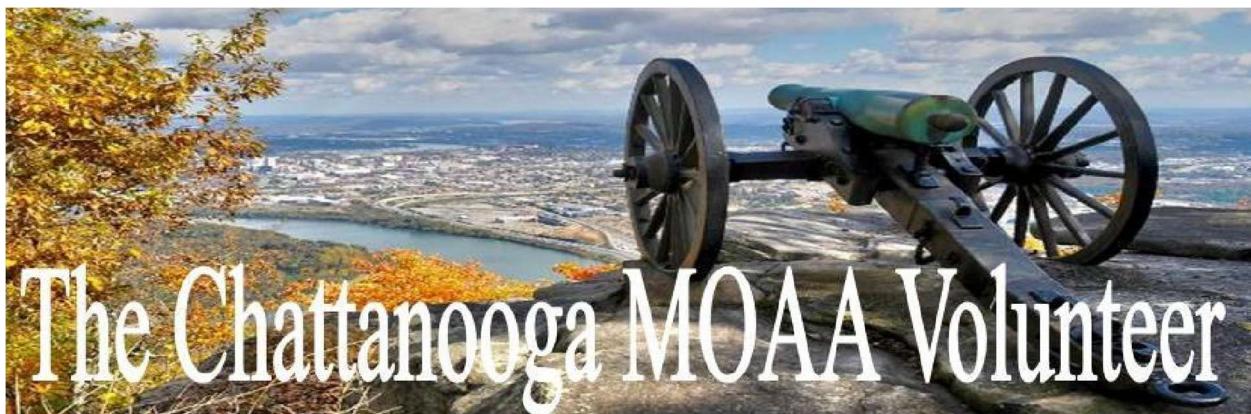




January-February 2026 Newsletter



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.

IN THIS ISSUE		
1. President's Message	• Legislative Affairs	• UTC Veterans and Military Affairs
2. Officers' and Directors' Reports	• Chaplain's Corner	• UTC ROTC
• 1 st Vice President	3. Veterans' Corner	• Local JROTC
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• Surviving Spouse	4. Calendar/Events	Veteran Items of Interest
• Treasurer	5. Chapter News	6. Dinner Reservation Form
• Scholarships	• Dinner	7. Membership Application

Letter from the President



Fellow MOAA Chapter Members,

As my term as your Chapter President comes to a close, I want to take this opportunity to express my sincere gratitude to each of you for the privilege of serving alongside you. Leading this chapter has been both an honor and a humbling experience.

Our strength as a chapter has never rested in one individual, but in the collective commitment, professionalism, and camaraderie of our Officers, Board and members. Together, we have continued MOAA's proud mission of advocacy, community service, and support for those who have served our nation.

I am especially grateful to our board members, committee chairs, volunteers, and spouses who work tirelessly behind the scenes. Your dedication ensures that our chapter remains active, relevant, and respected within our community and beyond. None of our accomplishments would have been possible without your willingness to step forward and "Never Stop Serving." To our members, thank you for your engagement, your fellowship, and your unwavering support. Your presence at meetings, events, and community activities is what keeps this chapter vibrant and successful. The friendships formed here are among the most rewarding aspects of my service.

As I pass the gavel to our incoming leadership, I do so with complete confidence. This chapter is well-positioned for continued growth and success, guided by capable leaders and supported by committed membership. I encourage each of you to remain involved, support the new leadership, and continue to uphold the values that define MOAA.

Thank you for trusting me with this responsibility. While my term as President may be ending, my commitment to this chapter and its members remains steadfast. I look forward to standing beside you—not at the podium, but as a proud and grateful member.

With deepest respect and appreciation.

Officers and Directors Reports

First Vice President – Programs

CDR Ted Jewell USN (RET)



MOAA Chattanooga Chapter celebrated the holidays with their annual party at the Walden Club in downtown Chattanooga. Distinguished guests included the Honorable Judge Gary Starns, Circuit Court Judge who presides over the recently created Veterans Court initiated by MOAA members. This court handles special legal and social issues faced by veterans.



Also in attendance was actress Shanice Shantay who starred in the film “The Six Triple Eight”, the true story of an all-female, all Black battalion in World War II.



