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. 11, Issue No. 2 http://www.moaa-hawaii.org March, 2025

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President's Message



I would like to thank past President, **Fred Staedel** for his great leadership and all of the officers, committee chairs, and Board members for their dedication and service to our chapter and MOAA. I also thank the chapter for giving me the opportunity and honor of being the President of our chapter. As a life member, I firmly believe that MOAA is a very important and influential veterans' service organization that represents us all. regardless of branch of service and is always working for the benefit of our members, families and our country.

At our January meeting, we inducted three Board members, **Toni Correia, Tom Stirling**, and **Kathy Ebey**, and two new officers, me as President and Toni as Secretary. The Board will meet again on 22 Mar to elect a new Vice President and discuss other important issues. Mahalo to new chapter members

Dave Perrine and **Jenn Kishimoto** (yes, they're married to each other) for stepping up and volunteering to chair the Programs and Membership Committees, respectively. Dave's fresh eyes on our programs resulted in a great presentation by HFD Battalion Chief Christopher Cabasa on the HFD at the January meeting, and with Jenn backfilling **Mark Webster's** great work with membership, we'll get our roster cleaned up and put new life in our recruiting efforts. Thanks, Dave and Jenn!!!

Way back B. C. (Before COVID), MOAA National, would conduct a massive lobbying "assault" on the Capitol every April by assembling and training chapter members from across the country to present MOAA's top issues to their respective congressional delegates. This well-organized annual event was called "Storming the Hill." My recollection is that COVID caused the cancellation of the 2020 event, but it was resurrected as "Advocacy in Action" (AiA) in 2021. And, although it was conducted virually in 2021 and 2022, in-person AiA returned in 2023. In that year and again last year, I went to Washington and participated in this Advocacy in Action. Next month, I will again perticipate and will hopefully meet with Hawaii's two representatives and two senators to inform them and their staffs of MOAA's top issues this year:

- **Veteran Caregiver Reeducation**, Reemployment, and Retirement Act: Advocate for legislation to support veteran caregivers through education, employment, and retirement opportunities.
- Ending the Wait Report Priorities: Urge Congress to expedite toxic exposure benefits for veterans by addressing decades-long delays in the presumptive process by strengthening legal frameworks.
- Improve Military Health System (MHS) Access to Care: Call for a digital platform to help military families navigate the MHS to improve access and accountability.
- **Unaccompanied Housing Improvements**: Advocate for transparency and funding accountability to address substandard living conditions in military barracks and improve safety and health standards.
- **Military Spouse Hiring Act**: Add military spouses to the Work Opportunity Tax Credit (WOTC) to reduce unemployment and improve financial stability for military families.

The Board remains concerned about the relatively (compared to pre-COVID) low attendance figures at our events. While we had 33 folks at the Christmas Brunch, participation in our January meeting was again below 30. As I mentioned, the new Board will meet on 22 Mar, and will further discuss if steps should be taken to dissolve the chapter due to low event attendance, and then take the final decision to the general membership. If the Board decides to continue the chapter, they will also discuss whether to continue with meetings on an every-other-month basis for the time being and monitor attendance, return to monthly events, or further modify our meeting schedule.

Finally, 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. Print out the Membership Form at the bottom of this newsletter, or on our website (http://www.moaa-hawaii.org/) and carry it with you to be readily available whenever an opportunity for recruiting arises.

- Mike

Our Previous Meeting



Our first meeting of the new year was a big success on Friday, 24 Jan, at the OVC. After the Invocation by our Chaplain, **Debby Fricano**, we conducted induction ceremonies for our new board members, **Toni Correia, Tom Stirling, and Kathy Ebey**, and new officers, Me as President and Toni as Secretary. We then enjoyed a sumptuous lunch buffet before our guest speaker, HFD Battalion Chief

Christopher Cabasa, provided a great presentation on the Honolulu Fire Department. Chaplain Debby provided a benediction to close out the event.

March 2025 General Membership Meeting

Our next meeting is scheduled for Friday, 28 Mar 25, 11:15 AM at the OVC. Our guest speaker will be our very own John Kim, and he'll provide a presentation on "Importance of Carbon Dioxide." A reservation form is attached at the end of this newsletter. Please fill it out and mail it, along with a check for the appropriate amount, to our mailbox, by Friday, 21 March. PLEASE GET YOUR RSVP FORMS IN ON TIME! Please do not mail, email, text or call your RSVP in to Mike Fricano or Dave Perrine. Send them by mail to the chapter PO Box.

