

Nā Leo O Nā Koa

(Voices of Warriors)

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

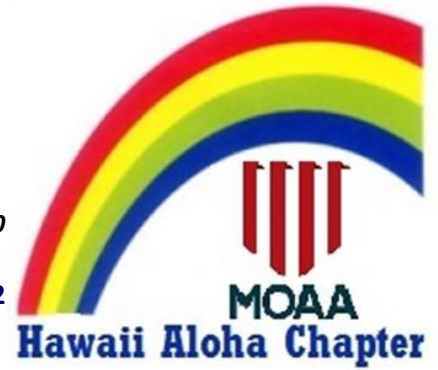
a nonpartisan, nonprofit veterans' association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors.

Hawaii State Chapter — Chartered **23 July 1959**; Aloha Chapter — Chartered **27 January 2000**
Hawaii Aloha Chapter — Established **1 May 2015**

COL Marvin J. Harris 5-Star Communications Award for Printed Newsletters—2018, 2019 & 2022



2017 & 2020 Chapter Rating



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

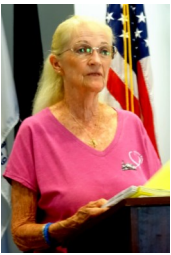
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<http://www.moaa-hawaii.org>

October, 2023

August Luncheon

Our guest speaker at our luncheon at the OVC on Friday, 18 August, is a contributing member of our chapter: Surviving Spouse Kathleen Ebey.



Kathy was born and raised in Aberdeen, SD, the town where the Northern Pacific trains and the Milwaukee trains intersected.

Her uncle was an engineer with the Milwaukee. We lived 2 blocks and half a corn field from the Milwaukee tracks and she would run out to watch him leave on his route to Mobridge. He would always blow the horn and all the employees on-board would wave at her.

Later in life, she and her husband Jack started riding AMTRAK. They went on every route, many of them more than once. Other people fly from Hawaii to their Mainland destinations. They flew from Hawaii to the West Coast and took AMTRAK to their destination, as far as Boston and New Orleans, and many places in between.

When our chapter went on the MOAA train ride about 16

months ago she realized how much she missed trains. So she became a volunteer there in March '22.

One of Kathy's first tasks was to organize lots of paperwork, much of it having to do with Drew Pearson's Friendship Train in 1947 and France's "Merci" train in 1949. As she learned more about these two trains, She learned that Hawaii received a special rail car from France in 1949.

The Hawaiian Railway Society (HRS) does have the French box-car from the Merci train, and it is in the process of being restored to its original beauty

Kathy continues to volunteer with HRS and is currently doing "landscaping" tasks in the visitor areas

Eighteen chapter members and guests really enjoyed this interesting and uncommon topic eloquently delivered by Kathy.



The American Freedom Train waiting at the [Naval Air Station in Miramar, California](#), on January 15,

News Flash!!!

Program Director, **Mike Fricano**, just discovered that the Sunset Lanai at Camp Smith has re-opened, and that they're doing Mongolian BBQ every Friday night. So, the location of our Annual General Membership meeting on 17 Nov will be at the Sunset Lanai, and NOT Restaurant 604 as previously announced. Please use the reservation form on page 7.

Sick Bay

Your membership chairman and publisher, **J. Mark Webster**, completed his radiation session on 6 October, and has restarted chemotherapy. Call him and share memories with him when you can at 808-734-5994 to lift his spirits!

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Hawaii Aloha Chapter, MOAA

President's Message

By Dr. Fred P. Staedel

We enjoyed 16 members and a guest including 7 of our board members at our August luncheon meeting. We obviously were hoping for more, but grateful to those who supported our guest speaker. And, while we had a small turnout at our 2 September picnic at Foster Point on Hickam Field, all attending had a good time. And as a reminder, we will be voting at the Chapter's Annual General Membership Meeting on 17 November at the Sunset Lanai on Camp Smith on whether or not we will remain on an every-other-month basis or return to gatherings every month as in the past when attendance was "strong and mighty."

Additionally, at the Annual Meeting we will also vote on the proposal to remove the rainbow from our chapter logo.

