

## **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

Volume No. 10, Issue No. 4 <http://www.moaa-hawaii.org> November, 2024

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**In this issue:**

- President's Message
- November 2024 Annual General Membership Meeting and Dinner
- Future Events
- Our Previous Meeting
- Hawaii Military Appreciation Day Event

From National MOAA

- [Surviving Spouse Corner: Avoid These Surprises During Your Time of Loss](#)
- [Push to Retain Skilled Nurses at Military Facilities Moves Forward in NDAA](#)
- [8 Tips to Avoid Home Loan Scams Targeting Servicemembers and Veterans](#)
- [MOAA Joins Surviving Spouses on Capitol Hill in Fight for Critical Legislation](#)

Other Chapter Stuff

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

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### **President's Message**



Our next meeting is our Annual General Membership meeting, and will be a special Mongolian BBQ gathering on Hickam Field on 8 November. We will convene at the Tradewinds Club at 5:30 PM, where Ms. Dena Kilgore from MOAA National will be our guest speaker. Not only is this special meeting important to attend to hear from Ms. Kilgore during a rare visit from a MOAA National representative, but it will also be a preliminary indicator on whether or not our chapter will survive based on the attendance at this very important and special gathering.

To help ensure our chapter's survival, two of our chapter's board members, Mike Fricano and Wes Fong took on a recruiting effort representing our chapter at Schofield Barrack's Retiree Appreciation Day function in September, and to date they have recruited two new members. We will continue this effort on 2 November, when Fred Brunson (along with his wife Janet) will have a table at the Joint Base Pearl Harbor Hickam Retiree Activities Office Annual Retiree Seminar to publicize our chapter to prospective new members. Any additional volunteers who can help populate the table and talk to prospective members would be appreciated. Please let Fred Brunson know if you are able to join him.

Based on past poor chapter function attendance and the attendance at the upcoming November event, the chapter board will discuss and vote on whether or not the Hawaii Aloha MOAA Chapter should be dissolved. If the board's vote should be that the chapter should be dissolved, then the final decision will be made by the vote of the chapter membership. If the board votes to continue the chapter, then no vote will be necessary by the general membership.

Three board members have terms which will expire at the end of this year. They are Roberta Sullivan, Toni Correia, and Fred Staedel. A chapter nominating committee is in the process of contacting potential candidates for election to the chapter's Board of Directors. Should you be willing to serve on our board, please feel free to step-up and let me know.

I look forward to seeing you all at the Tradewinds on 8 November.

- Fred

## November 2024 Annual General Membership Meeting and Dinner

Our Annual General Membership Meeting will be held on Friday, 8 Nov. at 5:30 PM, at the Tradewinds Club on Hickam Field, where we'll enjoy a Mongolian BBQ dinner. Our special guest will be Dena Kilgore, Program Director, Council and Chapter Affairs, MOAA. 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 to our mailbox, by Friday, 1 November. No check is required as the BBQ is pay-as-you-go (\$1.55/oz). PLEASE GET YOUR RSVP FORMS IN ON TIME!

## Future Events

Our annual Christmas Brunch is scheduled for Sunday, 15 Dec, 10:00 AM, also at the Tradewinds Club. 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.

## Our Previous Meeting

Our September general membership meeting went well, and attendance was up a little from our July meeting. Our guest speaker was chapter member, Tom Stirling, and he gave a great presentation on Estate Planning.

## Hawaii Military Appreciation Day Event

Another Hawaii Military Appreciation Day event will be held on Saturday, 2 Nov 2024, 7:30-11:30 AM, 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 will be represented at the event. Stop by our booth and say Hi! If you'd like to help out, please contact Fred Brunson.

Our In-Person annual seminar will be held on November 2, 2024, (our normal first Saturday of November) with resource table exhibitors open by 7:30 am for displaying their literature, handouts, and giveaways (you know - pens, post-its, magnets, etc.). Flu shots will be provided courtesy of Navy Health Clinic Hawaii (if they are available).

