



Pau Hana Koa

Retired Warriors

Volume 18 No 3

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

March 2003 2

The Military Aviation Museum of the Pacific

Ford Island's Military History lives on!

An exciting new museum is about to take shape at Pearl Harbor, one of America's most important historic sites, and the nation's only aviation battleground. The Military Aviation Museum of the Pacific will be located on 22.7 acres of the Ford Island Airfield in the middle of Pearl Harbor, and will be housed in the landmark control tower and three aircraft hangars that survived the brutal Japanese attack on December 7th, 1941.

The Museum is an ambitious \$50 million project that will tell the rich story of America's aviators in their gallant defense of freedom in the Pacific from World War I through present-day conflicts. With over 217,000 square feet of indoor display space containing vintage and modern aircraft, the Museum will feature innovative, educational and interactive exhibits, including a full-scale indoor replica of a WWII carrier deck, flight simulators and a large-screen theater recreation of the December 7th attack. Currently in the fundraising and development stages, the Military Aviation Museum of the Pacific is scheduled to open to the public on December 7th, 2005. The museum artifacts museum is a charitable, tax-exempt 501 (c)3 organization now accepting tax-deductible donations of money and artifacts.

To learn more about the museum, visit the museum website at www.militaryaviationmuseum.com, or contact Allan Palmer, the museum's Executive Director and CEO at (808) 836-7747 .
(e-mail: mamop@pixi.net).

COMING EVENTS FOR THE HAWAII CHAPTER, MOAA

MARCH

8 Mar (Sat) The UsersGroup(TUG)-Computer training Bishop Museum Paki Bldg. (1000)

11 Mar (Tue) Kona Satellite Meeting at the Sam Choy Restaurent (1130).

12 Mar (Wed) Personal Affairs Meeting at Hickam O'Club (1130)

15 Mar (Sat) Hilo Satellite Meeting at Café 100 (1200).

20 Mar (Thur) LAVA/Excomm Meeting at Officers Club MCBH - Kaneohe (1130/1230)

21 Mar (Fri) Party time!! Mardi Gras Follies at the Banyans Pearl Harbor. (1800) Chapter tickets sold out

29 Mar (Sat) MOAA Party Bridge- Reservations

APRIL

5 Apr (Sat) The Users Group (TUG)-Computer Training Bishop Museum Paki Bldg. (1000)

8 Apr (Tues) Kona Satellite meeting at the Sam Choy Restaurant (1130)

17 Apr (Thu) LAVA/Excomm Meeting at Officers Club MCBH-Kaneohe (1130/1230)

17 Apr (Thu) Chapter dinner with speaker Alex Kane, at Kapiolani Community College (1730)
Call Judith at 262-7952.

19 Apr (Tue) Hilo Satellite meeting at Café 100 (1200)

26 Apr (Sat) MOAA Party Bridge- Reservations
Call Robbie Gee at 255-4558 (1900)

PRESIDENT'S MESSAGE

As I write this message, the East Coast is freezing. Hawaii is balmy and tropical. The CD is playing "Sentimental Journey" with the walking bass – all is well – so let's savor the moment and be thankful we live in Paradise! Now on to MOAA business.

What is new with the Chapter?? – The 2003 Directory is out this week and let us know if you spot any errors by e-mail: petersj007@hawaii.rr.com or call John Peters at 484-9748. For instance on the front cover, the Chapter website which should read: <http://www.moaa-hawaii.org> and the e-mail address: info@moaa-hawaii.org. The Chapter thanks the team of John Peters, John Harms and George Montague that made the Directory happen and enough Ads were sold to cover the costs of publication. Well done!

The web site at National for MOAA Member services at www.moaa.org is worth a visit for all Chapter members on the internet. We do realize that many members do not have or use computers – and that's okay – you are still loved and wanted.

Recruit! Do an Officer friend a favor and ask him to join MOAA for the \$15.00 introductory rate to both National and the Chapter, it is top dollar value!! The bottom line for this month is let's all support our country, the Military and each other. There may be rocky days ahead but as MOAA members we speak at the national level with one powerful voice. Aloha, Jack

The Elected Officers, Committee Chairmen, Board of Directors information is found in your 2003 DIRECTORY.