Two Marine Corps service members were present representing the Toys For Tots program which received many contributions.



Musical entertainment was provided by local recorded singing star Clare Donahue, accompanied by outstanding musicians on guitar, bass and trumpet. The quartet performed a magnificent set of Christmas songs in a jazz style.



Attendees contributed 97 pounds of food to the Chattanooga Area Foodbank.



Our speaker for the February Dinner is Judge Boyd M. Patterson. In November 2024, the Hamilton County Veterans Court officially stood up and it will be nice to get an update. Judge Boyd Patterson graduated from Hixson High School and later UTC, where he received his bachelor's degree in psychology. He earned his master's degree in psychology from the State University of West Georgia and counseled delinquent youth for two years. He later attended Duquesne Law School, graduating in 2000. In 2002, he joined the District Attorney's Office, serving as a prosecutor for fifteen years. During this time, he also served as Gang Task Force Coordinator for the City of Chattanooga. Before taking the bench, Judge Patterson served as an Assistant Public Defender for five years. He has published professional articles and conducted legal training at the local, state, and national levels, mostly regarding topics within the intersection of law, crime, and psychology. With numerous community partners, Judge Patterson helped establish Hamilton County's first Mental Health Court, Juvenile Recovery Court and other programs serving at-risk youth. He currently presides over Division III of Criminal Court, as well as Mental Health Court.

Second Vice President – Membership COL Brett Hale, USA (RET)



A BIG welcome to BG Tony Hart and his wife Jacqueline (Jackie), our newest members. Brigadier General Hart served 31 years in the Air Force and Air National Guard. He was a Master Navigator and Electronic Warfare Officer with over 4,000 flying hours on the RC-135 and C130 platforms. He served at the squadron, wing, major command and state headquarters level. He culminated his career in 2008 as Wing Commander, 176 Wing, Anchorage, Alaska and Commander, Alaska Air National Guard. His wife, Jackie, was an active real estate executive in the commercial and residential markets for over 20 years. In the commercial market she managed the largest office building in St. Louis, Missouri. Employed by a national brokerage firm, she developed and managed over 200 individual properties. She culminated her career as a residential real estate broker. She is

President Elect of the Erlanger Auxiliary and volunteers in the Neonatal Intensive Care Unit. Tony and Jackie live in Ooltewah and have five daughters and thirteen grandchildren.

MEMBERSHIP STATISTICS		
Type Member	Number	Percent
Regular	101	62.7%
Emeritus Regular	27	16.8%
Surviving Spouse	14	8.7%
Emeritus Surviving Spouse	8	5.0%
Spouses (Reg & Emeritus)	11	6.8%
TOTAL	161	100.0%

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

Surviving Spouse - Coordinator
Susan Hardin



A New Year, a New Fork, and the Same Fabulous Better Halves

Well, here we are—another shiny new year with the MOAA Better Halves! Before we leap ahead with enthusiasm (and maybe stretchy pants), let's take a moment to look back at the past year. We've missed seeing some of our ladies at lunches, and while we completely understand life happens, please know this: just because you weren't at the table doesn't mean you weren't missed. We hope 2026 brings you right back into the fold.

And speaking of tables... take a look at the photo from our Christmas luncheon—proof that good friends, good food, and a little laughter go a long way.

Now, on to the fun part! We officially kicked off the new year with an outing that's been talked about, planned, postponed, and talked about again. The time finally came! We headed to Mrs. Geraldine Charton's French restaurant, La Cabriole, in Lookout Valley. Oui, oui!



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.

Looking forward to seeing everyone—forks ready on January 20, 2026.



Susan Hardin
423-779-7005
susanhardin@epbfi.com



Treasurer
MAJ Jack Mullinax III, USA (RET)

STATUS OF FUNDS

as of: 31 Dec 25

Banking

Account	Balance 1 Nov 25	Increase / (Decrease)	Balance 31 Dec 25
Chapter (C)	\$9,368.19	(\$1,202.60)	\$8,165.59
Scholarship (S)	\$15,189.60	(\$1,300.00)	\$13,889.60
Total:			\$22,055.19

Major Transactions:

(C) Christmas Gala entertainment	(\$600.00)
(S) In memory of LTC Benny Ray Adkins	\$1,960.00
(S) Transferred to investment fund	(\$6,000.00)

