

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

*a nonpartisan, nonprofit veterans' association dedicated to maintaining 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.*

Hawaii State Chapter — Chartered **23 July 1959**; Aloha Chapter — Chartered **27 January 2000**

Hawaii Aloha Chapter — Established **1 May 2015**

Both the national Military Officers Association of America and the Hawaii Aloha Chapter are non-partisan organizations

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**In this issue:**

- President's Message
- December 2024 Annual Christmas Brunch
- Future Events
- Our Previous Meeting
- Hawaii Military Appreciation Day Event

From National MOAA

- [Annual Meeting Recap: MOAA President Outlines People-Focused Efforts to Strengthen the Association](#)
- [2025 Federal Income Tax Brackets Reflect Lower Inflation Levels](#)
- [Have a DoD ID With Indefinite Expiration? It May Be Time for a Replacement](#)
- [Defense Health Agency Warns of Bogus Website Posing as Its Patient Portal](#)
- [Think twice before you scan QR codes](#)

Other Chapter Stuff

- Chapter Calendar of Events
- Chapter Leadership
- November Meeting Reservation Form

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### **President's Message**



I am pleased that our chapter's Annual Meeting held on 8 November proved to be a major success with 35 people attending, including two new members, along with two or three prospective members.

A very informative and supportive presentation by our guest speaker from MOAA national headquarters was the first order of business including a Q & A session. Further business was undertaken appropriate to the annual meeting; namely, committee reports and the announcing of the three candidates to replace the three end-of-term vacancies on the chapter's Board of Directors.

The chapter's nominating committee announced the three candidates for the Board; namely, Toni Correia, Kathy Ebey, and Tom Stirling. John Kim from the nominating committee asked if there were any others who would like to run for the chapter Board, and none came forward. We then determined that a quorum was present in order to take a vote and the three nominees were duly elected to the Board.

Our chapter vice president, Mike Fricano, will conduct an "election of officers" with the new Board, and will announce those names and their positions at the chapter's Christmas Brunch to be held on December 15th. Thereafter, the new Board members will be formally inducted at the chapter meeting in January. Then the new Board will determine if steps should be taken to dissolve the chapter due to low attendance at OVC meetings and then take the final decision to the general membership. If the Board decides to continue the chapter, they will also discuss whether to continue with meetings on an every-other-month basis for the time being and monitor attendance, return to monthly events, or further modify our meeting schedule.

So, it is farewell for "yours truly" and I am very honored to have served.

- Fred

## December 2024 Annual Christmas Brunch



Our annual Christmas Brunch is scheduled for Sunday, 15 Dec, 10:00 AM, at the Tradewinds Club on Hickam Field. There will be door prizes!!! At this meeting, we will also vote in three new Board members. A reservation form is attached at the end of this newsletter. Please fill it out and mail it, along with a check for the appropriate amount, to our mailbox, by Monday, 9 November. PLEASE GET YOUR RSVP FORMS IN ON TIME! **Please do not mail, email, text or call your RSVP in to Mike Fricano.** Send them by mail to the chapter PO Box.

## Future Events

Our first meeting of the new year is scheduled for Friday, 24 Jan 25, 11:15 AM at the OVC. New chapter Board members and officers will be inducted then. More info to come. Additionally, all of our scheduled meetings are listed in the Events Calendar, below. Please block your calendars now to ensure you can attend.

## Our Previous Meeting



Our November Annual General Membership meeting went well, and attendance was well up from our July and September meetings. Our guest speaker was Dena Kilgore, Program Director, Council and Chapter Affairs, MOAA., and she gave a great presentation. Also at this meeting, we elected three Board members: Toni Correia chose to run for her seat and will continue on the Board, Tom Stirling and Kathy Ebey were elected to replace Fred Staedel and Roberta Sullivan.

## Hawaii Military Appreciation Day Event



Another Hawaii Military Appreciation Day event was held on Saturday, 2 Nov 2024, at the Military Family Support Center building on Bougainville Street (across from the NEX furniture store and warehouse) and right behind the Ruby Tuesday restaurant in Moanalua Shopping Center. Your Hawaii Aloha Chapter was represented Fred and Janet Brunson, and Toni Correia.

