



Pau Hana Koa

Hanoli Makahiki Hou

Hawaii Chapter Military Officers Association of America

Vol. 21 No. 1

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

January 2006

'T WAS THE HAWAII CHAPTER CHRISTMAS PARTY A FUN EVENING - INDEED!



Coming Events January

- 7 Jan (Sat) The Users Group (TUG) 1000
Computer Training, Bishop Museum, Paki Bldg.
- 9 Jan (Mon) PAC Meeting 1130 (Waioli Tearoom)
- 17 Jan (Tue) Lunch and Tour
New UH Medical School at Kakaako 1100
- 20 Jan (Fri) Excom Mtg, MCBH O'Club 1130
- 28 Jan (Sat) MOAA Party Bridge 1900
For reservations call Robbie Gee at 255-4558

Coming Events February

- 4 Feb (Sat) The Users Group (TUG) 1000
Computer Training, Bishop Museum, Paki Bldg.
- 15 Feb (Wed) 1100 Hickam Officer's Club
LtGen Hank Stackpole, USMC (Ret)
- 17 Feb (Fri) Excom Mtg, MCBH O'Club 1130
- 25 Feb (Sat) MOAA Party Bridge 1900
For reservations call Robbie Gee at 255-4558

PERSPECTIVES FROM YOUR PRESIDENT

Col. John Harms – USMC (ret.)



When you receive this, many of you will have experienced our Chapter Christmas Party at the Hale Koa. We had 122 in attendance, the largest number of Chapter members attending this event for a very long time. Hope you enjoyed the Marine Forces Pacific Band and the quintet dance band. Please advise if you would like to see any changes for next year's gathering of the Clan. Don't know about you but I'm still trying to figure out what happened to those years since the millennium celebration at 2000 when all computers in the world were to crash since their year counting system accepted only three digits. So we saw a plethora of Y2K ready stickers and signs on about everything. I think even underwear was bearing the same claim. But what will 2006 hold for all of us? Same song same verse little bit louder and a little bit worse? Hope not, for we have often heard the old saying live one day at a time to the fullest, but I would offer at some of our ages it would be great to focus on living one hour at a time to the fullest. What have you always wanted to try but have not had the fortitude to just do it? Not bungee jumping off the Shanghai Tower, but as one of our members asked me about a year ago, I want to learn to skeet shoot, can some one in the Chapter help me? Asked around no takers, but I advised go down to the Koko Head shooting range and ask one of the skeet shooters, bet they would help. Is there some old misunderstanding with an old friend that has caused a severe strain in a great former relationship? I realize saying "I'm sorry" or "gomen asahi" is hard, especially it seems, for the male gender, but saying you're sorry at the funeral of your previous friend just doesn't hack it. So guess what these wanderings are about, look inside and make a real effort to do something you always wanted to try (no guts no blue chips remember?), or something you may not like about that person you see in the mirror and make a real, not surface effort to do it or resolve the issue. Hope all have a Blessed New Year and an exceptional 2006.

Semper fi, John Harms



CHAPTER EDUCATIONAL SCHOLARSHIPS MEMBER CONTRIBUTIONS FOR 2005

GOLD AWARDS - \$100 PLUS

Ellen Chang - Hank Heyenga - Archie Loo - Bruce Smith
Myrl Noggle - George and Roberta Sullivan - Jerry Coffee - W.S. Brown

SILVER AWARDS - \$50 TO \$99

Lloyd Vasley - Emiliano Gorgas - Darrell Large - Charles Kimak - William Moore
Ronald Hayes - Yueh Y Baum

BRONZE AWARDS - \$25 TO \$49

T B Wilson - Michael O'Neil - Lloyd Hochberg - Norman Ault - Thomas Wilson - John Peters
E J O'Shaughnessy - John Huntoon - Raymond DeHay - John and Ruth Stepulis

We would like to truly express our appreciation to the above donors for making possible educational scholarships for deserving JROTC students and honor ROTC graduates.

Board of Directors

Chair, RADM C Bruce Smith USN
 Judith Breitwieser
 LtCol Louis Crompton USAF
 COL John Harms USMC
 Maj George Montague USAF
 LTC HANK Heyenga USA
 CDR Jack Miller USN
 CAPT John Peters USN
 CAPT George Sullivan USN

Thinning of the Ranks

Colonel Jay LaRue, USMC (Ret) died 29 November at TAMC. He is survived by his wife, Inmi.