Investments

Account	Balance 1 Nov 25	Gain / (Loss)	Balance 31 Dec 25
Chapter (C)	\$27,596.19	\$429.06	\$28,025.25
Scholarship (S)	\$34,635.20	\$6,525.63	\$41,160.83
Total:			\$69,186.08

(C) CY2025 Investment Appreciation	\$3,493.49
(S) CY2025 Investment Appreciation	\$4,433.60

Grand Total: \$91,241.27

Director of Scholarships
LTC Bill Brooks USA (RET)

The ROTC-JROTC Scholarship Application is published and available to our local High Schools in the Greater Chattanooga and North Georgia area. **Thanks** to members donations, I am pleased to announce that one of our scholarships for 2026 will be in honor and memory of LTC Retired Ray Atkins. We still need donations, so please consider donating to our scholarship program and help support the next generation of leaders. I am encouraging members to continue to reach out to veteran groups, investors, grant programs and any sources you may have to support our future military leaders. Your support is critical to continue this meaningful tradition.

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)

Bottom Line Up Front (BLUF) if you don't write to your federal, state, or local elected officials, they won't know what you want.

If you are interested in what your legislators are doing since they got back to work, look at what's in the National Defense bill broken out by:

- Those currently serving
- Retirees and veterans
- Families and survivors
- Health Care

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/advocacy/whats-in-the-fy-2026-ndaa-and-whats-next/>

More information is here: <https://moaa.quorum.us/>

Chaplain's Corner
CDR Phil Sumerall USN (RET)

Little Johnny was drawing feverishly with his crayons. His teacher, attracted to the industry and artistry of the five-year-old, asked him, "What are you drawing?" Johnny replied, "It's a picture of God." His teacher smiled and said, "Honey, no one knows what God looks like." Johnny didn't even bother to look up from his masterpiece, but confidently replied, "They will when I get through."

My friends, brothers and sisters this was what God accomplished long ago in a lowly manger in Bethlehem. He revealed to the world His Son. He said, "This is My Son. He is what I am. He thinks the way I think and loves the way I love. Look at Him and you will see Me, but He doesn't just look like Me; He is Me in human flesh." "He that has seen Me, " Jesus said, "has seen the Father."

Merry Christmas and Happy Hanukkah fellow veterans, family, patriots, and friends. May we all have many more blessed Holy days together and a healthy, peaceful and prosperous New Year.

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

Salvation Army Bell Ringing

Chattanooga Chapter of MOAA Supporting the Salvation Army 2025 Bell Ringing fund raiser at Hamilton Place Mall. Thanks to all who supported the Chapter's effort.



Wreaths Across Chattanooga

Thank you to everyone who helped make Wreaths Across Chattanooga such a meaningful success this year. Because of your generosity, time, and dedication, we were able to place wreaths on more than 31,000 headstones, honoring the men and women who served our country. From the volunteers who showed up ready to work, to those who helped coordinate shuttles, guide visitors, and support the effort in countless ways—your commitment did not go unnoticed. Our National Cemetery was filled not just with wreaths, but with respect, remembrance, and gratitude. As we close out this meaningful chapter, I hope many of you will join us again on January 17 to help retire the wreaths. Please bring gloves, a rope, a wagon, or anything else that might make the task easier. Parking will be available inside the cemetery for those assisting. Thank you again for being part of something truly special. I look forward to seeing many of you soon.

