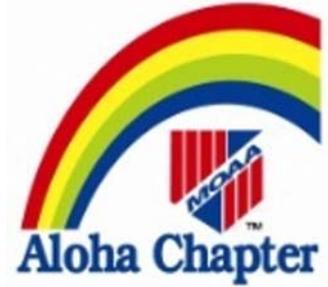


Nā Leo O Nā Koa

(Voices of Warriors)



2003 Chapter Rating



Chartered January 27, 2000

*Newsletter of the Aloha Chapter,
An Affiliate of the Military Officers Association of America*

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August 2005



There were smiles all around for the 2005 Aloha Chapter Scholarship winners at the recent awards luncheon. From left to right: Chapter president Vernon Von, guest speaker Dr. Doris Ching, awardee Maureen Ditol, Deyna-Lyn Shiraishi, Breeana Minion, and Scholarship Committee chair Tak Yoshihara. Not pictured is Peterson Dela Cruz, Jr.

Student Scholars Recognized During June Luncheon

“I was moved to tears by your essays.”

With these words, Dr. Doris Ching, Vice President of Student Affairs of the University of Hawaii, paid tribute to the recipients of the 2005 Aloha Chapter Scholarships. The awards were presented during a luncheon in their honor held June 16th at Hale Ikena, Fort Shafter.

Three of the four winners were on hand, including Maureen Ditol of Moanalua High School, Deyna-Lyn Shiraishi of Kaimuki High School, and Breeana Minion of Hilo. A fourth, Peterson Dela Cruz, Jr., of Waimea High School was unable to attend.

Dr. Ching had high praise for all of those who submitted entries to this year’s scholarship competition. “I was a first generation scholarship recipient,” she note, adding

that she understood the importance of financial aid in today’s costly college environment. She was especially impressed that all of the winners were graduates of public schools. “Keep your doors open for opportunities,” she challenged the grads, “and continue to give back.”

Committee chair Tak Yoshihara noted that this year’s competition was extremely tough, and he praised all committee members for their hard work in selecting these winners. Plans are already underway for the 2006 scholarship fundraising, with details forthcoming soon.

Experts Review Financial Options at Treetops Luncheon

We had good attendance at our Financial Options luncheon which was just held on July 21 at the Treetops Restaurant in Manoa. We had speakers from Shiraishi Financial Group and Financial Freedom, a subsidiary of IndyMac Bank, FSB, who spoke on retirement and asset protection and reverse mortgages, respectively.

The Shiraishi Financial Group had a number of speakers covering such subjects as eliminating current income taxes on both interest earnings and dividend income, providing and maximizing retirement income, reducing current income taxes, minimizing probate and transfer taxes and eliminating or reducing income taxes on Social Security benefits.

Percy Ihara from Financial Freedom covered his company’s reverse mortgage programs. He pointed out that a reverse mortgage is a product that helps seniors continue to live independently in their own home by turning equity they have in their homes into extra cash or tax-free monthly income. Some key points are that Social Security benefits and Medicare are not affected, no repayment is made until the home is sold or the last borrower permanently moves out of the home or passes away and the proceeds of the mortgage can be used for just about any personal needs. (continued on pg 4)

President's Message

By Vernon Von

WHERE IS WALDO?

This issue of the *NA LEO O NA KOA* marks our mid-year edition. The Fourth of July was celebrated with much gusto and fireworks on the mainland – especially in Oregon and Washington where we were. What were you doing these past few months? I believe that many, if not most of you, are familiar with the Waldo character. He's the one we look for in a sea of faces and bodies on page after page of the Waldo books. Are you a Waldo in our Aloha Chapter? We want you to "step up to the plate" and participate in our many programs and activities or make suggestions for new and improved ways to keep our chapter interesting and appealing to all members. On the back page of each newsletter are listed the committees that form the backbone of our Chapter's functions and activities. Each committee could use more members – join one now. We also have a bridge card playing group and our golf outings are a must for some. We are still looking for a cruise director that would lead us on our first cruise. Any other suggestions for activities and programs are welcome.