It will be held at the Military and Family Support Center (MFSC) building, 2nd floor. (You know, the Navy ID card office is on the 1st floor.) As usual the annual event is open to all Navy, Air Force, Army, Marine Corps, and Coast Guard retirees, their families, SBP annuitants, and surviving spouses.

Like last year, we are again using all the classrooms on the 2nd floor (and don't forget, there is an elevator for those who need it). In July, as this news magazine was in final edit, we were in the process of finalizing our growing list of agencies and organizations such as the commissaries, exchanges, MWR, Tricare, VA Benefits, VA Outreach Centers, Hawaii State Office of Veterans Affairs (OVS), Social Security, Information Ticketing and Travel (ITT), and many others who have previously supported our live events and will be rejoining us for our retired community to visit and talk story.

Just to make sure, we are located at 4827 Bougainville Drive across the street from the NEX Furniture Store and the Garden Shop and by the KFC. Park anywhere including the Moanalua Shopping Center by Ruby Tuesdays.



Photo By: Mass Communication Specialist Seaman Michael Lehman

# 2 0 2 4 ANNUAL MILITARY RETIREE SEMINAR

Saturday, Nov. 2, 2024 | Military & Family Support Center Bldg.

Resource Exhibitors: 07:30 - Noon | No Speakers This Year

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## **Surviving Spouse Corner: Avoid These Surprises During Your Time of Loss**

By: Pat Green

October 01, 2024

Losing a spouse is a traumatic emotional event. When you are in the vulnerable time after your spouse's death, you do not need the extra stress of dealing with surprises. Prepare yourself now for the following:

### ***Finances and Benefits***

The Social Security death benefit is only \$255. Pensions are paid forward. You should be prepared for a possible prorated claw-back of the last month of your spouse's pensions. A bill now under consideration in Congress would reduce the effects of the claw-back of your spouse's military pension. Visit MOAA's Legislative Action Center and [urge your representatives to support the Respect for Grieving Military Families Act \(H.R. 3232/S. 1588\)](#).

The year after your spouse dies (if you have no dependents), taxing agencies will consider you a single person. That means that you will pay taxes at a higher rate. Deductions are reduced by one-half when you are single. If there is large equity in your family home, consider the tax consequences of a sale. Time the sale of large assets to reduce your tax implications.

If you do not already own a credit card in your name with a large available credit balance amount, it may be difficult to get one on your newly reduced income.

A regular monetary gift from a spouse's relatives may be reduced or eliminated.

Some life insurance policies are reduced or denied depending on the circumstances of death, for example accidental causes or suicide.

Some well-meaning people can give bad information. Seek professionals for advice on important matters.

### ***Funeral Costs, Timing, and Requirements***

Burial costs can run from \$5,000 to \$20,000. If you delay the interment too long, there might be casket storage costs. These costs must be paid when the arrangements are made. Even with pre-arrangement cremation policies, there might be additional costs.

A casket burial at Arlington Cemetery might be a six-month delay. Burial at your nearest national cemetery can usually be arranged in one to two weeks; a year wait might be required for a cremation burial.

You will be asked for your spouse's birth certificate, DD Form 214, your spouse's parents' names and their mother's maiden name.

You will need 15-20 (maybe more) copies of the death certificate.

If a religious service is held, as a member of a church or synagogue, you might be surprised with costs for music, program printing, security, flower attendant, and clean-up fees. Sometimes, there are even pastoral fees.

### ***Social/Personal Concerns***

Grief can affect your memory and reasoning skills. Take a trusted friend or child with you to important appointments. Your power of attorney papers should be changed as soon as practicable. Your new best friend might be the county veteran service officer.

Some of your spouse's friends might not wish to continue the relationship with you. In a second marriage, some stepchildren might become aloof.