Warm regards - Susan Hardin

CALENDAR/EVENTS

January-February 2026 MOAA Chattanooga Chapter Annual Calendar

Month	Date	Day	TIME	Event
January	2	Friday	12:00	Wally's lunch with Area Veterans (every Friday at Walley's), McCallie Avenue.
January	6	Tuesday	8:30	CAVC Parade Planning Meeting. Advantage Funeral Home
January	8	Thursday	TBD	Navy League Executive Board Meeting. (Calvary Bible Church, Mountain CK RD, Red Bank
January	9	Friday	12:00	Wally's lunch with Area Veterans (every Friday at Walley's), McCallie Avenue.
January	13	Tuesday	18:00	MOAA Board Meetings, Four Squares, Mountain Creek Road. (Second Tuesday of every other month /odd month (Jan/Mar/May/Jul/Sep/Nov)
January	13	Tuesday	17:30	American Legion Post 14 meeting. Four Squares, Mountain Creek Road. (Second Tuesday of the month)
January	13	Tuesday	8:30	CAVC Parade Planning Meeting
January	15	Thursday	18:00	American Legion Post 95 Meeting East Ridge, TN. (third Thursday of the month)
January	16	Friday	12:00	Wally's lunch with Area Veterans (every Friday at Walley's), McCallie Avenue.
January	17	Saturday	9:00	Wreath Across Chattanooga – removal
January	19	Monday	18:00	VVA 203 Meeting, 2025 MAC Building, McCallie Ave. (3rd Monday every month)

January	20	Tuesday	11:30	MOAA Spouses Luncheon - Chattanooga Golf and Country Club (third Tuesday each month), Riverview Road
January	20	Tuesday	17:30	American Legion Post 107, Soddy Daisy, TN (every third Tuesday of the Month)
January	21	Wednesday	11:15	MOAA TN Council of Chapters Meeting, Lebanon, TN. (third Wednesday every quarter) ZOOM option
January	23	Friday	11:30	Wally's lunch with Area Veterans (every Friday at Walley's), McCallie Avenue.
January	23	Friday	11:00	MOAA TN Council of Chapters Meeting - Third Wednesday of every third month (Jan/Apr/Jul/Oct) at Lebanon, TN
January	24	Saturday	19:00	MOAA National Monthly Leaders Chapter Virtual Roundtable
January	TBD	Wednesday	TBD	MOAA Legislative Event: Veteran's On the Hill, Nashville
January	28	Wednesday	8:30	Southeast Tennessee Coalition Meeting. Advantage Funeral Home, McCallie Ave. (Last Wed. each month)
January	30	Friday	11:30	Wally's lunch with Area Veterans (every Friday at Walley's), McCallie Avenue.
February	5	Thursday	TBD	Navy League Executive Board Meeting. (Calvary Bible Church, Mountain CK RD, Red Bank
February	6	Friday	12:00	Wally's lunch with Area Veterans (every Friday at Walley's), McCallie Avenue.
February	TBD	TBD	TBD	MOHHC Boy Scouts of America Anniversary Week
February	10	Tuesday	16:00	American Legion Post 14 Meeting, Four Squares, Mountain Creek Road. (Second Tuesday of the month)
February	13	Friday	12:00	Wally's lunch with Area Veterans (every Friday at Walley's), McCallie Avenue.
February	16	Monday	18:00	VVA 203 Meeting, 2025 MAC Building, McCallie Ave. (3rd Monday every month)
February	17	Tuesday	17:30	American Legion Post 107, Soddy Daisy, TN (every third Tuesday of the Month)
February	17	Tuesday	11:30	MOAA Spouses Luncheon - Rivermont Golf and Country Club (third Tuesday each month)
February	19	Thursday	18:00	Navy League Quarterly Dinner Meeting. Location TBD
February	19	Thursday	18:00	American Legion Post 95 Meeting East Ridge, TN. (third Thursday of the month)
February	20	Friday	12:00	Wally's lunch with Area Veterans (every Friday at Walley's), McCallie Avenue.
February	24	Tuesday	18:00	MOAA Chapter Dinner Meeting, Fourth Tuesday of even months (Feb/Apr/Jun/Aug/Oct), Walden Club, Chestnut St.
February	25	Wednesday	8:30	Southeast Tennessee Coalition Meeting. Advantage Funeral Home, McCallie Ave. (Last Wed. each month)

February	27	Friday	12:00	Wally's lunch with Area Veterans (every Friday at Walley's), McCallie Avenue.
February	27	Friday	19:00	MOAA National Monthly Leaders Chapter Virtual Roundtable

UTC Veterans & Military Affairs

We are proud to share that the University of Tennessee at Chattanooga has again been recognized by Military Times as a 2025 Best for Vets® College, ranking #2 in Tennessee and remaining the only institution in the state recognized for offering both robust in-person and online programs for military-connected students. This recognition reflects the continued collaboration, trust, and support across our local military and veteran network.