Plans for the placement of a MOAA plaque at the National Cemetery of the Pacific, Punchbowl are virtually completed. The Hawaii Chapter has taken the lead in this. One change from our last announcement is that the ceremony will take place at noon (instead of in the morning) on Saturday, September 24, 2005. The party marking this historic occasion will take place the night before, Friday, September 23, at the 100th Inf. Battalion hall. Our chapter is doing all the planning for this. Let us know if you can help.

Did you know:

- ◆ That the Hawaii Chapter celebrated their 45th anniversary on Nov 14, 2004.
- ◆ That Home Depot makes up any difference between military and civilian salaries of its 18,000 deployed employees, sends volunteers to their homes to do repairs for their families in a program called Operation Home Front, and promotes continuity of employment at The Home Depot stores when a spouse is moved to a new duty station.
- ◆ That Maj Shigeru Kataoka, (USA, Ret) will represent our Chapter at the groundbreaking ceremony of the State Veterans Home, Hilo, HI on Tuesday, August 16, 2005.

Mahalo, vern



KMC Trip still possible!

Although it is only a little over a month before 20 or so Southern Nevada Chapter members and spouses come to Hawaii and join 10 Aloha chapter members and spouses for a trip to Kilauea Military Camp (KMC), space is still available for anyone interested in joining them. If anyone is interested, contact **Les or Shirley Ihara** by telephone: 239-7947 or e-mail to lsi@hawaii.rr.com.

Chapter Officers Participate in Memorial Day Ceremonies



Harold Kuwahara and Vernon Von present the Aloha Chapter flag and a pikaki and maile lei at the Kaneohe Veteran's Cemetery during Memorial Day ceremonies on May 30th.



Wes Fong, Vernon Von and Harold Kuwahara gather at the conclusion of the Memorial Day ceremonies at the Cemetery of the Pacific at Punchbowl.

Notice

This Newsletter is published monthly as an official publication of Aloha Chapter, MOAA, P.O. Box 19267, Honolulu, Hawaii, 96817-8267. Views expressed herein are not necessarily chapter policy.

HAMS Golf Tourney a Success Thanks to Support from Aloha Chapter

The Hawaii Army Museum Society (HAMS) Golf Tournament Fundraiser held on Friday, June 24th, was a huge success, thanks to the many Aloha Chapter members and spouses who were either involved in the planning, conduct, and/or participation in it.

Nearly 20 Aloha Chapter members and spouses gave of their time to perform the many chores associated with the conduct of the Golf Tournament Fundraiser. This was a worthy community service project for the chapter since HAMS depends on this annual tournament to raise funds needed to operate the US Army Museum at Fort DeRussy in Waikiki.

Many Thanks to the following volunteers: Ben Acohido, Jack Bohman, Jimmy Chang, Gordon and Mary Cho, Irwin Cockett, Nari Hamlin, Les and Shirley Ihara, Bob Kozuki, Harold Kuwahara, Joe Magaldi, Chuck McCauley, Herb Nakagawa, John Seely, Ira Tagawa, Dick Towne, Bill Yamada, and Ken Yamada.

Other Chapter members who supported this fundraiser by serving on the tournament's planning committee which met several times prior to the tournament and/or assisted in its conduct were: GEN Herb Wolff, HAMS President, Irwin Cockett, Les Ihara, Len Katsarsky, and Hal Okita.

Chapter members observed supporting the fundraiser by participating in the tournament were: Don and Miho Birdseye, Bruce Holmberg, Len Katsarsky, Joe Kuroda, Howard Okada, Allen Ono, George Vickers, Herb Wolff, and Art Yamamoto.

In addition to those tournament planners, volunteers and participants mentioned above, Les and Shirley Ihara donated a week of a one-bedroom timeshare unit in the name of Aloha Chapter, MOAA which was auctioned off at the after-tournament banquet to raise additional funds.

Aloha Chapter's support of this year's HAMS annual Fundraiser was instrumental in making it one of the best, if not the best, fundraiser ever.