THE APRIL SOCIAL EVENT WILL BE SPECIAL

**Join for a new adventure at the Dining Hall (O'Helo Bldg.)
Kapiolani Community College, 4303 Diamond Head Road**

**A four course sit down dinner hosted by the KCC Culinary School with speaker Alex Kane –
"Now that's Livin'"**

When: 5:30 p.m. Thursday, April 17, 2003

Cost: \$ 25.00 each - NOTE: Only Room for 65 diners –

Reservations: Mail in check payable to: Hawaii Chapter, MOAA.

Send to: Judith Breitwieser, 1403 Onioni Street, Kailua, HI 96734

Contact Judith at 262-7953 or by e-mail: Hawaiijudith@webtv.net

Name tags to read: _____

Dinner tickets _____ X \$25.00 each equals \$ _____

Donations for ROTC scholarship _____
Total enclosed _____

Remember only 65 tickets available so sign up early so you are not left out!

Board of Directors

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254-2814/heyenga@aol.com

THE BRIDGE CORNER

By Robbie Gee

The new year started with a bang at the monthly gathering of the TROA Party Bridge Group which was hosted by Robbie and Bob Gee at their condo at The Esplanade in Hawaii Kai on Saturday, 25 January 2003. The five tables of friendly bridge play included visiting former members Craig and Gigette Caldwell, and returning "snowbirds" Peggy and Bud Hurless. Also joining in the fun were members Les and Shirley Ihara, Jack Miller, Judith Breitwieser, Marian Davis, Pennie Penterman, Ken and Lillian Patterson, Beverly Willmmarth and Joan and John Peters. Guests were Alice Mather, Anne Willmarth, and Phyllis Brasser.

The big winner for the evening was Craig Caldwell who is regularly a top scorer, 2nd place went to Pennie Penterman, 3rd place was awarded to Les Ihara, and 4th place was earned by guest Alice Mather. The cards were very unkind to someone who frequently wins 1st place, Gigette Caldwell, who won the "booby" prize.

Remember to call me at 255-4558 not later than the weekend beforehand to reserve your seat at the bridge table. Nonsmoking players 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 TROA/MOAA friends and who don't take their bridge too seriously! The group usually meets on the last Saturday of the month at 7pm 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.

THINNING of the RANKS

Lt Col Jose M. Cachuela, Jr. USAF (ret) . He is survived by his wife "Cindy".

Col Ernest H. Thomas, USA (ret) passed away on February 16th. He is survived by his wife "RUSTY and his ashes will be interred at Punchbowl at a date to be determined.

Capt Tom McGlaughlin, USN (ret), passed away on February 18th. He is survived by his wife " Moana". Tom was very active in the Chapter and served for many years on the Legislative affairs Committee. His ashes will be scattered at sea.

Col Turk Tortora, USN (ret) passes away on February 17th. He is survived by his wife "Helen". Interment is planned for Arlington National Cemetery in Virginia.

Dr. Marvin Baum, L/C, USAF RET
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Eye Exams/Contact Lenses
Tricare Prime Accepted

Fashion Eyeware (at PX prices)/Laser Vision Correction
Phone 422-9411/Moanalua Shopping Center

Near Hickman, Pearl Harbor, NEX

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DOLEMAN AWARD NOMINATIONS

It is once again time to recognize Chapter members that have been generous with their time and talent for others by awarding the 2003 Doleman Award. The award is presented each May at the Annual Chamber of Commerce Military Appreciation Week Keynote Luncheon. The criteria is: Be a Retired Officer, Be a member of National MOAA, and have made a significant voluntary contribution to the local community since retiring. Please submit your nomination with justification by April 15, 2003 to:

LtCol Lou Crompton, USAF ,1221 Victoria St. #2904,
Honolulu, HI 96814.

e-mail address lcrompton@juno.com

**Legislative Affairs Veterans Affairs (LAVA)
Captain George Sullivan USN**



**Medicare Reimbursement Rates
Get Boost!!**

President signs 2003 Omnibus Appropriations Act

After a reduction in Medicare reimbursement rates of 5.4% in 2002 and a further 4.1% reduction scheduled to take effect on March 1, 2003, Congress acted at the last minute to stop the March 1 cut and included a 1.6% rate increase to Medicare providers to take effect that date. These rate increases are directly linked to TRICARE payments. Many physicians have refused to accept new Medicare and TRICARE patients and while this rate increase is not expected to attract physicians back to the programs, hopefully it will stop the exodus. Congress also authorized changes to the formula used to calculate the rates.