Future Events

All of our scheduled meetings for 2025 are listed in the Events Calendar, below. Please block your calendars now to ensure you can attend. However, our new Programs Chairman, **Dave Perrine**, is reviewing that schedule, and it may change. Stand by for news!

Chapter Medals and Scholarships are Presented by Membership Annually! Please Kokua and Volunteer!

If you are able and would like to present a Hawai'i Aloha Chapter MOAA scholarship and/or medal to a deserving cadet at a JROTC High School or at the University of Hawaii please contact **Toni Correia**. (tonihawaii@gmail.com or call (808) 721-0401. Annual award presentations begin April 1, 2015. Schools are located across Oahu and on the neighbor islands. There is a total of 27 high schools located throughout the state.

MOAA JROTC Scholarships & Medals



Jim, Kailua HS



Ed, Radford HS





Scholarship Recipient







Fred, Kaiser HS



Richard, Kaimuki HS





Jason, Kapolei HS



Reese, Mckinley HS



Wes & Toni, UH Army ROTC



Mark & Wes, Punahou School

Volunteers and Cadets look forward to annual JROTC Programs and ROTC UH presentations!

The VA: 2025 Veterans Benefits Guide Now Available

As part of the VA's commitment to provide world-class care and benefits to those who have served our nation, VA is pleased to present the "2025 VA Federal Benefits Guide for Veterans, Dependents, Survivors, and Caregivers."

Have you applied for VA care, benefits and services? Unsure what else you may be eligible for? Don't miss out on what you've earned—check out this handy reference guide to learn more.

The handbook contains a comprehensive listing of VA programs, including phone numbers and websites for easy reference. The annual Federal Benefits Guide hosts a wealth of information on most VA benefits and services, including:

Compensation.

Life insurance.

Pension and fiduciary services.

Education benefits.

Economic development and employment.

Home loan guaranty programs and housing assistance.

Mental health resources.

The handbook will help Veterans, service members and their families understand the full scope of VA resources available to them to help them make the most of life after service. It provides details on eligibility requirements for each benefit, and because VA serves different generations of Veterans, it also outlines the qualification guidelines for distinct periods of service to clarify eligibility for Veterans with service spanning both peace and wartime periods.

The VA Federal Benefits Guide is available in both print and digital formats. Veterans and family members can access the booklet on VA's website, providing instant and convenient access to the wealth of information it contains. A limited number of printed copies may be available at your local medical center, Vet Center or regional office. To find the nearest VA facility, go to www.va.gov/find-locations.

The information in this guide is validated by VA as of Oct. 10, 2024. For the most up-to-date information, Veterans and family members should visit www.va.gov, or go to the specific links provided in this publication to access information on the program that they're interested in, as regulations, payments and eligibility requirements are subject to change. You can also call VA at 800-827-1000 from 8 a.m. to 9 p.m. ET, Monday through Friday to speak with a representative.

Obituary, Col. William (Bill) Ernst

Our Personal Affairs Committee Chairman, **Lou Crompton**, notified me that we've lost one of our members. Col. **William (Bill) Ernst**, a long-time resident of Mililani, passed away on December 5, 2024 at the age of 91. He was born in 1933 to Irene and Alfred Ernst in Flushing, New York where he spent his childhood. He is preceded in death by his loving wife Trudy, his daughter Linda, and his brother Bob. He is survived by his two sons Tim and Steven, by seven grandchildren, and eight great-grandchildren.

Bill attended The Citadel military academy, then joined the Air Force in 1955, where he served as an officer for thirty-one years. For most of his career he flew KC-135 tankers. He took four deployments to the Vietnam War, including one year-long tour commanding the Forward Air Controller squadron 'Rustics' in the OV-10, directing close air support, and was awarded the Distinguished Flying Cross. After retiring from the Air Force, he flew as a pilot with Aloha Airlines for ten years.

In retirement, Bill and Trudy enjoyed Scuba diving and collecting sea shells and were proud members of the Hawaii Malacological Society. Bill passed well-loved and will be missed dearly by his family and friends.

An interment memorial service was held on February 18, 2025 at the Punchbowl, National Memorial Cemetery of the Pacific.

Lou sent a sympathy card to the family on behalf of the Chapter.