The HAMS golf tournament supports the Army Museum at Fort DeRussy. Chapter volunteers for the annual fundraiser included (seated, l-r): Irwin Cockett, Joe Magaldi, John Seely, and Mary Cho; (standing, l-r): Les Ihara, Nari Hamlin, Shirley Ihara, Dick Towne, and Jack Bohman.

USO, YMCA Support Recognized During Armed Forces Month

In recognition of Armed Forces Month in May, Mark Webster of the Community Affairs Committee of our Aloha Chapter made charitable donations of \$100 each to Connie G. Kraus of USO Hawaii (at left) and David R. Gomez of the Armed Services YMCA at Pearl Harbor (at right). President Vernon Von also presented a check to the Kaneohe YMCA. The Aloha Chapter appreciates these altruistic organizations and the services they provide our active-duty military personnel.



FINANCIAL OPTIONS (continued from pg 1)

There was opportunity for attendees to ask questions after the speeches and door prizes, which were donated by Shiraiishi Financial Group, Percy and Kilauea Military Camp.

The always present helpers, such as, Mary Cho, Alice and Norm Fujiwara, Nari Hamlin, Esther and Hal Takenaka, Vern and Marion Von and Art Yamamoto assisted at this event.

We also recruited a new member, Chuck Gibbs, a West Point graduate, who is an associate with Shiraiishi Financial Group. He is also a golfer. These added to the success of the luncheon.

CALENDAR OF EVENTS

August 19th—Ladies Only outing—

Royal Hawaiian Hotel

Sep 19-22—Kilauea Military Camp trip with

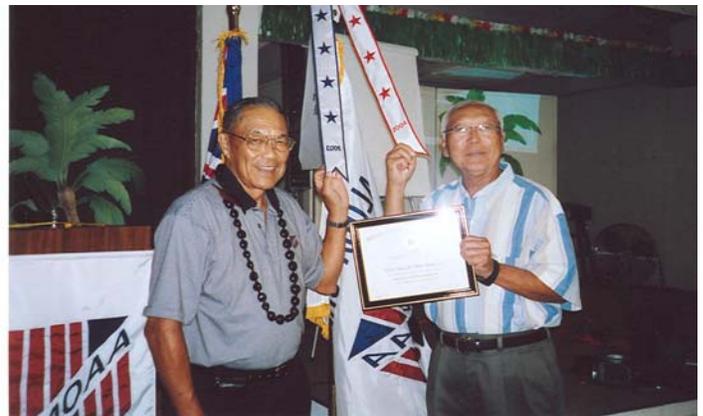
Las Vegas Chapter

Sep 23—Joint Meeting with Hawaii Chapter—

100th Infantry Battalion Hall

2004 Chapter Leaders Recognized

During the July luncheon, the 2004 leadership of the Aloha Chapter received national recognition for their service to the Chapter. At right, past president Les Ihara is congratulated by the 2005 president, Vern Von. Below, Vern and former Chairman of the Board LGEN Allen Ono display the banners on the Chapter flag.



“Ladies-Only” Social Set for August 19th at Royal Hawaiian

Have you ever wondered about the history of one of our most famous hotels -- the Royal Hawaiian? The women of the Aloha Chapter will have the opportunity to hear exciting tales about this hotel in August with Helene Webster, wife of Community Service Chairperson Mark Webster.

WHAT: Special Tour for Ladies only

WHERE: Royal Hawaiian Hotel

WHEN: Friday, August 19, 2005

DETAILS: Free tour begins at 10:00 am

No host lunch to follow at one of the hotel's restaurants. For more details, call Helene Webster @ 734-5994 or Marion Von @ 732-3908

Aloha Chapter Welcomes Life Member!

The Aloha Chapter salutes Richard Towne who recently converted from an annual membership to become a Life Member. Thanks for your continuing support of the Aloha Chapter and MOAA!

 An advertisement for Pentagon Federal Credit Union. It features a central graphic of a globe with a grid pattern, overlaid with several black and white photographs of people in military uniforms and civilians. The text reads:

One world, one you, one credit union.

A world of personal financial tools is available to you with superior rates and proven service.

Checking • Auto Loans
Mortgages • Savings
Credit Cards • And more

Join today.