At the end of the year, the three-year term of service on our board of directors for **Mike Fricano, John Kim, and Wes Fong** expires. All three gentlemen have expressed their desire to extend their service to our chapter. Other nominations will be solicited at the Annual Meeting, where the vote will be taken.

Relative to voting at our Annual Meeting, a quorum of 15 regular members in good standing (i.e., dues paid up) will be required on all issues that will be voted on. Proxy voting will not be allowed per the chapter by-laws.

Installation of the newly elected board members will take place at our January chapter meeting which is tentatively scheduled for 19 January 2024 at the OVC. Looking forward to seeing you all at our Annual Meeting as well as the Chapter's Christmas Brunch, to be held at the Tradewinds Club on Hickam Field on 10 December.

And now for some very wonderful news to report. There was a miscalculation of award

points when chapter newsletters were reviewed and evaluated at national this year. And it turned out that our chapter newsletter was not a 4-Star Award but was actually the recipient of the 5-Star Award! Congratulations to our editor/publisher **Mark Webster** for achieving the highest level of excellence in publishing our chapter newsletters. The award certificate reflecting this highest level of achievement is on its way to our chapter from national and will be presented to Mark, also at our November Annual Meeting.



The Trivia Question

Submitted by Lou Crompton every month

Disney World (Florida) has four "lands" or theme parks...Magic Kingdom (1971), EP-COT (1982), Disney-MGM Studios (renamed Disney's Hollywood Studios) (1989), and Animal Kingdom (1998). What does "EPCOT" stand for?

See Trivia Answer Page 6

CALENDAR OF EVENTS

- 5 Oct 2023 0900, Scholarship Fund Committee Meeting, (Thursday) Lanai of Hale Ikena Restaurant, Ft. Shafter
- 23 Oct 2023 0948, Golf Outing, Leilehua Golf Course, (Monday) 99 Leilehua Golf Course Road, Wahiawa
- 17 Nov 2023 1730, Annual General Membership Meeting/ (Friday) Mongolian BBQ, Sunset Lanai, Cp Smith
- 20 Nov 2023 0904, Golf Outing, Klipper Golf Course, (Monday) Kaneohe Marine Corps Air Station
- 10 Dec 2023 1000, Christmas Brunch/Party, Tradewinds (Sunday) Club, Hickam Field
- 18 Dec 2023 0900, Golf Outing, Barbers Point Golf Course, (Friday) 92-2219 Franklin D. Roosevelt Ave., Kapolei
- 19 Jan 2024 1115, General Membership Meeting and (Friday) Installation Ceremony, Oahu Veterans' Center, Guest Speaker/Topic TBD

NOTICE

This newsletter, *Nā Leo O Nā Koa*, is an official publication of Hawaii Aloha Chapter, Military Officers' Association of America, P.O. Box 201441, Honolulu, Hawaii 96820.

Views expressed herein are not necessarily chapter policy.

NOTICE

While our Bylaws only require membership vote on election to the Board, with only Board approval to decide on the other matters, the Board feels that these other issues are important enough to ask for membership approval at the Annual General Membership Meeting on 17 Nov. The five (5) items to be voted on are:

- The election of three (3) board members (Mike Fricano, Wes Fong, and John Kim, whose terms are expiring have agreed to serve another term; however, other nominations will be accepted at the meeting)

- Bylaw changes, one specifying the chapter membership process, and one allowing spouses to be Regular members of the chapter without being members of MOAA National:

1. Change ARTICLE IV — MEMBERSHIP, Section 1:

Added sentence: **Those eligible and desiring to be Regular members must apply for membership (provide a completed Membership Application Form) and pay dues in accordance with Article VI.**

2. Change ARTICLE IV — MEMBERSHIP, Section 5:

Old verbiage: Section 5. Regular members are required to hold and maintain membership in national MOAA.

New verbiage: Section 5. Regular members **who are eligible to be members of national MOAA** are required to hold and maintain membership in national MOAA.

- If the Bylaws change to Article IV, Section 5 is approved, then the cost of spouse membership dues is the same as the cost of Regular membership dues

- Continue with every-other-month chapter meetings/activities (due to waning participation) or revert back to every month

- A change to the chapter's logo design, removing the existing rainbow



MEDICARE Open Enrollment

Medicare Open Enrollment starts October 15! Even if you're happy with your current plan, **it's important to check for any changes next year** and compare your coverage with other available options. You may even save money, find better coverage, or both!