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## Annual Meeting Recap: MOAA President Outlines People-Focused Efforts to Strengthen the Association

By: *Tony Lombardo*

MOAA continues to operate actively on several fronts, but our association remains laser-focused on the people we serve.

“Our team does absolutely remarkable work, and a major part of our work this past year has been focused on people, relationships, and delivering absolute member value,” said MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), during MOAA’s Annual Meeting of the Membership, held Oct. 25 in Alexandria, Va. “We know these relationships will be particularly important as we get ready to start a new administration here and the 119th Congress.

Kelly’s speech included details on six focus areas selected to strengthen and grow the association:

### 1. Maintaining Key Advocacy Positions and Mission Focus

Kelly, who spent 2024 meeting with many key lawmakers on the Hill, thanked members for harnessing their “grassroots power” and supporting MOAA’s legislative priorities all year.

“We want to be recognized and respected as the foremost organization advocating on behalf of the uniformed services community and their families,” Kelly said, noting the recent release of [Ending the Wait for Toxic-Exposed Veterans](#).

This report, published by MOAA and Disabled American Veterans (DAV), provides a blueprint for reforming how our government responds to service-related toxic exposures.

### 2. Chapter System Viability

“Councils and chapters remain the heartbeat of our association and carry the weight of our community engagement,” Kelly said.

MOAA has 386 chapters across the country and operating virtually, with a combined membership representing 10% of MOAA’s national membership. Kelly said he has made chapter visits a “major priority”; 2024 saw 130 chapter visits from MOAA HQ.

“I have been impressed by every single visit I make,” said Kelly, who added he serves as MOAA’s “chief listening officer.”

Our newest chapter, newly approved by the board, is the [MOAA Public Affairs and Communications Professionals Virtual Chapter](#).

### **3. Growing Membership**

Membership is growing overall, particularly at the Basic member level, Kelly said, but the association is making efforts both to increase paid Premium and Life membership levels and better reach the currently serving population.

“We have been working with the association of graduates from each of the service academies ... so as they graduate [the goal would be] they become automatic Basic members,” Kelly said. “We’re doing the same things with large ROTC organizations.”

### **4. MOAA Foundation Stability**

MOAA’s charities, The MOAA Foundation and the MOAA Scholarship Fund, demonstrate that while we are an association of officers, we are not just about officers, Kelly said.

“It’s our actions and our deeds ... that reach out to the broader service community that make that statement true,” Kelly said. “The majority of those things happen through our two charities.”

The MOAA Scholarship Fund, which recently marked its 75th year, disbursed nearly \$11 million in loans and grants for the 2024-25 school year.

MOAA’s focus is largely on The MOAA Foundation, which is still working to build its endowment. The need is clearly there: In the immediate wake of hurricanes Helene and Milton, the Foundation quickly approved \$270,000 in crisis relief grants for servicemembers, veterans, and families impacted by the storms.

Kelly thanked JP Morgan Chase, which had representatives in attendance, for making multiple, generous donations this year, including \$75,000 to support the foundation.

### **5. Strengthening Brand and Reach**

MOAA is continuing to leverage our communication channels, such as [Military Officer magazine](#) and The MOAA Newsletter, to engage with the broad service community and strengthen our membership. Kelly noted ongoing efforts on social media, working alongside influencers in the military and spouse communities who can share MOAA’s mission with their large, and often younger, audiences.

“We are trying to make sure the next generation of folks see the same value of MOAA that all of us have seen over the years,” Kelly said.

### **6. Financial Stability**

MOAA continues to use funds from its endowment to help cover expenses, Kelly said, adding this is not sustainable in the long run. MOAA is working aggressively to identify new revenue sources, Kelly said, chiefly our upcoming conference in 2025.

### **Total Force+: MOAA’s ‘People Conference’**

MOAA will launch TotalForce+, a “people first” conference focused on advancing solutions for the military and veteran communities, Oct. 28-29, 2025, at the Gaylord National Resort and Convention Center in National Harbor, Md.

The event will bring 5,000 people together, including key decision-makers from the uniformed services community, academia, industry, and nonprofits.