DOD to Test Stateside Space-A for Families

On 1 April 2003, DOD will permit family members who accompany their military sponsors to use space-available air travel within the continental United States as part of a one-year test program. Dependents of active-duty members and military retirees will be eligible during the test program, and their travel priority will be the same as their sponsor's. To register for Space-A travel, active-duty sponsors must be on leave or a pass while awaiting travel and through the travel period. Retirees may sign up 60 days in advance, but not before the test begins April 1. Eligible parties can obtain sign-up information at <http://amcpublic.scott.af.mil/Spacea/spacea.htm>. A list of passenger terminals and tel. nos. are also there.

FY 2004 Budget Proposal Released

The Bush Administration released its FY 2004 budget proposal which included a record \$380 billion spending request for the Department of Defense, a 4.2 percent increase from FY 2003. The Coast Guard would also receive a \$615 million boost in budget authority under the Department of Homeland Security -- a 10 percent increase. The VA budget for health care would increase by 7.4%; however, non-service connected priority 7 and all priority 8 veterans would pay a \$250 annual enrollment fee and co-payment increases for primary care and pharmacy use would increase for some.

SBP Improvement Bill Introduced Again

Florida Congressman Jeff Miller (R) introduced the

Military Survivor Benefits Improvement Act of 2003 (H.R. 548), which would phase out the Social Security offset experienced by beneficiaries in the Survivor Benefit Plan (SBP). The legislation was introduced with 118 original cosponsors. ***(Neither Reps. Abercrombie nor Case is a co-sponsor.)*** The bill responds to the offset experienced by survivors who face a reduction from 55 percent to 35 percent in their SBP annuities at age 62 and would be effective October 1, 2004. The benefit would increase by 5% per year until the offset is fully eliminated on October 1, 2007. ***(There is currently no companion bill in the Senate.)***

MOAA has a major campaign underway on this issue, and everyone's support is needed. MOAA will have updates in print and electronic media and special mailings so that all can do their part to restore equity to the Survivor Benefit Plan.

Concurrent Receipt Bill Reintroduced in Senate

Senate Minority Whip Harry Reid (D-NV) and John McCain (R-AZ) reintroduced companion legislation to the Retired Pay Restoration Act of 2003 (H.R. 303) in the Senate (S. 392). (The House bill was reintroduced earlier by Rep. Michael Bilirakis (R-FL).) The bill aims to end concurrent receipt restrictions for disabled military retirees. Reid introduced concurrent receipt legislation in previous congresses, and is a staunch ally to disabled military retirees on this issue. S. 392 already has 37 cosponsors including Senate Minority Leader Thomas Daschle (D-SD) and Senate Armed Services Committee Ranking Member Carl Levin (D-MI). ***(Hawaii Senators Inouye and Akaka are co-sponsors; Rep. Abercrombie is a co-sponsor of the House bill.)***

The sponsors recognize that quick action in 2003 appears unlikely, given that it will not be known which retirees are or are not covered by the recently enacted provision until about June 1. That's the date the new special compensation will be payable, but the Defense Department is still struggling to work out application and approval procedures to identify which disabilities qualify as combat- or operations-related.

LAVA Meetings may Change Day and Location

The Legislative Affairs and Veterans Affairs Committee may change meeting locations and day of the month. Attendance has dropped at the meetings held at the Kaneohe O'Club during the last few months. A new day of the month and location will be announced to all members by E-mail and will be in the next edition of the PHK. The Committee Chairman appreciates the support given by all members. The Committee Chairman appreciates the support given by all members.

SENIOR or TRICARE Mail Order Pharmacy Program Change By Colonel John E. Harms, USMC (ret)

In the beginning was the “word” then the “word” was changed is an old military adage. Well the Senior/TRICARE Mail Order Pharmacy Program will conform to this adage by changing its current drug provider “Medco Health” to “Express Scripts” effective 1 March 2003. Allegedly the transfer of the beneficiary data base between these two drug companies will occur without a hitch, but in my humble experience, Murphy of Murphy’s Law fame will prevail and some type of difficulty for we beneficiaries, big or small, will occur during the transfer of the pharmacy program contract.