CWO Gerald Fletcher, USA (Ret) died 27 November at TAMC. He is survived by his wife, Sue.

Binnacle List

LtCol Lou Compton, USAF (Ret) continues his slow but steady recuperation at home following surgery.

MG Frank Steer is under nurse's care and on bed rest at his home in Kailua. General Steer is the Chapter's oldest member, and will be 105 on 10 January. He is believed to be the only living WWI veteran in Hawaii.

WANTED: Advertisers for our 2006 Membership Directory

The major fund raiser for the Chapter ROTC scholarship program is the sale of Ads in our annual membership directory. We have maintained the same advertising rates in the Directory for the past five years and with an ad that has a one year shelf life, the costs seem very reasonable. Please talk to your business friends to see if they would consider advertising in the 2006 Directory. The scheduled publication date is February 1, 2006. Interested advertisers should contact Jack Miller 261-4100 or e-mail: carita@pixi.com as soon as possible for ad submission details. The advertisement rates are:

Inside two pages (facing each other)	\$500.00
Inside full page	\$350.00
Inside half page	\$200.00
Inside ¼ page or business card	\$125.00

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 Opinions expressed in this newsletter are not necessarily Hawaii Chapter policy.

THE BRIDGE CORNER

By Robbie Gee



Back Row: Wally Barker, Gary Jensen, Bob Gee, Les Ihara
 Seated: Bev Jensen, Robbie Gee, Shirley Ihara, Beverly Willms

'Twas the night before Christmas, well, actually 'twas the week before Christmas, when the MOAA Party Bridge group was hosted by Les and Shirley Ihara on Dec 17 at their festive home beautifully decorated for the holidays. The delicious annual potluck dinner was enjoyed by all prior to an evening of bridge. Santa came early to Les Ihara who took top prize for high score. Close behind in 2nd place was Bridge Chair Robbie Gee, followed by fellow members Bob Gee, Wally Barker, Beverly Willms, Gary and Bev Jensen, and hostess Shirley Ihara.

The climax of the evening was the presentation of the Annual Attendance Incentive Awards. We gratefully thank our MOAA chapter for supporting our group by offering \$100 to be awarded among the three players with the highest attendance and the highest seven scores throughout the year. This provides for absences due to illness or vacation travel. This year's winners were: 1st place, Shirley Ihara; 2nd place, Gary Jensen; and 3rd place, Les Ihara. We're looking for new members so even if you haven't played for a while, it's okay. Brush aside the cobwebs and jump in with both feet! It's good mental exercise and, as they say, "Use it or lose it".

Remember to call me at 255-4558 not later than the weekend beforehand to reserve your seat at the bridge table. Nonsmoking players of all abilities are welcome with or without a partner. This is a FUN bunch who enjoy another opportunity to socialize with their MOAA friends and don't take their bridge too seriously! The group usually meets on the last Saturday of the month at 1900 at various locations around the island on a rotation basis, but watch your Pau Hana Koa each month for the dates, as exceptions do occur, especially during UH Football season.

First to Fight: The Reservists at Pearl Harbor, 7 December 1941

Hawaii Chapter MOAA joined the Honolulu Council Navy League and the USS Arizona Memorial Museum Association in hosting a visit to Pearl Harbor by the First Shot Naval Vets for the 7 December 2005 Memorial Ceremony.

The First Shot Naval Veterans were young Naval Reservists aboard the USS Ward on 7 December 1941.

At 0645, the USS Ward opened fire, hit and sunk a Japanese midget submarine operating in prohibited waters off the entrance to Pearl Harbor.

This was the first shot of World War II in the Pacific. At 0653 the Ward sends the radio message to

the Commandant, 14th Naval District: “We have attacked, fired upon and dropped depth charges upon submarine operating in defensive sea area.”



L to R: Will Lehner, Dusty Thill, Frank Hadju, Ken Swedberg, Don Pepin

Sixty years later in 2002, the Japanese midget submarine was located in 1200 feet of water with a shell hole in the conning tower that verified the report from the Ward.

It was an honor for the Hawaii Chapter to participate in honoring the five Ward sailors that are now in their eighties.

The story was covered by the Today Show, local TV and a

newly released documentary film: “First Shot: The Secret Submarine Attack on Pearl Harbor”.