This significant event will serve as a forum to identify ways to improve the service experience for uniformed personnel and their families, our veterans, retirees, caregivers, and survivors. Positive outcomes will ensure future generations continue to raise their hands to serve, Kelly said.

“We understand and believe that it is the people who serve who make a strong national defense possible,” Kelly said.

## **Board Actions**

The annual meeting also meant welcoming 12 new members of MOAA’s board of directors and the swearing in of Gen. Thomas D. Waldhauser, USMC (Ret), as the board’s new chairman.

Throughout his 43 years of military service, Waldhauser participated in various operations and contingencies, including Enduring Freedom and Iraqi Freedom. He also served as Chief of Staff, U.S. Special Operations Command; Commander, Marine Forces U.S. Central Command/I Marine Expeditionary Force; and Senior Military Assistant to the Secretary of Defense. Prior to his retirement in 2019, he served as the Combatant Commander for U.S. Africa Command.

“The organization is now 95 years old and still going strong,” said Waldhauser, who has served on MOAA’s board of directors since 2020. “As an incoming chairman, I want to continue to make the organization stronger and more meaningful for not just our members but the entire uniformed services community.”

The Class of 2024 stepped down from the board after six years of service. Gen. Gary L. North, USAF (Ret), MOAA’s outgoing chairman, said he knows Waldhauser and the new board will continue to take MOAA’s top priorities and “drive them forward.”

“Any way that those of us coming off of the board can continue to help, you know we will,” North said. “We’re still council and chapter members, and we’re going to continue to serve and be a part of the team.”

Before passing the gavel, North presented the Chairman’s Award to Col. Mary Mayer, USAF (Ret), for her dedication to MOAA as a board member and chapter leader in Portland, Oregon, epitomizing MOAA’s motto, “Never Stop Serving.”

“If I could encourage all of you. It’s all about serving,” said Mayer, who just completed her term as a board member. “Whether you’re serving on the board, whether you’re serving at your local chapter, whether you’re serving at the council, it’s all worth it because our target audience depends on us.”

## **Book Talk with Admiral Stavridis**

Immediately following the annual meeting, Adm. James Stavridis, USN (Ret), former supreme allied commander of NATO, discussed his latest book, [The Restless Wave](#). The fast-paced novel tells the story of Scott Bradley James, a midshipman at the U.S. Naval Academy in 1941.

Expect romance, action, brushes with historical figures, and a few lessons learned as the James navigates the early years of his career with World War II as the backdrop.

“I tried to create something that was historical, but not completely bedded down in the dark tragedy of war,” said Stavridis, a MOAA Life member. “I think even in the midst of war, people fall in love, and there are complex love triangles. ... And I think it’s important that we realize this is a story about the Greatest Generation, but that the Greatest Generation was young. They were trying to find their way.” Following his talk, Stavridis signed copies of his book, with donations benefiting The MOAA Foundation.

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## **2025 Federal Income Tax Brackets Reflect Lower Inflation Levels**

*By: Lila Quintiliani*

The IRS recently released the inflation-adjusted [federal income tax bracket ranges](#) for the 2025 tax year. While the tax rates on each of the seven brackets remain the same – 10%, 12%, 22%, 24%, 32%, 35%, and 37% – the income range for each bracket has changed.

The annual adjustment helps the IRS avoid “bracket creep,” when workers get pushed into a higher bracket simply because of cost-of-living pay increases rather than any real increase in income.

Income thresholds will increase by about 2.8%, a much smaller hike than the past few years, which reflects U.S. inflation dropping to its lowest level in three years.

It's important to note that tax brackets are tied to tax rates that are marginal, meaning they only apply to the amount that falls within that particular tax bracket, not to the entire amount of income.