I have been on the telephone with Express Scripts Customer Service and visiting their Internet site for the past few days, and Mr. “Murphy” has reared his head already, with conflicting information being provided as people appear to be scrambling to get all in place for the program transfer on 1 March 2003. **PLEASE** read carefully the following process for those members now participating in the Senior Pharmacy/DOD Pharmacy Mail Order program. **IF** you have any prescriptions currently with MedCo Health that have refills still in effect, your personal/program profile allegedly will pass on to Express Scripts. **IF** there are **NO refills** due on any of your mail in prescriptions your personal/program profile WILL NOT pass on to Express Scripts. Most of the Express Script Customer Representatives advised very strongly that **ALL** that is **ALL** current participants/beneficiaries in the Senior Pharmacy/DOD Mail Order Pharmacy program TELEPHONE EXPRESS SCRIPTS CUSTOMER SERVICE AND ESTABLISH A NEW/CONFIRM OLD PERSONAL/PROGRAM PROFILE. To accomplish this you can telephone (toll free) 1-866-363-8667 and talk to an Express Script Customer Representative and establish your personal/program file. You must establish a participant/beneficiary profile for EACH person using or enrolled in the Senior Pharmacy program. Start out with the first profile being that of the sponsor, or the person so reflected in the DEERS database. Name, address, social security/military ID number OF SPONSOR, telephone number, the primary doctor’s name and telephone number, and an email address if you have one. Also a credit card number if you desire to charge the costs for processing the prescriptions to this type of account. Once the Customer Representative has the Sponsor’s profile, then proceed with each dependent, but always provide the sponsors social security/military ID number with each dependent. For widows whose husband was your sponsor, so indicate to the Customer Service Representative your widow status and provide your information above, but insure you give them your husband’s/sponsor social security number/military ID for this is the qualification reference number in DEERS. You can also register or establish a profile at the Express Script web site (see below). Hopefully by the time you read this article all the problems with this site will be resolved, to include registering both the sponsor and dependents. Current (6 February 03) site you cannot register dependents. Current participants/beneficiaries should have received a package from Express Script describing their program by the time you read this. BUT, for your safety PLEASE do not assume (remember that word makes an “ass” of “u” and “me”) that your personal/program profile has transferred from Medco Health to Express Script.

I know this appears to be a lot of hassle, but remember the Mail Order Pharmacy still costs only \$9.00 for branded and \$3.00 for generic drugs for a 90 (ninety) day supply. You can only get a 30-day supply for the same costs at a local pharmacy. If you participate in the Senior Pharmacy/DOD Mail Order Pharmacy program, you can still get drug prescriptions filled at your local pharmacy, except those drugs that you still have on hand from the mail order program. Sorry you cannot double up on the “Viagra”, by going both the mail order and local pharmacy for prescription fill. Also when you send in your prescription to Express Script, insure it is for a quantity that represents a 90 day supply, and up to three refills. Doctor’s will make out prescriptions for this quantity if you advise them you are sending this to the Senior Pharmacy.

Special “Blister” packaging of drugs required for Care Home or Nursing Home residents is still under review. Will keep you advised. The Internet address is www.express-scripts.com. Contact me at 261-2282 or email JandBHarms@aol.com if you have any additional questions.

2003 Hawaii Chapter MOAA Directory

You should have received it already.

Look for errors and let Jack Miller or George Montague have the correct Data. There is space in the back of the directory for notes and corrections. Use our Advertisers and thank them for their Ad in the Directory.

Your TRICARE, TRICARE FOR LIFE, AND Senior Pharmacy Refrigerator/Bulletin Board Telephone Reference

By Col. John Harms, USMC (ret.) – PAC Committee

My Doctor's Primary: _____
Specialist: _____
Specialist: _____

My Local Pharmacy: _____

Senior Pharmacy/DOD Mail Order Pharmacy: 1-866-363-8667 (Express Script)
www.express-scripts.com

Health Care Information Line : 1-800-611-2883
If you need information about certain illness, symptoms and general health information.