CHAPTER SCHOLARSHIP PROGRAM

Our chapter awarded a scholarship grant of \$500 and later added another \$500 for a total of \$1000 to Kalaheo HS JROTC Cadet George AuBuchon.

He is currently attending University of California ERVINE and has sent the following thank you letter:

Dear Colonel Heyenga,

Thank you so very much for presenting me with your award and even doubling it. I extend my gratitude to the other members of the Chapter as well.

Receiving the award was not only an honor, but I also recognize it as a huge help in paying for my college tuition. As most people know the UC system is very prestigious as well as very costly for out-of-state tuition paying students. I can promise you and the other members that the grant you have given me will not be wasted and will go towards a top quality education.

My mother also thanks you for helping me get one step closer to my goals. Since she is a single parent with two children, she cannot assist me as much as she wishes.

Once again, thank you for supporting me and I hope that the next recipient will be just as grateful as I am.

Sincerely,
George AuBuchon

COMMUNITY SERVICES



On behalf of Hawaii Chapter, Kathy DeLong presents a \$1000.00 check to Capt Paul Zukunft, USCG, for the District 14 Coast Guard MWR programs. We also gave \$100.00 donations to the VA Center for Aging at Tripler, the Tripler Fisher House, and the USO, and gave a \$200.00 donation to the Friends of Fleet and Family Support Center at Pearl Harbor.

PERSONAL AFFAIRS

Minutes of the quarterly TRICARE Hawaii Regional Beneficially Advisory Council / Health Consumer Committee meeting at Tripler on July 27, 2005, reveal that:

1) DOD has obtained via contract, 3.1 million flu vaccinations for the upcoming season out of 3.7 that are available from the maker Aventis. Much planning and co-ordination has occurred since last season, so that all military clinics, including the VA, will not have shortages.

2) The Tripler pharmacy, in its ongoing attempts to streamline outpatient services, now offers a "Fast Pass" to consumers if they have other appointments at the hospital and cannot wait for their prescription refill at that time. A concierge type employee will be available in the outpatient area to expedite this service for anyone who desires this.

3) Most information that you need regarding formulary drugs and the status of your prescriptions is available on line thru the website @ www.tricare.osd.mil/pharmacy. Go to the Formulary Search tool and a host of options are available to keep you informed.

4) CHCS II, the electronic record of your health care at Tripler will be connected to other military hospitals providing a more seamless system for patients and providers when traveling.

5) Blood donors of all types are needed at Tripler and if you sign up to be a Life Force Member and contribute regularly, you will be helping not only soldiers and beneficiaries here but also in war zones. Call 433-6195 for further info if interested.

Respectfully submitted, Barbara Stakk-Quirk

**RESERVE YOUR SEATS FOR TWO MORE
OUTSTANDING CHAPTER PROGRAMS**

On 17 January 2006, MOAA members will be treated to a tour of the new University of Hawaii Medical School at Kakaako. LOT C is reserved for the medical school - there is a charge of \$3 per car collected by the attendant. Plan to meet in the Education Building 1st floor lobby at 1100 and we'll go to the nearby cafe (Kulia Grill is run by Kapiolani Community College and they do an excellent job - meals average \$5-6; sandwiches and salads also available). After lunch, you will be escorted upstairs to classrooms / training areas and then to the adjacent Research building.

Please contact Bill Quirk at bquirk6245@msn.com (preferred) or 625-7862 to reserve your seat. Bill will e-mail you a parking map, if requested.

On 15 February 2006, LtGen Hank Stackpole, USMC (Ret) will speak on "Hawaii's Vital Role in Trans-Pacific Commerce" at the Hickam AFB O'Club. The lunch opens at 1100. Members please arrive not later than 1100. Program starts at 1145. Program should conclude NLT 1230.

Clip and mail to Bill Quirk by February 8, 2006. Call Bill 625-7862 or John Harms 261-2282 with questions.