### **More Changes for Tax Year 2025**

The IRS also announced inflation adjustments to the 2025 standard deduction amounts. The standard deduction is a portion of income that is not subject to tax. About [90% of taxpayers](#) use the standard deduction rather than itemizing their taxes. The new amounts:

- Married couples filing jointly and surviving spouse filers: \$30,000 (up \$800 from 2024)
- Married couples filing separately and single filers: \$15,000 (up \$400 from 2024)
- Heads of household: \$22,500 (up \$600 from 2024)

The alternative minimum tax (AMT) exemption amounts also increased. The AMT was created in the 1960s to prevent high-income taxpayers from avoiding individual income taxes. To prevent low- and middle-income individuals from being subject to the tax, taxpayers are allowed to exempt a significant portion of their income from the calculation. For 2025, the AMT exemption amount is \$88,100 for single earners and \$137,000 for married taxpayers who are filing jointly.

The annual gift tax exclusion also increased – to \$19,000 in 2025, up from \$18,000. This is the amount of money one may transfer to another person each year without incurring a gift tax.

Unchanged for tax year 2025 are personal exemptions, which continue to remain at zero as part of 2017's Tax Cuts and Jobs Act, and itemized deductions, which have no limitations.

The Tax Cuts and Jobs Act is scheduled to sunset on Dec. 31, 2025. Learn more about what changes could mean for future returns [at this link](#).

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## **Have a DoD ID With Indefinite Expiration? It May Be Time for a Replacement**

*By: Kevin Lilley*

Your "INDEF" DoD identification card likely won't be as "indefinite" as advertised.

While no date has been set for the expiration of the paper-based Uniformed Services Identification Card (USID), DoD "is currently evaluating the potential phase-out" of those cards, a DoD spokesperson told MOAA on Oct. 17 – even cards with "extended or indefinite expiration dates."

Previous DoD guidance listed 2026 as a likely cutoff date, though the spokesperson did not provide any date in an emailed response to questions. However, DoD does "encourage all holders of paper-based 'INDEF' cards, to include all retirees, to replace them with Next Gen USID Cards by scheduling an appointment at their nearest ID card issuance facility at their convenience," per the email.

Some retirees and family members may be able to renew their "INDEF" cards online and skip the in-person appointment. If you have a paper-based ID card and want to upgrade, here's a walk-through of the process for in-person and online renewal/replacement.

### **In Person**

- Find your nearest ID office [at this link](#). You'll be able to search by location, find hours and contact information for nearby offices, and make your appointment online.
- Ensure you bring [all required documents](#) for an ID card renewal/reissuance.

### **Online**

First, you'll need to determine your eligibility for online renewal. According to DoD, in order to skip the in-person appointment:

- The sponsor must have a common access card (CAC) or a DoD Self-Service Logon (DS Logon).

- The sponsor and the cardholder must have authorized DoD to use their email to contact them via the ID Card Office.
- The cardholder must have a current mailing address in the U.S. (or an APO/FPO/DPO address; no post office boxes) and a photo taken in the last 12 years, both on file with the Defense Enrollment Eligibility Reporting System (DEERS). Learn how to update your DEERS record [at this link](#).

If you are eligible, visit the ID Card Office Online [at this link](#) and click the “Family ID Cards” block. You’ll need to log in via CAC or DS Logon to begin the process; you can learn more about eligibility, requirements, and proof of identity [at this link](#).

Further ID card questions should be directed to the Defense Manpower Data Center. Its customer support team can be reached at (800) 538-9552 Monday through Friday from 8 a.m. to 8 p.m., excluding federal holidays.

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## **Defense Health Agency Warns of Bogus Website Posing as Its Patient Portal**

November 12, 2024

*by Brian McElhiney, with contributions from Alex Wilson*

The Defense Health Agency is warning patients about a website posing as its online military records system and patient portal, Military Health System Genesis.

Defense Health Network Central posted a cyber safety alert Friday morning on its official Facebook page.

“If you find any websites that reference the MHS GENESIS Patient Portal or other information about MHS GENESIS that are not part of the .mil domain, those are not official government websites or affiliated with the Department of Defense or Military Health System,” the post states.

Hospitals at military bases in Japan posted warnings on their official Facebook pages Friday morning about an “impostor website” claiming to be the patient portal, which is used to book medical appointments.

The legitimate website is <https://patientportal.mhsgenesis.health.mil>, the posts state.

“Any web address ending in anything other than .mil will not take you to the MHS GENESIS Patient Portal and may not be secure,” the warnings state.