Urge Your Lawmakers to Secure Federal Job Protections for Military Spouses *By: Jen Goodale*

Military spouses working for the federal government provide more than just an often-untapped skill set for their agency or department – their careers make it more likely for a servicemember to remain in uniform, despite frequent moves and other potential professional derailments.

For this reason, MOAA welcomes recent guidance from the VA and other federal agencies designed to exempt military spouses on PCS orders from recent Office of Personal Management (OPM) and Office of Management and Budget (OMB) directives regarding a federal hiring freeze, a return to in-person work for federal employees, and changes to probationary periods and administrative leave policies.

But not all agencies are making such exemptions part of their policies. And while some lawmakers are weighing in with letters to OPM and OMB urging consideration of exemptions for military spouses, they need to hear from you about how important this issue is to the financial wellbeing of military families, and to the health of the all-volunteer force.

Without this protection, the new guidance could negatively impact military spouses who have been offered federal positions, are in a probationary hiring status, or are currently working for the federal government.

Recognizing the Need

Three executive orders (EOs) in the past 17 years recognized and addressed persistent un- and underemployment challenges military spouses face:

- <u>EO 13473</u>, To Authorize Certain Noncompetitive Appointments in the Civil Service for Spouses of Certain Members of the Armed Forces (President George W. Bush)
- <u>EO 13832</u>, Enhancing Noncompetitive Civil Service Appointments of Military Spouses (President Donald Trump)
- <u>EO 14100</u>, Advancing Economic Security for Military and Veteran Spouses, Military Caregivers, and Survivors (President Joe Biden)

These orders established and enhanced the federal noncompetitive hiring authority to <u>support military spouse</u> <u>employment</u>. Provisions in the last five National Defense Authorization Acts (NDAAs) extended the hiring authority in recognition of the continued high unemployment rate – 21%, according to the most recent DoD data – and also expanded it to include DoD civilian spouses, State Department spouses, and intelligence community spouses.

The FY 2024 NDAA further clarified the importance of expanding remote and telework options for federally employed military spouses.

A VA memo issued Jan. 24 notes that the new federal policy "allows for exceptions for military spouses with permanent change of station orders. Current arrangements to include Domestic Employee Teleworking Overseas (DETO) arrangements will not be modified unless there is a basis for revisiting or revising the arrangement." This memo should be a model for other agencies moving forward.

The same day, the Department of Health and Human Services issued an agency exemption to military spouses with permanent changes of station, noting, "Current Workplace Flexibility Agreements will not be modified unless there is a basis for revisiting or revising the arrangements."

However, other department-wide guidance such as that issued by DoD and the Labor Department lacked similar provisions.

Additional OPM and OMB guidance on return-to-office plans issued Jan. 27 included language in a footnote exempting military spouses working remotely under language in the FY 2024 NDAA. However, without more specific direction from OPM and OMB, there are significant concerns military spouses on the move could face additional difficulties keeping, or securing, federal positions despite their qualifications.

Visit MOAA's Legislative Action Center and <u>ask your lawmakers to urge OPM and OMB to establish exemptions for military spouses</u> to ensure they can continue to make their valuable contributions to our federal workforce while helping support their families.

Roth IRA Restrictions: How You Can Plan Ahead to Avoid Taxes (or Penalties)

By: Lila Quintiliani February 05, 2025

Roth individual retirement accounts (IRAs) can be a great way to save for retirement because distributions after you reach age 59½ are generally tax-free.

Roth IRAs have no obligation for required minimum distributions (RMDs). And because contributions are made with money you've already paid taxes on, these IRAs can provide flexibility even before retirement age since you are able to withdraw any contributions you made without penalty or taxes.

However, there are several restrictions on Roth IRAs that owners should know about if they want to avoid taxes and/or penalties. The restriction is known as the "Five-Year Rule," but in reality, there are two separate five-year rules to pay attention to.

Five-Year Rule: Withdrawals

This IRS rule states you can withdraw your earnings from your Roth IRA tax-free as long as you have held the account for at least five years. This specifically applies to earnings, since as mentioned above, you can withdraw your contributions at any time.

The clock for this rule starts the first time money is deposited into any Roth IRA you own.

The five-year period begins on Jan. 1 of the year you made your first contribution, so if you make your first contribution in December, you actually might only have to wait a little over four years.