I (we) will attend the February 15 Lunch at Hickam AFB O'Club Cost: \$13.15 each

Lunch Choice: Strip Loin of Beef (#) _____ Marinated Chicken Breast (#) _____

Both entrees are served with Caesar Salad, Garlic Mashed Potatoes, and Grilled Vegetables

Dinner Cost: \$13.15 (includes gratuity) x () = \$ _____ Scholarship Donations \$ _____

Total ENCLOSED: \$ _____ Name Tags to Read: _____ / _____

Make Checks payable to: Hawaii Chapter MOAA

Mail Checks and reservations to: Bill Quirk, 95-219 Aua Place, Mililani, Hawaii 96789

TUG by Colonel Lou Torraca, USAF (Retired)



PHISHING

After our last meeting, I thought it might be worthwhile to cover the subject of Phishing, again! If you Google the word, you will come up with 18 million+ hits! Yup, that's millions! So, I tried to pick the most applicable info and condense it from a bunch of different places. What is Phishing? Phishing is a type of deception designed to steal your identity. In a phishing scam, a malicious person (jerk, scumbag) tries to get information like credit card numbers, passwords, account information, or other personal information from you by convincing you to give it to them under false pretences. Phishing schemes usually come via spam e-mail or pop-up windows.

How does Phishing work? A Phishing scam begins with a malicious user who sends out millions of fraudulent e-mail messages that appear to come from popular Web sites or from sites that you trust, like your bank or credit card company. The e-mail messages, and the Web sites they often send you to, look official enough that they deceive many people into believing that they're legitimate. Believing that these e-mails are legitimate, unsuspecting people respond to the e-mail's requests for their credit card numbers, passwords, account information, or other personal information. A scam artist might put a link in a fake e-mail that appears to go to the legitimate Web site, but actually takes you to a scam site or even a pop-up window that looks exactly like the official site. These are called spoofed Web sites. Once you're at one of these spoofed sites or pop-up windows you might unwittingly enter even more personal information that will be transmitted directly to the person who created the spoofed site. That person can then use this information to purchase goods, apply for a new credit card, or steal your identity.

5 ways to help protect yourself from phishing: Just as they do in the physical world, scam artists will continue to develop new and more sinister ways to trick you online. But following these five steps can help you protect your personal information.

1. Never respond to requests for personal information via e-mail or in a pop-up window. If in doubt, call the institution that claims to be the sender of the e-mail or pop-up window.
2. Visit Web sites by typing the URL into your address bar.
3. Check to make sure the Web site is using encryption.
4. Routinely review your credit card and bank statements.
5. Report suspected abuses of your personal information to the proper authorities.

Step 1: Never respond to requests for personal information via e-mail Microsoft and most legitimate businesses will never ask for passwords, credit card numbers, or other personal information in an e-mail. If you do receive an e-mail requesting this kind of information, don't respond. If you think the e-mail is legitimate, contact the company by phone or through their Web site to confirm. See Step 2 for the best ways to get to a Web site if you think you've been targeted by a phishing scam. For a list of sample phishing scam e-mails that people have received, check the Anti-Phishing Working Group Phishing Archive: http://www.antiphishing.org/phishing_archive.html

Step 2: Visit Web sites by typing the URL into your address bar. If you suspect that an e-mail from your credit card company, bank, online payment service, or other Web site you do business with is not legitimate, don't follow the links to the Web site from an e-mail message. Those links may take you to a spoofed site that might send all the information you enter to the scam artist who created the site. Right now, the most prevalent seem to be Phishing emails that claim to come from Ebay and Paypal. Even if the address bar displays the correct address, don't risk being fooled. There are several ways for hackers to display a fake URL in the address bar on your browser. Newer versions of Internet Explorer make it more difficult to spoof the address bar, so it's a good idea to visit Windows Update on a regular basis and update your software. A better plan is to configure your computer for Windows Automatic Updates. Incidentally, I, as you probably have heard me say, have my RR e-mail forwarded to my Gmail address and I have found that it is pretty good at identifying spoof emails with a red banner right at the top of the e-mail!

Step 3: Check to make sure the Web site is using encryption. If you can't trust a Web site by the address bar, how do you know it's likely to be secure? There are a few different ways. First, before you enter any personal information, check to see if the Web site uses encryption to transmit your personal information. In Internet Explorer you can do this by checking the yellow lock icon on the status bar. If the lock is closed, then the site uses encryption. (Also works with Firefox) This symbol signifies that the Web site uses encryption to help protect any sensitive personal information-credit card number, Social Security number, payment details-that you enter. Double-click the lock icon to display the security certificate for the site. The name following Issued to should match the site you think you're on. If the name differs, you may be on a spoofed site. If you're not sure whether a certificate is legitimate, don't enter any personal information. Play it safe and leave the Web site.