Naval Hospital Okinawa posted that the fake website points users to a mobile app available for iPhone and Android, but MHS Genesis has no such app.

Patients who visit the fake site are at risk of having “their personal information obtained by a party not associated with the Military Health System if they attempt to access their health information using any of the links on the website,” the post states.

“The DHA Cyber Operations Center is actively blocking a fake portal site using a .info web address,” the post states.

Naval Hospital Okinawa posted screenshots of the fake site along with a description.

The bogus website features no branding but does link to the health agency and health system’s social media and other sites, including Department of Defense Self-Service Login, “which may give the appearance of being authentic,” the post states.

The false website includes a disclaimer at the bottom of each webpage: “This site is not affiliated with Military Health System nor TRICARE. All content is purely for the user’s information only.”

MHS Genesis came online in October 2023, but patients in Japan reported being unable to book appointments with the system for months afterward. In February, the system experienced a 4½ hour blackout that left patients unable to schedule appointments or tests or communicate with providers.

“Our primary concern has been informing our beneficiaries as quickly as possible so they can protect themselves by using only the official .mil website address for accessing their health information,” Defense Health Agency spokeswoman Regena Kowitz told Stars and Stripes by email Friday.

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## **Think twice before you scan QR codes**

Understanding QR code scams

November 13, 2024

*By The Veteran Service Member and Family Fraud Evasion (VSAFE) team*

QR codes are versatile for storing and sharing information quickly and its usage has risen since the start of the COVID-19 pandemic. Maybe you’ve used them for opening menus at a restaurant, linking to mobile payments for various bills, or have seen advertising and marketing materials. But, as this trend rises, so do the chances of scams and fraudulent activity.

While data is currently gathered on QR code scams through various agencies, the Better Business Bureau has shared “QR code scams are making the rounds in cities” across the United States. Still, it’s important to know how to protect yourself and loved ones from potential QR code scams.

### **Potential fraud indicators**

It can be difficult to spot fraudulent QR code scams, but there are a few key items to look for before scanning any type of QR code:

- Misspellings and grammatical errors in the hyperlink address, company name or text accompanying the code.
- A shortened URL link.
- Unsolicited QR codes from unexpected or unknown senders.
- Discoloration or changes in a company logo.
- QR code stickers placed on top of ads.
- Overseas investment opportunities requesting payment by Bitcoin.
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### **Your world and QR code scams**

Sometimes it’s hard to imagine falling for a scam yourself. They can sometimes seem so obvious, and yet other times they take people by surprise. Here are two recent examples of QR code scams:

- Surprise packages: Recently, people have reported receiving unexpected packages in the mail that only contain a QR code inside. These codes are often accompanied by text stating, “Scan this code to see your gift!” Once scanned, scammers gain access to that person’s device and any information saved to the device.
- Parking meter scams: QR codes to pay for parking have become a popular practice in cities to help people quickly pay for their parking spot. Scammers have recently started to put up false QR code parking signs as well as placing fraudulent QR code stickers over the official QR code. Unsuspecting people will scan these codes to try to pay for their parking online and unknowingly share access to their device as well as any financial information they input to “pay” for parking.

### **What you can do**

Although it is impossible to prevent all fraudulent behavior when scanning QR codes, there are some steps that you can take to protect yourself:

- Confirm the validity of any sites. If you scan a QR code and it takes you to a website that looks concerning, exit out of the site immediately. Do not give any personal information.
- Only use a credit card when paying through a QR code. This prevents banking information from being shared and prevents the loss of money within a bank account.
- Do not open links from strangers. When possible, type in a physical website link into a web browser to prevent using a QR code.
- Confirm a QR before scanning. If you receive a code from a family member or a friend (especially through social media), ensure you confirm with that person if they meant to send it to you, or if they have been hacked.

- Be skeptical if a QR code looks tampered with, including if a new QR code is placed over an old one, if the advertisement creates urgency to scan, or if there is a lack of information provided.

Utilize VSAFE.gov or call 833-38V-SAFE to report fraudulent activities or to review resources.