This fall, our Holiday for Heroes initiative once again demonstrated the strength of that community. A special highlight has been our partnership with BJ's Wholesale Club, where we are currently at 51 new memberships through the fundraiser. While we are pacing steadily toward our goal of 200 before the promotion ends in late January, we remain optimistic and incredibly grateful for the momentum and support already shown.

If anyone wants to support UTC Veteran & Military Affairs (VMA) through BJ's Wholesale (Hixson) and Get Half Off Membership Rates, please go to this link to read how to join:

<https://blog.utc.edu/campus-weekly/2025/12/support-utc-veteran-military-affairs-vma-through-bjs-wholesale-hixson-and-get-half-off-membership-rates/>

Looking ahead, UTC Veterans and Military Affairs is excited to host our Spring 2026 Operation Supply Drop, which provides backpacks, technology, and essential school supplies to ALL military-connected students at the start of the term. We would be honored to welcome members of the Chattanooga MOAA Chapter to attend and support this event which is on January 13th, 2026 (Tuesday anytime from 9am-3pm). We also gladly accept donations of backpacks, technology items, and academic supplies to help ensure our students begin the semester equipped for success.

We sincerely appreciate MOAA's continued partnership and advocacy for our military-connected community.

University of Tennessee at Chattanooga Senior ROTC (SROTC)

The University of Tennessee at Chattanooga (UTC) recently celebrated a major milestone as five dedicated cadets officially transitioned from students to officers in the United States Army. The December commissioning ceremony marked the culmination of years of rigorous academic study, physical training, and leadership development.

These five new Second Lieutenants represent a diverse range of academic disciplines—from Chemistry to Cyber Security—and are headed to various branches across Active Duty and the National Guard.

2LT Tyler Crowe

- **Hometown:** Soddy-Daisy, TN
- **Education:** Bachelor of Science in Criminal Justice
- **Assignment:** Active Duty, **Infantry Officer**



2LT Alex Johnson

- **Hometown:** Fort Campbell, KY
- **Education:** Bachelor of Science in Sociology and Anthropology
- **Assignment:** Active Duty, **Military Police Officer**



2LT Isaiah McDowell

- **Hometown:** Memphis, TN
- **Education:** Bachelor of Science in Criminal Justice
- **Assignment:** National Guard, **Field Artillery Officer**



2LT Justin Schmidt

- **Hometown:** Enterprise, AL
- **Education:** Bachelor of Science in Computer Science: Cyber Security
- **Assignment:** Active Duty, **Cyber Officer**



2LT Elijah Wright

- **Hometown:** Cleveland, TN
- **Education:** Bachelor of Science in Chemistry
- **Assignment:** Active Duty, **Chemical Officer**



Congratulations to these five officers on their achievement and their commitment to serving the nation.

Hamilton County and Area Junior ROTC (JROTC)

East Hamilton High Army JROTC

The East Hamilton High School “Hurricane Battalion” is the newest JROTC program in Hamilton County Schools’ footprint, established during the 2021-2022 school year. During the first year, the battalion consisted of approximately 100 Cadets organized into two companies. In its first year, the battalion completed all the requirements of the JROTC program academically and competed in Raider, Academic, and Drill team competitions. In the following year, the Battalion grew to three companies with a battalion headquarters. The battalion achieved an Honor Unit with Distinction (HUD) score on its Staff Assistance Visit JROTC Program Accreditation (JPA) but was not officially awarded the Golden Star because it was not yet a “Formal JPA”. The battalion's third year was when it reached official HUD status. The battalion now starts the year with over 250-300 Cadets and places in all inter-curriculars at the county, state, and national level. The Hurricane battalion also hosts the largest Raider competition in the state, as well as the HCS Quiz Bowl and the Best Cadet competition.



Hixson High Airforce JROTC

Hixson High School AFJROTC (TN-081) cadets competed in a national level cyber security competition known as CyberPatriot 18. CyberPatriot is the National Youth Cyber Education Program created by the Air & Space Forces Association to inspire students toward careers in cybersecurity or other science, technology, engineering, and mathematics (STEM) disciplines critical to our nation's future. At the core of the program is the National Youth Cyber Defense Competition, the nation's largest cyber defense competition that puts high school and middle school students in charge of securing virtual networks across multiple servers / platforms and consists of multiple practice and competition rounds. After Round 2 Rounds of stiff competition the Hixson AFJROTC "Cyber Cats" Team is ranked 1st in the state and 7th nationally out of all AFJROTC units and achieved highest rating of Platinum, reflecting top 30% of ROTC units nationally.



