	MOAA Spouses Luncheon - Rivermont Golf and Country Club (third Tuesday each month)
April	22	Wednesday	12:00- 4:00 pm	Veterans Exposition – VA Facility Shallowford Rd
April	28	Tuesday	6:00 pm	MOAA Chapter Dinner Walden Club
May	1	Friday		Armed Forces Parade and Luncheon
May	19	Tuesday	11:30 am	MOAA Spouses Luncheon - Rivermont Golf and Country Club (third Tuesday each month)
May	23	Saturday		Memorial Day flag placement

May	31	Sunday		MOAA annual Lookouts game/Military Appreciation Day
June	23	Tuesday	6:00 pm	MOAA Chapter Dinner Walden Club
June	30	Tuesday		Chattanooga Veterans Picnic First TN Pavilion

Hamilton County and Area Junior ROTC (JROTC)



Hixson
School Air
Force
JROTC
cadets



High

participated in a community service project. The cadets partnered with Hixson United Methodist Church and students from the National Honor Society in support of "**Rise Against Hunger**". The cadets helped package up over **40,000 meals**.

RESERVATION FORM - Tuesday, April 28, 2026, Dinner Meeting

ADVANCE RESERVATIONS REQUIRED by Thursday April 23

Social Period:1800 Program:1830 Dinner:1900

The Walden Club

633 Chestnut St., Chattanooga, TN

Make Reservations by mailing this reservation form with check to

MOAA Treasurer

P O BOX 24482

Chattanooga, TN 37422.

Name/Rank: _____

Spouse/Guest: _____

Email: _____

_____ Dinners @ \$35.00

\$ _____ Total for Dinner (s)

\$ _____ Scholarship Fund Contribution

\$ _____ Total Overall

Make checks payable to **MOAA, Chattanooga Chapter.**

Reservations can also be e-mailed to treasurer.chatt.moaa@gmail.com with payment mailed separately or payment at the meeting with a check or cash. No credit cards.



My Name: _____ Spouse name (if applicable) _____
 Address _____ City _____
 State _____ ZIP _____
 Cell Phone _____ Home Phone _____
 E-mail _____
 Rank _____ Service Branch _____
 Date of Birth ____/____/_____
 Status: Active _____ Retired _____ Former _____ Reserve _____ National Guard _____
 NOAA _____ USPHS _____

Membership is available to spouses of active, retired, and deceased chapter members.

Spouse date of birth: _____ Spouse email: _____
 I am a Surviving Spouse: Yes _____ No _____
 Location of interment: _____

I am a Spouse who chooses membership: _____; I am a Surviving Spouse who chooses membership: _____

Combat / Missions: WWII _____ Korea _____ Cold War _____ Vietnam _____ Grenada _____
 Persian Gulf War _____ Iraqi Freedom _____ Bosnia _____ Enduring Freedom _____
 Panama _____ None _____ Other _____

Are you a member of MOAA National? Yes ___ Basic: _____ Premium: _____
 Life: _____ No _____

If yes, please provide your national membership number: _____

Signature _____ Date ____/____/_____

Recruited by _____

Our Chapter meets on the fourth Tuesday of the even months. Meetings start at 1800, \$35.00 for dinner at the Walden Club, 633 Chestnut St. #2100, Chattanooga TN. 37450

Chattanooga Chapter Dues

(Circle Choice)

Regular Member Dues: Spouse/Surviving Spouse Member Dues:

1 Year Regular \$20.00 1 Year Spouse \$10.00 Emeritus (no charge age 85+)
3 Year Regular \$50.00 3 Year Spouse \$25.00
5 Year Regular \$80.00 5 Year Spouse \$40.00

Make checks payable to MOAA, Chattanooga Chapter and mail to:

**Treasure Chattanooga Chapter
C/O MAJ Jack Mullinax
PO Box 24482, Chattanooga, TN 37422**

Yes, please email me the latest copy of the bi-monthly newsletter.

Yes, I look forward to hearing from the Membership Chair and my Ambassador.

National MOAA Membership Program Information

National MOAA Dues (separate application)

Visit moaa.org/join to learn more

2025 OFFICERS AND DIRECTORS

President: Ted Jewell, CDR, (Ret)
Phone: (202) 251-8723
Email: edward.w.jewell@gmail.com

1st Vice President: VACANT
Phone:
Email:

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Phone:
Email: don@dtmcleanassociates.com

Chapter Secretary: Steve Whitley, COL, (Ret)
Phone: (518) 810-9804
Email: deltawhiskey4@gmail.com

Chapter Treasurer/Reservation Secretary: Jack Mullinax, MAJ
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Chapter Past President: Raymond Mitchell, LTC (Ret)
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Chattanooga Chapter
Military Officers Association of America
P. O. Box 24482
Chattanooga, TN 37422

The Chattanooga MOAA Volunteer is published bi-monthly and is distributed by e-mail and posted on the MOAA website to Chapter members to inform them of national issues and to stimulate local support of Veteran and other issues of interest.

Newsletter Editors:
John Harbison,
Susan Hardin



The Military Officers Association of America (MOAA) and its affiliated chapters and councils are nonpartisan and nonprofit veteran associations dedicated to 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. The Chattanooga Chapter is one of more than 400 local chapters officially certified as an affiliate of MOAA. The chapter and individual members' active involvement and grassroots support help ensure a strong voice in local community matters affecting the uniformed services as well as local active, retired, and reserve personnel. The Chattanooga MOAA Volunteer is published bi-monthly by the Chattanooga Chapter of MOAA and distributed by e-mail and postal mail to its members