## CALENDAR OF EVENTS

15 Dec 24	1000	Christmas Brunch/Party, (Sunday)	Tradewinds Club, Hickam Field
24 Jan 25	1115	General Membership Meeting and Installation Ceremony, (Friday)	OVC, Guest Speaker/Topic TBD
28 Mar 25	1115	General Membership Meeting, (Friday)	OVC, Guest Speaker/Topic TBD
23 May 25	1115	General Membership Meeting, (Friday)	OVC, Guest Speaker/Topic TBD
25 Jul 25	1115	General Membership Meeting, (Friday)	OVC, Guest Speaker/Topic TBD
26 Sep 25	1115	General Membership Meeting, (Friday)	OVC, Guest Speaker/Topic TBD
7 Nov 25	1730	Annual General Membership Meeting/ (Friday)	TBD
14 Dec 25	1000	Christmas Brunch/Party, (Sunday)	TBD

## 2024 Hawaii Aloha Chapter Leadership

<b><u>Board of Directors</u></b> (Term Expires Year Indicated)	<b><u>Officers &amp; Committee Chairs</u></b>	<b><u>Committee Chairs &amp; Activities</u></b>
Fred W. Brunson, CDR, USN (2025) 808-234-8481	President: Vacant	Membership: Vacant
Antoinette “Toni” Correia, LTC, USA (2027) 808-721-0401	Vice President: Mike Fricano, Col, USAF 808-386-8575	Membership Deputy: Kathy Ebey, Surviving USN Spouse 808-271-2085
Kathy Ebey, Surviving Spouse (2027) 808-271-2085	Secretary: Vacant	Personal Affairs: Lou Crompton, Lt Col, USAF 808-526-3022
Wesley F. Fong, COL, USA (2026) 808-595-6127 & 808-220-5266	Treasurer: John Kim, LTC, USAF 808-988-3349	Programs: Mike Fricano, Col, USAF 808-386-8575
Mike Fricano, Col, USAF (2026) 808-386-8575	Surviving Spouses: Kathy Ebey, 808-271-2085	Publications: Vacant
John S. S. Kim, Lt Col, USAF (2026) 808-988-3349 & 808-780-5901	Chaplain: Debby Fricano, Spouse 808-386-8577	Veterans Affairs: Vacant
Calvin “Kelly” Lau, MG, USA (2025) 808-373-7938	Community Affairs: John Ma, BG, USA 808-486-4805	Golf: Leslie Bise, LTC, USA 808-625-1010
Jason C. Seal, Col, USMC (2025) 808-277-7536	JROTC/ROTC: Toni Correia, LTC, USA 808-721-0401	Webmaster: Bob Rinaldo 203-758-1898
Tom Stirling, LTC, USAR (2027) 808-383-1454	Legislative Liaison: Robert Lee, MG, USA 808-486-1488	<b><u>Scholarship Fund Trustees</u></b>
		Chairman: Jason Seal, COL, USMC 808-277-7536





Hawaii Aloha Chapter, MOAA

**RESERVATION FORM**

**Annual Christmas Brunch**

**Catered Buffet**

**1000, Sunday, 15 December 2024**

**Tradewinds Club**

**50 McClelland St**

**Joint Base Pearl Harbor-Hickam, HI 96853**

**(Near the Par-3 Golf Course)**

Member: \_\_\_\_\_ → Spouse: \_\_\_\_\_

Guest(s): \_\_\_\_\_ → \_\_\_\_\_

Cost = \$30.00 per person → \_\_\_\_\_ x \$30.00 = \$ \_\_\_\_\_ +

Donation to your Chapter's General Fund for Sustaining Operations: \$ \_\_\_\_\_ → \_\_\_\_\_

Total = \$ \_\_\_\_\_ Payable in Advance. → A firm head count is required.

Please send in your reservation ASAP to arrive NLT **Monday, 9 December 2024**.

Make Checks Payable to: → Hawaii Aloha Chapter, MOAA

Mailing Address: → → P.O. Box 201441

Honolulu, HI 96820

Call or email Mike Fricano at 808-386-8575/HeyRef13@gmail.com, if necessary, for more information

**Please do not mail, email, text or call your RSVP in to Mike Fricano. Send them by mail to the chapter PO Box.**