You can visit [Medicare.gov](https://www.medicare.gov) to preview coverage options before Open Enrollment.

Create or log into your secure Medicare account to:

- Check details on how your current coverage is changing next year.
- Compare benefits and costs in your current plan to other options available in your area.
- Build your prescription drug list and local pharmacies to help you compare drug costs.

Check prices based on any help you get with prescription drug costs.

Remember: When comparing your choices, look at the estimated "Yearly Drug & Premium Cost." A plan with the lowest monthly premium may not always offer you the lowest total cost.



Social Security Announces 3.2% Benefit Increase for 2024

Social Security and Supplemental Security Income (SSI) benefits for more than 71 million Americans will increase 3.2 percent in 2024, the Social Security Administration announced today. On average, Social Security retirement benefits will increase by more than \$50 per month starting in January.

More than 66 million Social Security beneficiaries will see the 3.2 percent cost-of-living adjustment (COLA) beginning in January 2024. Increased payments to approximately 7.5 million people receiving SSI will begin on December 29, 2023. (Note: some people receive both Social Security and SSI benefits).

“Social Security and SSI benefits will increase in 2024, and this will help millions of people keep up with expenses,” said Kilolo Kijakazi, Acting Commissioner of Social Security.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$168,600 from \$160,200.

Social Security begins notifying people about their new benefit amount by mail starting in early December. Individuals who have a personal [my Social Security](#) account can view their COLA notice online, which is secure, easy, and faster than receiving a letter in the mail. People can set up text or email alerts when there is a new message--such as their COLA notice--waiting for them in [my Social Security](#).

People will need to have a [my Social Security](#) account by November 14 to see their COLA notice online. To get started, visit www.ssa.gov/myaccount.

Information about Medicare changes for 2024 will be available at www.medicare.gov. For Social Security beneficiaries enrolled in Medicare, their

new 2024 benefit amount will be available in December through the mailed COLA notice and [my Social Security's](#) Message Center.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor’s Bureau of Labor Statistics.

To read more, please visit www.ssa.gov/cola.



Exciting Opportunity

Yes, you, too, can be a publisher of our monthly newsletter and Membership Directory. Contact Fred at 808-445-1454.

Recruiting

Your Hawaii Aloha Chapter, MOAA, is always looking for new members—active duty and retired officers and surviving spouse members. All are welcome and will enjoy the camaraderie of our chapter. Make it your goal to recruit at least two new members this year.

Cut out the Application for Membership Form on page 7 and carry it with you to be readily available whenever an opportunity for recruiting arises.



Welcome To Our New Member

Mary G. Smart, CAPT., USN, Ret.; Mililani

Add these Websites to your
“Bookmarks”

<http://www.moaa.org>
<http://takeaction.moaa.org>
<http://www.moaa-hawaii.org>




Chaplain's Corner

By Fred P. Staedel, ThD

Our world and our nation are changing in alarming directions and it is natural to be anxious and fearful. Social norms seem to be changing, political movements appear to be threatening, and our world appears to be on a path of turning upside-down. Such changes often appear threatening. So, what action can we all individually take to quell such anxiety? What is the answer? The Holy Bible once again gives us that answer: “But if we hope for what we do not see, we wait for it with patience.” (Romans 8:25)

We can find patience through prayer. When we pray for an answer and answers don't rapidly appear, patience is required to see and understand the answer. And then often there is the additional anxiety and frustration that can come from friends and even family members. Again, the Bible gives us an answer of what other mindful mental attributes we can adopt when coupled with patience that will give us peace and compassion with others who seem to give us such mental discord: “Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, and patience.” (Colossians 3:12).

And Philippians 4:6 goes on to state: “Don't be anxious about anything, rather, bring up all of your requests to God in your prayers and petitions, along with giving thanks.”