You might not realize or remember who attended the funeral. Have a guest book. Use it also to note especially thoughtful or kind acts that were shown to you. Later, in review, you can express your appreciation with less emotion and more gratitude.

Children, friends, and neighbors will rally around, but slowly their life will resume to normalcy. Yours will not. You must build your life anew. It's a difficult task, but you can do it.

For more assistance with planning ahead, download MOAA's new publication, [Preparing for the Loss of a Military Spouse](#).

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## **Push to Retain Skilled Nurses at Military Facilities Moves Forward in NDAA**

*By: Karen Ruedisueli*

Bipartisan, MOAA-supported legislation that would allow military treatment facilities (MTFs) to retain experienced civilian nurses is one step closer to becoming law with its inclusion in the Senate version of the FY 2025 National Defense Authorization Act (NDAA). The provision is also part of the House-passed NDAA, increasing the likelihood it will be included in the final bill.

The legislation, [which was introduced](#) as a standalone bill in November as the Retain Educated Workers and Registered Nurses Developing (REWARD) Experience Act, would let MTF hiring managers waive certain regulations that drive many providers out of MTFs when they obtain a higher nursing degree.

The REWARD Act supports an [updated strategy](#) aimed at stabilizing the military health system (MHS). The deputy secretary of defense signed a memo Dec. 6 requiring the MHS add capacity to reattract patients and beneficiaries, improve access to care in military hospitals and clinics, and increase opportunities to sustain military clinical readiness for medical forces.

The memo addressed the dual mission of the MHS: providing medically ready forces while simultaneously delivering quality care to beneficiaries. As the memo states, doing so effectively "requires a stable, predictable workforce sufficiently staffed, trained, and routinely available to provide health care to our beneficiaries.

### **Meeting the Staffing Mission**

Both MHS and civilian medical centers across the U.S. have been plagued with staffing challenges since the COVID pandemic, which led to many nurses leaving clinical roles.

Further issues stemmed from the congressionally directed MHS reorganization shifting authority, direction, and control of all MTFs to the Defense Health Agency.

The transition has been characterized as "the largest reorganization and transformation in DoD since the establishment of the Air Force in 1947," according to [a Defense.gov article](#) announcing the stabilization strategy.

### **How the Legislation Helps MTFs Retain Experienced Nurses**

An example under the current system: A licensed practical nurse (LPN) starts in the federal General Schedule (GS) system at an MTF and earns a diploma or bachelor's degree in nursing while working. By the time the nurse graduates, they have been promoted to a GS-6 position.

If that nurse wants to move into a registered nurse (RN) role, they would only be qualified for a GS-5 position because they don't meet the requirement for qualifying experience in an equivalent position. They would effectively be taking a pay cut for increased responsibility within an institution they are already likely more well-equipped to support than an outside hire with more experience.

NDAA language from the REWARD Act would allow hiring managers to waive this requirement, giving them a path to retain skilled personnel.

MOAA appreciates the REWARD Act addressing civilian staffing challenges, and we thank the lawmakers who have led this effort on Capitol Hill, including Sens. Patty Murray (D-Wash.) and Ted Budd (R-N.C.), and Rep. Marilyn Strickland (D-Wash.).

Keep up with the latest on this issue and others included in ongoing NDAA discussions by visiting [MOAA's Advocacy News page](#).

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## 8 Tips to Avoid Home Loan Scams Targeting Servicemembers and Veterans

By: Kevin Lilley

VA-backed home loans totaled more than \$144 billion in FY 2023, with the average loan worth more than \$360,000. That figure draws attention from all manner of financial actors – not all of it good.

One lender specializing in VA-backed loans faces a \$2.25 million civil penalty after the Consumer Financial Protection Bureau (CFPB) found it “gave misleading and incomplete cost comparisons to borrowers” regarding cash-out refinance loan options, [the bureau announced last month](#). And while the case affected veterans in just three states, homeowners around the nation should be on watch: One report [claimed a 34.6% increase in home lending fraud](#) in 2023.