Step 4: Routinely review your credit card and bank statements. Even if you follow the three steps above, you may still become a victim of identity theft. If you review your bank statement and credit card statements at least monthly, you may be able to catch a scam artist and stop them before they cause significant damage.

Step 5: Report suspected abuses of your personal information to the proper authorities. If you feel you have been a victim of a phishing scam, you should: Immediately report the scam to the company that's being spoofed. If you're unsure how to contact the company, visit the company's Web site to get the correct contact information. The company may have a special e-mail address to report such abuse. e.g. spoofer@ebay.com or spoofer@paypal.com.

Remember not to follow any links in the phishing e-mail you received. You should type the known Web site address for the company directly into the address bar in your Internet browser. All of the above will not guarantee your security, but should go a long way to help keep your information safe. Also, remember to use good passwords, and most important...use common sense (-:-)

That's it for Jan...Happy New Year...next month I hope to have some info on the goodies I got to see at the 2006 Consumer Electronics Show in Las Vegas, Jan 5-9. Come see us at one of our 2 monthly meetings; visit www.the_tug_homestead.com for schedules and driving directions.

Until then, Happy Computing. *Lou*

Executive Committee

Elected Officers

President
COL John Harms USMC
261-2282
JandBHarms@aol.com

1st Vice President
Capt Ted Sholl, USNR
678-3978
TedMarSholl@aol.com

2d Vice President
COL Bill Quirk USA
625-7862
bquirk6245@msn.com

3d Vice President
VACANT

Chair Personal Affairs-
RADM Bruce Smith USN
373-3526
cbucef@cs.com

Chaplain
COL Ron Bezanson USA
292-6095
bezansonrs01@aol.com

Chair Public Affairs
CDR Bob Popp, USN
261-1532
rpopp@hpu.edu

Official Photographer
Carl Hankwitz
263-1102
captcarl@hawaii.rr.com

Appointed Officers

Secretary
Helen Baker
254-0993
propinvst@hawaii.rr.com

Treasurer
Joanne Hauge
487-0676
oscarcoleman@aol.com

Past President
CDR Jack Miller USN
261-4100
carita@pixie.com

Auxiliary
Patricia Kubach
395-9719
trishkubach@hawaii.rr.com

Legal
COL Terry Thomason USA
247-5255
turtlealoha@aol.com

Hilo Satellite -
CWO4 Robert Said USANG
982-5970
risaid@aol.com

Kona Satellite -
LtCOL Ed Tessien USAF
329-8334 / pc70@cornell.edu

Chair LAVA-
CAPT George Sullivan USN
623-2243
alohasully@earthlink.net

Chair Legislative Affairs
COL Tom Smyth USMC
531-2829
TSmyth@dbedt.hawaii.gov

Chair Veteran Affairs
COL Ralph JWK Hiatt USA
261-3301
hiattr@hawaii.rr.com

Chair ROTC
LTC Hank Heyenga USA
254-2814/ heyenga@verizon.net

Chair Community Affairs -
Kathy DeLong
486-0439 / rasbma@yahoo.com

Co—Editors
COL Ron Bezanson USA
292-6095
bezansonrs01@aol.com

CAPT George Sullivan USN
623-2243
alohasully@earthlink.net

WEBMASTER
Col Ron McClair USMC
395-4232
mclairr001@hawaii.rr.com

Chair Systems Mgt
MAJ George Montague USAF
239-4222
montagueg001@hawaii.rr.com

TUG
COL Lou Torraca USAF
254-3286 / luigi@hawaii.rr.com.

Historian
CAPT Ralph Niesz USCG
373-3619 / ralph@hawaii.rr.com

Surgeon
CDR John Boyer USN
988-1966 / boyeraloha@aol.com

Sergeant—at—Arms
LTC Hank Heyenga USA
254-2814 / heyenga@verizon.com

Bridge
Robbie Gee
255-4558
MK-Lady@hawaii.rr.com

Legislative Affairs

The U. S. House of Representatives provided great disappointment on December 21 with its failure to correct the two major problems with the Survivor Benefit Plan when it passed the final FY2006 Defense Authorization Act. So SBP widows will still have VA payments deducted from their SBP benefits if the member's death was service-connected, and "Greatest Generation" retirees who already have paid more than 30 years of SBP premiums will have to wait at least another year to win the same paid-up SBP coverage that post-1978 retirees will enjoy.