UTC Veteran Entrepreneurship Program

Chattanooga values its veteran community and has many resources for those that have served. University of Tennessee, Chattanooga is one of those resources with various veteran friendly programs. This month we highlight the Veterans Entrepreneurship Program.

HELPING VETERANS LAUNCH OR GROW THEIR OWN BUSINESSES



America's military veterans have served and protected our nation while developing skills in risk management, leadership and performing under pressure. The University of Tennessee at Chattanooga is honored to help veterans translate those skills into successful civilian ventures through the Veterans Entrepreneurship Program (VEP).

Now in its 15th year, the VEP is a nationally recognized, immersive program designed around hands-on learning, one-on-one mentorship and exposure to inspiring role models. Our mission is simple but powerful: to foster the growth of profitable, veteran-owned businesses.

Guided by world-class faculty, accomplished entrepreneurs and subject-matter experts, participants take part in a challenging, interactive and transformative experience—one that equips them to turn their service-honed skills into entrepreneurial success.

"VEP gives you a community. You're surrounded by fellow veterans who understand your mindset, your mission and your drive. As a disabled minority woman veteran, I felt seen, supported and empowered. VEP helped me clarify my vision and gave me the confidence to scale my businesses with purpose."

—Anjanette Wheeler, VEP 2025 graduate



VEP SCHEDULE

Application deadline: April 30, 2026

VEP Phase I

Concept Development and Self-Study | May 26-June 29, 2026

- Five-week online curriculum, guided by Rollins College of Business faculty and staff
- Build understanding of key business issues and prepare for Boot Camp
- Includes 12 months of free access to LivePlan business planning software

VEP Phase II

VEP Boot Camp | July 18-25, 2026

- Intensive eight-day residency in Chattanooga, Tennessee
- Hands-on workshops and networking with business experts
- Learn the "nuts and bolts" of launching and growing a business

VEP Phase III

Advising and Venture Development | August - December 2026

- Five months of continued advising and venture support
- Opportunities to apply for grant funding

Will Radford (VEP 2017)

Will was recognized as one of Nashville's "40 Under 40" in 2019. He founded development company AMPM Solutions Inc., the NIA (National Institute for Minority Led Business) and Roasted, a restaurant offering cuisine infused with the spirit of African American culture. In 2024, he was appointed Assistant Vice President of Planning, Design, Construction and Business Operations at Tennessee State University.

Norma Lubin (VEP 2018)

Norma is the founder and CEO of LIFE3 Academy Charter School, an institution committed to cultivating lifelong learners. Since opening its doors in 2021, LIFE3 Academy has served over 500 students in grades K-6. In 2025, Norma expanded her vision by launching the Veterans Founders Academy for Public Charters.

Paul Whilton (VEP 2023)

In October 2023, Paul launched Nashville Adventures, a company offering customized walking tours that highlight the rich history, vibrant culture and legendary music scene of Nashville, Tennessee. The business reached profitability within its first year, and his business continues to grow to meet the needs of tourists and locals in the area.

Sample topics include:

- Business plans:** Develop a strategy to help you plan, fund and grow
- Funding:** How much you need and how to get it
- Marketing:** Identify and reach your audience effectively
- Accounting:** Understand key numbers that guide decisions
- Operations:** Service delivery, costs, suppliers, and systems
- Risk management:** Common risks and how to protect your business

IMAGINE BELIEVE CREATE

COST

- Free to all selected veterans
- Includes instruction and program materials
- Phase II Boot Camp: travel, lodging and meals fully covered



ELIGIBILITY

VEP is open to veterans who:

- Have separated (or are separating) from active duty with an honorable discharge
- Have a business idea or an existing business less than three years old

Preference is given to veterans who are:

- Service-connected disabled (as designated by the VA), or
- Service-distinguished for exemplary military conduct

HOW TO APPLY

The VEP has a selective application process that reflects the unique opportunity and valuable resources being offered to eligible veterans. Successful candidates demonstrate a strong interest in entrepreneurship and venture creation, the motivation to own and operate a business, and a high likelihood of active participation and completion of the entire VEP curriculum.