Yes, one's compassion and kindness coupled with patience overcomes anxiety and can give us peace and comfort. One may ask, “Is that all it takes to suppress anxiety and being perpetually upset about changes and behaviors that we abhor? And the answer is no! The big finish to handling anxiety and human frustration comes to us in Galatians 5:22-23: “But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control.” **Fred** 

FEDVIP Open Season for Military and Retiree Health Insurance

Every year from mid-November to mid-December, all federal health insurance plans offer open enrollment, also known as open season. This open season gives beneficiaries enrolled in these insurance plans a chance to make changes to their annual contracted coverage.

The 2023 open season for coverage in 2024 runs from Nov. 13 – Dec. 11.


During open season military retirees, active duty family members and those enrolled in Tricare Reserve Select may purchase or make changes to their dental and vision insurance, with the Federal Employee Vision Insurance Program (FEDVIP).

FEDVIP allows military retirees to purchase dental coverage and active-duty families and those enrolled in Tricare Reserve Select to purchase vision coverage.

Outside of open season, you can make health insurance changes only if you experience a qualifying life event such as moving to a new area or changing your number of dependents.

In 2024, FEDVIP enrollees will see increases or decreases in premiums for dental and vision insurance from the current year's rates depending on their chosen plans.

If you're currently enrolled in a FEDVIP plan and don't want to make any changes to your coverage, there is nothing you need to do to remain in your current plan. Your coverage will remain the same in the upcoming year.

You can compare available plans on the [Federal Employee Benefit portal, BEN-EFEDS.](#) 

August Golf Report

HAMOAA Golf News



Leslie Bise
Director of
Golf (DOG)

August club play brought us to Klipper Golf Course, Marine Corps Base Hawaii. Somehow, this month had the best turn out of members and guest. 27 players enjoyed the beauty of the well-manicured course landscaping. Was it because we played just before the Commander's Cup Golf Tournament that was following our club?

Before our first group headed out, we gathered for a group photo, and observed a moment of silence for the Maui disaster and, also, we had just heard about the passing of Ron Han; Director, State Office of Veteran Services.




Our team placement with the blind draw for 21 August 2023:

1st Place: **Russ Grocki**/Arnold Iaea

2nd Place: Carl Nii/Craig Ikeda

3rd Place: **Walter Kinoshita** /Daryl Yamamoto

Our next outing is scheduled for Monday, 23 October, 2023; first tee at 09:00 at the lovely Leilehua Golf Course in Wahiawa. MOAA members and guests are invited to join our golf outings. Please contact **Les Bise**, bisel001@hawaii.rr.com; 808-227-1462. 

Hau'oli lā hānau

Partial List of Known October Babies

Clinton Churchill	10/1	William Yamada	10/13
Robert McEldowney	10/2	Fred Brunson	10/14
York Wong	10/2	Larry Collignon	10/18
Ronald Akemoto	10/4	Emmet White	10/18
George Vickers	10/9	Frederick Holck	10/24
Lawrence Zane	10/9	Reuben Bilan	10/30
Norman Pang	10/11	Herb Nakagawa	10/30



Best Wishes for many, many more Birthdays!

CONTACT YOUR ELECTED OFFICIALS

The Honorable (name),
U. S. Senate, Washington, D. C., 20510
Phone (202) 224-3121

The Honorable (name),
U. S. House of Representatives, Washington, D. C., 20515
Phone (202) 225-3121

Trivia Answer

Experimental Prototype Community Of Tomorrow



Hawaii Aloha Chapter, MOAA
RESERVATION FORM
Annual General Membership Meeting

Mongolian BBQ Dinner

1730, Friday, 17 November 2023

The Sunset Lanai

100 Elrod Rd

Aiea, HI 96701

(Bailey Rd, Camp Smith on Google Maps)

Member: _____ Spouse: _____

Guest(s): _____

Cost = \$29.00 per person x \$29.00 = \$ _____ +

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, 13 November 2023**

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

Hawaii Aloha Chapter, MOAA, Membership/Application Form

Revised: February 2021 . All prior forms obsolete. Check All Applicable Boxes

Enroll me as a Regular Member: Each year of membership = \$20. ___ = No. of Years Five Years = \$90.