TRICARE (Prime, Plus, and Standard) Information: 1-800-242-6788 (Local Health Net
Federal Services #)
www.hnfs.net or www.TRICARE.osd.mil

Claim Problems: 1-800-930-2929

DEERS update personal information: 1-800-527-5602
www.TRICARE.osd.mil/DEERS

TRICARE for Life (military retirees/dependents 65 years of age or older):
1-800-242-6788 (local Health Net)
1-800-977-6753 (regional Health Net)
1-888-363-5433 (DoD)

Medicare A (hospital/inpatient): 1-866-264-4990
Medicare B (doctor/out patient): 1-800-444-4606

MARDI GRAS NIGHT

MARCH 21, 2003

**PEARL HARBOR BANYANS CLUB
5:30 – DOORS OPEN 6:30 – DINNER**

ALL CHAPTER TICKETS SOLD OUT!!

Tickets may still be available at the Mardi Gras Box Office for 2nd row at \$45 each and third row at \$35 each. Call the Mardi Gras Box Office at 473-1703 and make your own arrangements. Different row but the same show, same meal and same friends as the first row Chapter \$50.00 tickets – if you can get a ticket.

THE USERS GROUP (TUG)

Colonel Lou Torraca,USAF, (

Reminder: Our March meeting at the Bishop Museum will be on the second Saturday, March 8 due to a scheduling conflict.

I suspect, if you're like me, you've tried a bunch of digital photo programs to make your pictures look good! Most of the ones I've tried are the "lite" versions that come with a printer or scanner and so far I haven't been able to do much fixing up of my pictures. But, I think I have found the solution. Adobe's new **Photoshop Elements 2.0**. This program, believe it or not, has almost all of the "goodies" that **Photoshop 7.0** has at a sixth of the cost. Yup, that's not a typo, it's \$99 versus almost \$600! I've known for some time that the real McCoy of programs was **Photoshop**, but no way was I going to invest that kind of money on something I don't really use that much, so **PS Elements** was the answer to my dilemma. **Photoshop Elements 2.0** strikes a good balance between advanced options for power users and allowing those with little processing knowledge (read Lou) to produce fantastic images with "Quick Fix" brightness, color, contrast, white balance, focus and straighten options. Images can be optimized for e-mail or the Web and multiple images can be blended into panoramas with **Adobe Photomerge**.

To get a better idea of what I'm talking about, you may want to download the free software, **Adobe ActiveShare** from www.adobe.com.

Photoshop Elements 2.0 has a glossary, dialog tips and recipes all along. These context-sensitive help features really help you from getting lost.

They help you to learn and then you can take full control of the program. In addition, you won't have to worry about outgrowing it any time soon.

This program has so many features, it would take lots more room than we have here to tell all about them, so here are some of the ones I found most useful:

1. Auto Levels -- With one click, colors pop and become more vibrant. Skin tones are optimized. The color cast from indoor or fluorescent lighting is eliminated. To do this manually would be much more time consuming (and definitely hit-or-miss).
2. Auto Contrast -- Also with one click, the light/dark contrast (and tonal range) of a photo is optimized making the image much more attractive.
3. Sharpen -- This takes a few clicks, but this command will make digital photos a bit sharper. (This also happens automatically with "Auto Contrast.") Sharpening digital photos, especially at longer focal lengths (or when using lower megapixel cameras like mine), is pretty handy.
4. Fill Flash -- This command is amazing. It will brighten all surfaces (in shadow) facings towards the camera (even in the background). If faces are too dark, it will lighten them. If details are lost in the shadows, it will restore them. Brighter areas are unaffected. This command almost eliminates the need for outdoor fill flash, and makes for much more natural photos. If you take a lot of people pictures, (or if you like to shoot with natural light), this tool is super.
5. Sunset Light -- This digital filter will give a photo taken during bright sunlight the effect of an evening image. The sky and all reflected surfaces will look warmer.
6. Color Cast Correction -- This is a really cool tool. For photos where the color is seriously off due to indoor lighting (beyond what can be remedied by the Auto Levels feature above), this fixes it with just one click. Simply put the cursor on an area you know to be black or gray -- and **Photoshop Elements** will adjust all of the colors (in the entire photo) accordingly. It works fantastically. If you're not satisfied, just keep clicking around other portions of the black or gray area until you get the overall color balance that you're seeking.

For my own use, I've found that I won't print a photo -- until I run it through **Photoshop Elements first!** I'll usually apply tips #1-3 to every photo. (This only takes seconds.) I'll use the Fill Flash feature when faces are too dark (or when the contrast between light and dark is too high.) Lastly, I'll use tools #5-6 only when the situation requires it.