Whether you’re looking to secure a new mortgage or considering refinance options, or you’re just a homeowner who has ended up on some lender mailing lists, here are eight tips to keep your cash safe.

**1. You have options.** Not all cash-out refinances are products of scam artists. The VA does back certain cash-out loans, including those used to turn non-VA-backed mortgages into VA-secured ones. Learn more about the benefit [at this link](#).

**2. You have rights.** Lenders must follow specific protocols regarding mortgage adjustments, including disclosure procedures, fee explanations, and more. Get the full list from the [Federal Trade Commission](#).

**3. You have protections.** Servicemembers and veterans have special foreclosure-prevention rules in their favor, especially those who took out home loans before entering service (under the Servicemembers Civil Relief Act, or SCRA). Learn more about these rules [from the CFPB](#).

**4. Know who’s calling.** The VA will not call borrowers directly about their loan unsolicited, but borrowers may receive calls or mail from individuals pretending to represent the VA, or from lenders using VA-themed imagery in their mailers to imply a connection. When in doubt, hang up or trash the mailer.

**5. Refinance smart.** The VA’s interest rate reduction refinance loan (IRRRL) may allow you to reduce your monthly mortgage payment with limited paperwork and no home inspection. However, this streamlined approach makes the loan a favorite target of scammers. [Read up on the IRRRL process](#) to make an informed decision.

**6. Go direct.** Contact your lender through your lender’s website (or a phone number on a mortgage document) with questions or concerns. Other lenders are not permitted to ask you to stop communicating with your initial lender, per the CFPB – watch out for this red flag.

**7. Be patient.** Do not allow yourself to be rushed into major financial moves; an over-eager lender could be urging you to move fast so you’ll skip your due diligence or sign something without reading it.

**8. Ponder payments.** Scammers could work multiple angles – some may request upfront fees and disappear before providing any services, while others could claim to offer services “at no additional cost” as a way to collect your personal data.

### Stay Smart – Stop Scams

MOAA has multiple resources to help identify scams of all types, many of which will apply to avoiding mortgage fraud. Premium and Life members can access exclusive recorded webinars with our experts and guests covering scam prevention. Find out more about these offerings [at this link](#).

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## MOAA Joins Surviving Spouses on Capitol Hill in Fight for Critical Legislation

By: Jen Goodale

MOAA recently joined more than 150 military survivors on Capitol Hill in support of the 2nd Annual Tragedy Assistance Program for Survivors (TAPS) [Gold Star Families Advocacy Week](#). This effort, backed by more than 35 military and veteran organizations, sought to address critical legislative needs that directly impact military survivors. This year’s Hill event focused on advocating for the passage of four bills:

- **The Love Lives On Act** (H.R. 3651/S. 1266) addresses the complex realities facing surviving spouses who remarry after losing a servicemember. Currently, surviving spouses lose access to certain survivor benefits when they remarry before age 55. This bill would allow surviving spouses to retain these critical benefits regardless of remarriage.
- **The Caring for Survivors Act** (H.R. 1083/S. 414) seeks to increase Dependency and Indemnity Compensation (DIC) for eligible survivors. Currently, DIC paid by the VA is significantly lower than comparable benefits for other federal survivors, such as those in the civil service or law enforcement.
- **The Health Care Fairness for Military Families Act** (H.R. 1045/S. 956) would expand health care coverage under TRICARE to dependents of servicemembers up to age 26, aligning the program with civilian health care standards. Currently, military families often find themselves in a position where their children age out of TRICARE coverage at 21 (or 23 if they are full-time students).
- **The CHAMPVA Children's Care Protection Act** (H.R. 2414/S. 1119) addresses age limits like the Health Care Fairness Act, but focuses on young adult dependents of veterans who die from a service-connected disability who are eligible for the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). This bill would extend coverage to these children until age 26, ensuring that survivors of veterans have access to critical healthcare for their dependents.