GARY W. ROLLINS COLLEGE OF BUSINESS

The Gary W. Rollins College of Business at the University of Tennessee at Chattanooga is a nationally ranked AACSB-accredited business school that produces academically prepared and business-world ready graduates for a competitive global environment.

The Rollins College of Business recognizes the role of entrepreneurship in the global economy and places a priority on entrepreneurship education. Our graduates receive a thorough foundation in critical aspects of business, such as marketing, accounting, management and finance, as well as relevant entrepreneurial topics such as cash flow management. Courses in creativity, innovation, and business plans for new ventures help round out the College's fastest growing major. UTC students also benefit from the insight and experience of the area's most successful entrepreneurs.

VEP CONSORTIUM

In order to continue to serve as many of our nation's veterans as possible, VEP is also offered at Oklahoma State University and the University of Florida. For more information about their programs and schedules please visit their websites:

OSU: business.okstate.edu/rata/veterans/
UF: warrington.ufl.edu/vep/

For more information, contact
VEP Director Sandy Cordell, PMP

Phone: 423-425-4417
Email: Sandra.Cordell@utc.edu



APPLY TODAY AT

UTC.EDU/VEP



NATIONAL VETERANS ENTREPRENEURSHIP PROGRAM

Empowering America's Veterans

GARY W. ROLLINS COLLEGE OF BUSINESS
THE UNIVERSITY OF TENNESSEE AT CHATTANOOGA

Chattanooga, Tennessee



THE UNIVERSITY OF TENNESSEE
CHATTANOOGA



UNIVERSITY OF FLORIDA



WALDEN
SECURITY



SBA
U.S. Small Business
Administration

RESERVATION FORM - Tuesday, February 24, 2026, Dinner Meeting***ADVANCE RESERVATIONS REQUIRED by Thursday February 19****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: Raymond Mitchell, LTC (Ret)

Phone: (423) 667-3892

Email: mitchl9603@epbfi.com

1st Vice President: Ted Jewell, CDR, (Ret)

Phone: (202) 251-8723

Email: edward.w.jewell@gmail.com

2nd Vice President: Brett Hale, COL, (Ret)

Phone: (423) 309-9737

Email: brettmhale@epbfi.com

Chapter Secretary: Steve Whitley, COL, (Ret)

Phone: (518) 810-9804

Email: deltawhiskey4@gmail.com

Chapter Treasurer/Reservation Secretary: Jack Mullinax, MAJ

Phone: (423) 364-8777

Email: Jack.Mullinax@comcast.net

Chapter past President: Carol Grohn, MAJ (Ret)

Phone: (423) 243-8234

Email: carolgrohn@gmail.com

Director of Chapter Services: B.J. Keepers, CAPT, (Ret)

Phone: (619) 332-5620

Email: bjkeepers@hotmail.com

Director of Scholarship: Bill Brooks, LTC (Ret)

Phone: (423) 504-3704

Email: wbrooks@comcast.net

Director of Interagency Coordinator: Tony Crowder LtCol (Ret)

Phone: (202) 498-9120

Email: crowder01@gmail.com

Director of Communications: Janet Meyer, Captain

Phone: (813) 416-3503

Email: janetmeyer96@hotmail.com

Director of Awards and Recognition: John Harbison, LTC, (Ret)

Phone: (423) 304-0913

Email: harbisonjm82@gmail.com

Spouse & Surviving Spouse Liaison: Billy Hewitt, CAPT, (Ret)

Phone: (423) 894-3568

Email: blhewitt@aol.com

Spouse & Surviving Spouse Representative: Susan Hardin

Phone: (423) 779-7005

Email: susanhardin@epbfi.com

Chaplain: Phil Sumrall, CDR, (Ret)

Phone: (423) 903-1938

Email: phil.sumrall@gmail.com



*Chattanooga Chapter
Military Officers Association of America
P. O. Box 24482
Chattanooga, TN 37422*

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Newsletter Editors:

*John Harbison,
Susan Hardin*



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