Photoshop Elements also has a convenient "step backwards" function which will delete the effects of the last command (in case you like the previous image better).

Other photo editing programs provide a lot of special effects or photo album-type backgrounds. I just want my photos to be better! **Adobe Photoshop Elements** works for me.

Finally, a tip for you to use with your new **PS Elements**, courtesy of Jeff Levy:

TURN A PICTURE INTO YOUR COMPUTER WALLPAPER

You can use any photograph as your computer wallpaper or Windows background. It's easy. If you have a digital camera, load your favorite photo into your computer and open it in **Photoshop Elements**. If you didn't get it yet, you can open it with the Paint program that comes with Windows (Start, Programs, Accessories, Paint). Choose "Save As" and save the photo to your hard drive. Be sure to make a note of where you save the file. Close the photo-editing software program. Click on Start, then on settings, and then open Control Panel. Double-click on the Display icon and then click on the Background tab. Click the Browse button to gain access to a list of files and directories. Navigate to your new photograph and double-click on the file name. Now you should see your photo in the image of a screen on the dialog box. Click the Apply button and then click OK. Your favorite photo is now your Desktop wallpaper. That's it for this month. Hopefully, for April, I'll tell you all about another photo program called **Send Photos** you can use to share your **PS Elements** masterpieces via e-mail.

Come see us at a future meeting and learn more about that PC you have. Visit www.the_tug.homestead.com for details.

Happy Computing. Lou

LUANA KOA UPDATE by

Capt. Ralph Nietz USCG (ret)

We have had an overwhelming number of sign-ups for the priority reseservation list from the military. For those who are interested in Luana Koa and want to know more about it, there will be a FIRE BOAT EXCURSION and LUNCH on **Saturday, March 29th from 10AM— 1PM at KOOLINA MARINA**. We continue to be excited that we have been given the first opportunity to occupy the first neighborhood of LUANA KOA. **For reservations and more information, call Jerry ABBE at 681-3461.**



Hawaii Chapter, MOAA
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**TROA Recognizes Hawaii Chapter
 for
 "TROA Excellent Chapter –2000 Award"**

ATTENTION
<http://www.MOAA-hawaii.net>
E-MAIL Address
info@moaa-hawaii.org
Military Officers Association of America
Chapter Social Program
21 March (FRIDAY)
Mardi –Gras Follies at the Banyans, PH (17300)

Chapter Members — are your dues paid up
Check the date on address label below.

Membership Application for the Hawaii Chapter of Military Officers Association of America

Check all that apply. Application for: New member Renewal Regular member Auxiliary member Date _____

Name: _____ Male Female
 Last First MI

Please fill in the next three lines with information on the applicant. If you checked auxiliary member above, please provide this information on your spouse.

1: Service _____ Rank _____ Active Duty Rotation Date (If active duty) _____ Retired _____ Year Retired _____

2: Former Officer Reserve National Guard National MOAA Membership No. _____

3. If application is for auxiliary membership, is your spouse deceased? Yes No

Applicant's Birth Date ____/____/____ SSN ____/____/____

Address: _____ Number and Street City State
 ZIP Code _____

Mailing Address (If different) _____ Phone Number _____

If married, spouse's first name: _____ Last name, if different _____

Office Phone Number _____ Fax Number _____ E-Mail Address _____

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

Photography Suggestions for other Programs/Activities: _____

Dues Schedule: Regular membership: \$15.00 per year; 5 years for \$60.00
 Life membership: Age 50 and under \$300.00; 51-60 \$250.00; 61-70 \$200.00; 71-89 \$100.00; 90 + free.
 Auxiliary Membership: \$9.00 per year; 5 years for \$36.00
 Life membership: Age 50 and under \$150.00; 51-60 \$125.00; 61-70 \$100.00; 71-89 \$50.00; 90 + free

Dues enclosed \$ _____ Optional donation \$ _____ Used for ROTC Scholarship \$ _____ Other, e.g. (PHK).
Make Check Payable to Hawaii Chapter MOAA P.O. Box 1185, Kailua, HI 96734 —1185
 _____ **Detach and Mail with Dues Renewal or give to prospective Member** _____