It's a bitter pill to swallow for MOAA and all its members after this year's strenuous efforts on behalf of these widows and retirees. MOAA plans to be carrying the fight on these issues again next year.

On the positive side:

*Concurrent Receipt for Unemployables: Congress agreed to accelerate the timetable (from Oct. 1, 2013 to Oct. 1, 2009) for eliminating the disability offset.

*Guard and Reserve Health Care: Congress agreed to make nearly all members of the Selected Reserve eligible for military TRICARE coverage, but the price will be higher for those who haven't been mobilized since 9/11.

*Military Pay Raise: All active duty, Guard and Reserve will receive a 3.1% pay raise effective Jan. 1, 06.

*Reserve Housing Allowance: Guard and Reserve members mobilized for more than 30 days will be eligible for full locality-based housing allowances, rather than having to wait 140 days under current law.

*Military Manpower Changes: Army strength is increased by 10,000 and the Marines by 1,000.

*Active Duty Death Benefits: The military death gratuity is increased to \$100,000 for all deaths in the line of duty (rather than combat deaths alone covered in current law), including all deaths since October 7, 2001. In addition, survivors of all members who died in the line of duty (rather than combat deaths alone) since Oct. 7, 2001 will be eligible for the recent \$150,000 increase in the maximum Servicemembers' Group Life Insurance (SGLI).

*Commissary Privatization Protection: The new law bars any further studies of commissary privatization for the next three years.

NOTICE

Pearl Harbor "Mardi Gras Follies"
will be at the Hawaii Theater on 2,3 & 4 February.
Prices are \$27, \$37, and \$47.
(This activity has not been made a MOAA event.)

Your PHK editors wish you a happy and healthy 2006
HAUOLI MAKAHIKI HOU!!
RSB & GES
Pictures by Carl Hankwitz



Hawaii Chapter, MOAA
P.O. Box 1185
Kailua, Hawaii 96734-1185



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UP-COMING CHAPTER ACTIVITIES:

Lunch and Tour
New UH Medical School at Kakaako
1100 Tue, 17 Jan

Lunch and Speaker
LtGen Hank Stackpole, USMC (Ret)
1100 Wed, 15 Feb, Hickam O'Club

HAWAII CHAPTER of the MILITARY OFFICERS ASSOCIATION OF AMERICA
New Membership Application and/or Current Member Dues Payment

Name: _____ Male Female
Last First MI

New Member Application **Currently a Regular Member** **Currently an Auxiliary Member**

New members: Complete next items and Regular or Auxiliary Member section. Enter remittance at bottom.
Current members: Complete any items that have changed and enter your remittance amount at bottom of form.

Address: _____ Email: _____
 Date of birth: _____ National MOAA membership No. _____ SSN ____/____/____
 Home Phone: _____ Office Phone: _____ Fax _____

Regular Members: Active duty, retired, or former military officers are eligible for regular membership.
 Service _____ Rank _____ Active Duty Retired Reserve National Guard Former Officer
Dues: \$15 per year; 5 years for \$60. Life membership: Age 50 and under, \$300; 51-60 \$250; 61-70 \$200; 71-89 \$100; 90 and older is free.

Auxiliary Members: Widows or widowers are eligible for membership whose spouses were regular members or were eligible for regular membership. Rank of spouse: _____ Service of spouse: _____
Dues: \$10 per year; 5 years for \$40; Life membership: Age 50 and under, \$150; 51-60 \$125; 61-70 \$100; 71-89 \$50; 90 and older is free.

If married, spouse's first name: _____ Last name, if different than yours: _____
 Indicate interest in any of the following Chapter activities or Committees:
 Personal Affairs Legislative Affairs/Veterans Affairs Public Affairs Program/Social Newsletter Membership Finance
 ROTC Scholarship & Awards Fund Raising Community Service TUG(Computers) Party Bridge Golf Tennis

Dues Enclosed \$ _____ Optional Donation: Scholarships \$ _____ Community Services \$ _____
Total Remittance: \$ _____ Make check to Hawaii Chapter MOAA, PO Box 1185, Kailua HI 96734-1185