Pentagon Federal Credit Union
Superior Rates. Proven Service.

1-800-247-5626 • www.PenFed.org
Fort Shafter - Building 553

NCUA Please mention Code 600. You must be a member to receive services. All Army, Air Force, Coast Guard (including National Guard and Reserve), Dept. of Homeland Security personnel, Navy, Dept. of Defense personnel, WW members, and your families are eligible to join. Others are also eligible.

Helen Fahrni Tops in July Bridge

Bridge for July was held in the air-conditioned Fahrni Realty classroom/bridge studio. We thank Leonard and Helen for the luxury of playing in cool comfort. Mel and Edy Kuwamoto hosted the four tables of bridge.

Winners were: 1st, Helen Fahrni, 2nd, Helen Hubbell, 3rd, Shirley Ihara. Mel Kuwamoto and Judy Johnson won the Slam Pot prize.

Next month's game will be held at the Fahrni's studio in Aiea at 1:30pm on August 21st. Interested players should call Edy at 488-0134. Beginners as well as experienced players are welcome!



From One Woman to Another

Reprinted from the National MOAA newsletter, "The Affiliate, June 2005" Auxiliary Corner.

As auxiliary members, we have been through the difficult experience of losing our husbands. While we hope this never happens to you, there are certain things you should know. If your spouse dies before you, do you know what to do and where to go for information about legal matters and entitlements? Do you know where your important papers are located? Do you know what benefits you are entitled to from DoD, the VA, and Social Security and other insurance?

There are many spouses who are uninformed about these important things. If you have this information, give your husband a hug. If not, talk to him and then send for a copy of "Help Your Survivor—NOW!" This publication will give you a comprehensive description of military and VA survivor benefits, how to apply for them, and what to do in an emergency. To get a copy, call your local chapter personal affairs officer (Bob Kozuki, 693 8965) or contact MOAA's Member Service Center at (1-800-234-6622) or via e-mail at msc@moaa.org, and clicking on "Publications."

Please take the time to be informed about your future.

*Experience Our Paradise This Fall
at the Hale Koa Hotel*

Back-to-School Magic in Paradise

Swing, Dribble, Dance or Run back to school
with our Special Back-to-School Magic Shows

September 6 & 13

Tickets go on Sale August 3



Oktoberfest 2005

Join us for Oktoberfest at the Hale Koa's
fun-filled Bavarian "Brauhaus," where
food, fun and chicken dancing abounds!

September 28 - October 2

Tickets go on Sale August 29



HALE KOA HOTEL

Fort DeRussy Armed Forces Recreation Center ● 2055 Kalia Road ● Honolulu, Hawaii 96815-1998
808-955-0555 ● 1-800-367-6027 ● www.halekoa.com

The Hale Koa welcomes all active duty and retired military, Reserve/National Guard members
and dependents, current and retired Department of Defense civilians and sponsored guests.

Team Play Highlights June and July Aloha Chapter Golf Outings

by Norman Fujiwara

A week before our June Golf outing, I felt that we had the making of a "red letter day" for the Chapter for there were four wahines signed up to play at Barber's Point. However, before long e-mails came in, first stating that Marilyn Tagawa had hurt her ankle and was unable to play. Additional e-mails for late sign-up and call offs continued. Eventually, I had twenty players signed up, perfect for the format I had planned.

But, a fly in the ointment, early Friday morning I received a phone call from Joe Kuroda stating that his guest Yoshi Nakamura was involved in an unfortunate accident and was unable to play. After all the trials and tribulations, I decided to follow the established format and have one team play with only three players. The format for Friday was the "T's" and "F's", the only scores that counted was the net strokes of the team on holes that began with a "T" or an "F", i.e. Two, Three, Four, Five, etc.

After we had completed our rounds and went to the 19th Puka, thanks to Bob Kozuki, who had tabulated all the scores for the teams that had finished before we did and made it easy to determine the mega jackpot winners in very short notice.