Advocating alongside these military survivors, coupled with MOAA's endorsement of these bills, underscores our commitment to all service-connected families. The importance of honoring the sacrifice of these survivors must go beyond extending sympathy and translate into actions that support the financial well-being of those left behind.

Getting these bills across the finish line will require a push from the entire military and veteran community. Contact your lawmakers using MOAA's [Legislative Action Center](#) to express your support and urge Congress act to protect those who have already sacrificed so much.

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**CALENDAR OF EVENTS**

21 Oct 24	0910 Golf Outing, Barbers Point Golf Course, (Monday)	92-2219 Franklin D. Roosevelt Ave, Kapolei
2 Nov 24	0730 Retiree Appreciation Day (Saturday)	MFSC/RSC Bldg, next to Moanalua Shopping Ctr
8 Nov 24	1730 Annual General Membership Meeting/ (Friday)	Mongolian BBQ, Tradewinds Club, Hickam Field
11 Nov 24	1000 Veterans' Day Ceremony, (Monday)	Punchbowl
22 Nov 24	0910 Golf Outing, Klipper Golf Course, (Friday)	Kaneohe Marine Corps Air Station
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

**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: Fred Staedel, Capt, USAF 808-445-1454	Membership: Vacant
Antoinette "Toni" Correia, LTC, USA (2024) 808-721-0401	Vice President: Mike Fricano, Col, USAF 808-386-8575	Membership Deputy: Kathy Ebey, Surviving USN Spouse 808-488-0743
Wesley F. Fong, COL, USA (2026) 808-595-6127 & 808-220-5266	Secretary: Roberta Sullivan, Surviving USN Spouse; 808-623-2243	Personal Affairs: Lou Crompton, Lt Col, USAF 808-526-3022
Mike Fricano, Col, USAF (2026) 808-386-8575	Treasurer: John Kim, LTC, USAF 808-988-3349	Programs: Mike Fricano, Col, USAF 808-386-8575
John S. S. Kim, LTC, USAF (2026) 808-988-3349 & 808-780-5901	Surviving Spouses: Vacant	Publications: Vacant
Calvin "Kelly" Lau, MG, USA (2025) 808-373-7938	Chaplain: Debby Fricano, Spouse 808-386-8577	Veterans Affairs: Vacant Golf: Leslie Bise, LTC, USA 808-625-1010
Jason C. Seal, Col, USMC (2025) 808-277-7536	Community Affairs: John Ma, BG, USA 808-486-4805	Webmaster: Bob Ranaldo 203-758-1898
Fred P. Staedel, Capt, USAF (2024) 808-445-1454	JROTC/ROTC: Toni Correia, LTC, USA 808-721-0401	<b><u>Scholarship Fund Trustees</u></b>
Roberta Sullivan, Surviving Spouse (2024) 808-623-2243	Legislative Liaison: Robert Lee, MG, USA 808-486-1488	Chairman: Jason Seal, COL, USMC 808-277-7536



*Hawaii Aloha Chapter, MOAA*

**RESERVATION FORM**

**Annual General Membership Meeting**

**1730, Friday, 8 November 2024**

**Tradewinds Club**

**50 McClelland St**

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

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

**Dinner: Mongolian BBQ--build your own/pay as you go**

**Guest Speaker: Dena Kilgore, MOAA National**

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

Guest(s): \_\_\_\_\_

Cost = \$1.55/ounce, Rice and noodles included; pay as you go.

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

A firm head count is required.

Please send in your reservation ASAP to arrive NLT **Friday, 1 November 2024**

Make Checks Payable to: Hawaii Aloha Chapter, MOAA

Mailing Address: P. O. Box 201441  
Honolulu, HI 96820

Call Mike Fricano at 808-386-8575, if necessary, for more information