PLUS Partial Year Membership: APR - JUN = \$15; JUL - SEP = \$10 and OCT-DEC = \$5 = Total _____

Enroll me as a Surviving Spouse Member: (i.e., spouse of a U. S. military officer, surviving spouse of a deceased officer)

Surviving Spouse: Each year of membership = \$15. Five Years = \$60 **NOTE RANK BELOW**

PLUS Partial Year Membership if Joining JUL - SEP = \$10 and OCT-DEC = \$5 = Total _____

Active Duty or 90 Years and Older = FREE

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

Address _____

City, State Zip _____

Spouse's Name _____

H _____ C _____

Telephone Numbers H=Home/C=Cell _____

E-mail _____

Applicant's Signature _____

Recruiter/Sponsor's Name _____

Mail Application Form and
Membership Dues Check to
Hawaii Aloha Chapter, MOAA
P. O Box 201441
Honolulu, HI 96820

CHECK APPLICABLE BOXES

STATUS	RANK	SERVICE
<input type="checkbox"/> Active		<input type="checkbox"/> US Army
<input type="checkbox"/> Reserve		<input type="checkbox"/> USAF
<input type="checkbox"/> National Guard		<input type="checkbox"/> US Navy
<input type="checkbox"/> Retired from AD		<input type="checkbox"/> USCG
<input type="checkbox"/> Retired from Res.		<input type="checkbox"/> USMC
<input type="checkbox"/> Former Officer		<input type="checkbox"/> USPHS
<input type="checkbox"/> Surviving (indicate		<input type="checkbox"/> NOAA

Rank above and check Service of Spouse)

National MOAA Member:

MOAA No. _____

ACTIVE DUTY WAR VETERAN

- KOREA 06/27/50 - 01/31/55
- VIETNAM 02/28/61 - 05/07/75
- OIF/OEF 08/02/90 - TBD



Hawaii Aloha Chapter
 Military Officers Association
 Of America
 P.O. Box 201441
 Honolulu HI 96820-1356

MOAA[®]



2021



2022

2023 Hawaii Aloha Chapter Leadership

Board of Directors

(All Former or Retired Officers)
 (Term Expires Year Indicated)

Fred W. Brunson, CDR, USN (2025)
 808-234-8481

Antoinette “Toni” Correia, LTC, USA (2024)
 808-721-0401

Wesley F. Fong, COL, USA (2023)
 808-595-6127 & 808-220-5266

Mike Fricano, Col, USAF (2023)
 808-386-8575

John S. S. Kim, LTC, USAF (2023)
 808-988-3349 & 808-780-5901

Calvin “Kelly” Lau, MG, USA (2025)
 808-373-7938

Jason C. Seal, Col, USMC (2025)
 808-277-7536

Fred P. Staedel, Capt, USAF (2024)
 808-445-1454

Roberta Sullivan, Surviving Spouse (2024)
 808-623-2243

Officers & Committee Chairs

(All Former or Retired Officers)

President: Fred Staedel, Capt, USAF
 808-445-1454

Vice President: Mike Fricano, Col, USAF
 808-386-8575

Secretary: Roberta Sullivan,
 Surviving USN Spouse;
 808-623-2243

Treasurer: John Kim, LTC, USAF
 808-988-3349

Surviving Spouses: Vacant

Chaplain: Fred Staedel, Capt, USAF
 808-445-1454

Community Affairs: John Ma, BG, USA
 808-486-4805

JROTC/ROTC: Toni Correia, LTC, USA
 808-721-0401

Legislative Liaison: Robert Lee, MG, USA

Committee Chairs & Activities

Membership: Mark Webster, LCDR, USN
 808-734-5994

Membership Deputy: Kathleen Ebey, Surviving USN Spouse
 808-488-0743

Personal Affairs: Lou Crompton, Lt Col, USAF
 808-526-3022

Programs: Mike Fricano, Col, USAF
 808-386-8575

Publications: Mark Webster, LCDR, USN
 808-734-5994

Veterans Affairs: Vacant

Golf: Leslie Bise, LTC, USA
 808-625-1010

Webmaster: Bob Rinaldo
 203-758-1898

Scholarship Fund Trustees

Chairman: John Ma, BG, USA
 808-486-4805