Team #4 led by Ken Munechika, with Jack and Arlene Bohman and Curtis Kekoa came in third place beating out Team #1 by a mere one stroke. In second place was Team #5 led by Hal Okita, with Kenzo Kanemoto, Alice and yours truly Fujiwara. The big time winner of the mega jackpot was led by Leroy Perry, with Kathie Pickerine, Ira Tagawa, and Marvin Baum, congratulations to the champs. In the also ran category were Team #1 led by Allen Ono, with Bob Kozuki and Joe Kuroda with a blind spot (the missing player), also Team #2 led by Chuck McCauley with Don Dismuke, Howard Okada and Don's guest John Holmes.

It was a wonderful day for golfing at Barber's Point, sunny with a nice trade winds to cool you off.

I would like to extend a wish for a speedy recovery to Marilyn Tagawa, Yoshi Nakamura and also to Mel Song who was scheduled for surgery this coming week. Get well fast, I need you on the links.

NEITHER RAIN NOR WINDS SLOW DOWN JULY GOLFERS. The chapter golf outing on July 28th had a shaky start. A "can't make it" from a stranded Space A traveler at Dover Air Base, a sudden business trip to the big island, a forgotten doctor's appointment, a physical for upcoming surgery and a kamaaina who turn tourist for a few days in Waikiki. However, the majority of the group was able to make it to Mamala Bay Golf Course and despite the pestering rain we were able to complete our rounds as scheduled.

After checking the score cards and getting players to pick a number to determine the partnership for the mega jackpot, and after compiling the net scores of the partners, the third place team with a score of 160 was Alice Fujiwara and Frank Distadio, a guest of Dick Towne, and the second place team with a score of 159 was Vernon Von and Bruce Barthold, Dick Towne's other guest, and the uno team, the top of the heap with a score of 156 was Gordon Cho and Jack Bohman. In the also-ran category were Allen Ono, Les Ihara, Toyomi Matsukawa, Vernon's guest, Ken Munechika, Cedric Chong, Barbara Chong, Cedric's wife, Patricia and Tom Clark, Cedric's guests, Dick Towne, Don Dismuke, Howard Okada, Ken Yamada and yours truly.

I wish to welcome Barbara Chong, for joining us for the first time, hope this is a beginning of a long relationship. I also wish to say Mahalo to all the guests of Vernon Von, Dick Towne and Cedric Chong for joining us today.

Our next golf outing will be on Monday, August 29th at Klipper Golf Course in Kaneohe.

Aloha and good golfing, meaning have a good time playing. Norm

Leaving the Military?

Continue to Make a Difference

Become a Teacher

- Go to "doe-jobs.k12.hi.us"
- Click on: Troops to Teachers icon
- You may be qualified to receive a
*\$5,000 Stipend or *\$10,000 Bonus
*Pending availability of funds

Contact: Hawaii Troops to Teachers at 587-5580 ext 409
Neighbor Islands: call 1-800-420-3688 email: hawaii@notes.k12.hi.us
Or go to: www.proudtoserveagain.com



Troops to Teachers



MOAA Pledges Support for Sen. Nelson's SBP Amendment

Recently, MOAA's President VADM Norb Ryan, Jr., met with Sen. Bill Nelson (D-FL) to pledge support for his planned SBP amendment and to discuss strategy for winning the fight to include the measure in the FY2006 Defense bill, which is expected to be debated in the Senate shortly.

The amendment is based on his bill, **S. 185**, and calls for an end to the unfair SBP-DIC offset affecting 55,000 widows and also moves up the effective date of paid-up SBP to Oct 1, 2005. This helps an estimated 200,000 military retirees who will have paid into SBP for more than 30 years if the current 2008 effective remains unchanged.

Actions on MOAA's top legislative goals are coming down to the wire as Senate authorizers gear up to consider the Defense bill on the Senate floor. Estimates as to when that might vary but we hope the Senate will get down to business before the August recess and pass this important legislation.

Your support is needed to keep the pressure on Senators to vote FOR Sen. Nelson's amendment. Visit MOAA's Web site now and click on "Support Key Senate Amendments" link at: <http://capwiz.com/moaa/home>.

Recruit A New Member in 2005!

The Aloha Chapter continues to grow, and it is due to your efforts. Make it a point to recruit one new member in 2005. It's easy—clip and use the form below! For more info, contact Gordon Cho.



FALL SPECIAL

For \$10 more per person a day at Kilauea Military Camp (KMC), you can enjoy breakfast, lunch, and dinner at KMC's Lava Café. **IT'S A MEAL-OF-A-DEAL!**

Make your reservations today and save! Rates start at \$73 and up per night, double occupancy.

*Available September through December 2005 except during peak periods; other restrictions apply.



\$89 KMC BIRTHDAY TOUR SPECIAL**

KMC Celebrates its 89th Birthday with... **FOUR** great island tours for **TWO**... (Hilo Tour, Chain of Craters Tour, Crater Rim Tour and Circle Island Tour - total value is \$172.00) **ALL for just \$89!**

Call (808) 967-8333 or direct dial from Oahu at 438-6707. Online reservations also available through our website at www.kmc-volcano.com.

**Available only in November 2005 and to us must occur over a 3-day period. Does not include airfare or lodging; other restrictions may apply.

Kilauea Military Camp is open to all Active and Retired Military, Reserve/National Guard Members, Current and Retired Department of Defense Civilians, Family Members and Sponsored Guests. For more information, please call KMC Marketing at (808) 967-8370.

Interested in receiving the Aloha Chapter newsletter electronically? It's easy and saves the chapter on postage! Contact Dell Epperson at dellnjan@hawaii.rr.com for details.

Enroll me as a Regular Member: Each year of membership = \$15

Aloha Chapter, MOAA Membership/Application Form

Enroll me as a Life Member: Life Membership Rates: Age 71 and older=\$85; Age 61-70=\$135; Age 51-60=\$185; Age 50 and under=\$235

Enroll me as an Auxiliary Member (e.g. spouse of officer, surviving spouse of deceased officer):

Each year of membership=\$10 Life membership=\$90

Name Last, First, Middle Initial(s) DOB MM/DD/YYYY

Address Number, Street, Apt. # Spouse's Name

City, State, Zip Code

Telephone No, Home, Fax, Email

Applicant's Signature

Mail Application Form and Membership Dues check to: Aloha Chapter, MOAA P.O. Box 19267 Honolulu, HI 96817-0267

Recruiter/Sponsor Name

CHECK APPLICABLE BOXES

- | | | |
|--|---|----------------------------------|
| STATUS | RANK | SERVICE |
| <input type="checkbox"/> Active | <input style="width: 40px; height: 20px;" type="text"/> | <input type="checkbox"/> US Army |
| <input type="checkbox"/> Reserve | | <input type="checkbox"/> USAF |
| <input type="checkbox"/> National Guard | US | <input type="checkbox"/> Navy |
| <input type="checkbox"/> Retired from AD/Res | | <input type="checkbox"/> USCG |
| <input type="checkbox"/> Former Officer | | <input type="checkbox"/> USMC |
| <input type="checkbox"/> Auxiliary (check Rank and Service of Spouse in space above) | | <input type="checkbox"/> USPHS |
| <input type="checkbox"/> National MOAA Member: | | <input type="checkbox"/> NOAA |

MOAA No.: _____

Note: Dues are not tax-deductible as a charitable donation.

Aloha Chapter
 Military Officers Association
 Of America
 P.O. Box 19267
 Honolulu HI 96817-8267



MOAA Seal

Aloha Chapter



Awards

- ◆ 2000 Outstanding Chapter Runner-Up
- ◆ 2000 3-Membership Recruiting Awards
- ◆ 2001 Outstanding Chapter
- ◆ 2001 Membership Recruiting Award
- ◆ 2002 5-Star Chapter
- ◆ 2002 Excellence in Recruiting Award
- ◆ 2003 Honorable Mention Newsletter
- ◆ 2003 4-Star Chapter
- ◆ **2004 Winner Best Website**
- ◆ **2004 2nd Runner-Up Electronic Newsletter**

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Vice Pres.-Harold Kuwahara	373-4400	harold@hele.net
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Treasurer-Art Yamamoto	833-3111	aty@verizon.net

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