If you don't wait the full five years before beginning withdrawals, your distributions will be considered nonqualified and you will have to pay taxes at your ordinary income tax rate on your earnings, even if you are age 59½. If you are under age 59½, you will owe a 10% early withdrawal penalty in addition to taxes on your earnings.

There are a few exceptions to the five-year rule that allow you to make a withdrawal without paying the 10% penalty. These include withdrawals up to \$10,000 for the purchase of a first home, if you become permanently and totally disabled, or for educational purposes. However, you would still owe income tax on these distributions.

Five-Year Rule: Conversions

The other five-year rule states that you must wait five years before withdrawing balances converted from a traditional IRA to a Roth IRA. Otherwise, you might owe a 10% early withdrawal penalty, which would come on top of the income taxes you already owe from the conversion.

Again, the clock for the five-year period begins in January of the year you execute the conversion, no matter when during the year the conversion actually happened. However, each conversion or rollover is subject to a separate five-year holding period.

Those who have passed age 59½ won't be subject to the 10% penalty on their conversion, but they will need to have had the account open for at least five years to avoid running afoul of the five-year rule mentioned above, which would cause their withdrawals to be taxed.

Inherited Roth IRAs

While owners of Roth IRAs don't need to take RMDs, their beneficiaries must do so.

Those RMDs are generally tax-free if they meet the five-year aging rule. If the owner of the IRA had opened it more than five years previously, the beneficiary won't owe taxes. If the five-year period wasn't met, the distribution will be included in the beneficiary's gross income and will be subject to taxes.

While Roth IRAs have many benefits, both as a way to save for retirement and to potentially provide a legacy for survivors, it is important to understand the five-year rules that might apply. Otherwise, you, or your heirs, might be in for an unexpected tax bill.

MOAA on the Hill: Key Veterans' Priorities Outlined During Joint Hearing

By: MOAA Staff

Last year's passage of <u>expansive improvements to caregiver programs</u> showed what Congress could accomplish with broad stakeholder support ... but more work to help this often-overlooked part of the military community is needed, MOAA told lawmakers during a Feb. 26 hearing.

"These caregivers sacrifice their own futures – giving up financial security, career advancement, and personal well-being – to care for our nation's heroes," said Cmdr. René Campos, USN (Ret), MOAA's senior director of Government Relations, in front of a joint hearing of the House and Senate Veterans' Affairs committees. "Yet when caregiving ends ... many are left struggling to rebuild their lives."

Congress can address this issue by reintroducing and passing the Veteran Caregiver Reeducation, Reemployment, and Retirement Act, which would:

- Allow caregivers access to retirement planning, employment assistance, and bereavement counseling services.
- Reimburse caregivers for some professional licensure costs.
- Continue health care coverage for caregivers who are no longer eligible for VA's Program of Comprehensive Assistance for Family Caregivers (PCAFC).
- Require a series of studies on barriers to caregiver employment, establishing a caregiver retirement plan, and other topics of concern.

"This act fulfills our nation's promise to those who sacrificed so much," Campos said.

Ending the Wait

Campos also stressed the need to reform VA's approach to caring for toxic-exposed veterans, which has resulted in an average delay of more than 30 years from a service-connected toxic exposure to receiving earned benefits.

<u>A 2024 report</u> by MOAA and Disabled American Veterans (DAV) proposed a series of improvements to this process, to include a new classification system for exposures and a clear outline of the steps needed to establish a presumptive condition, including timelines for VA decisions designed to speed the process. These improvements would continue the progress made on this issue via 2022's MOAA-supported <u>Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics Act</u>.

MOAA's testimony came alongside testimony from the Jewish War Veterans of the USA, Minority Veterans of America, National Association of County Veterans Services Officers, National Association of State Directors of Veterans Affairs, D'Aniello Institute for Veterans and Military Families, and Wounded Warrior Project. A previous panel Feb. 26 included representatives from the American Legion.

MOAA also addressed the need for Congress to:

- Pass full appropriations for the current fiscal year and to ensure VA funding was in place for FY 2026 by Oct. 1. "Predictable, sufficient funding is vital to sustaining VA's health and benefits systems, meeting the growing needs of veterans and their families, and fulfilling congressional mandates without disruption," Campos said.
- Improve transition services for veterans by reintroducing and passing the TAP Promotion Act, which would include veterans service organizations such as MOAA in the transition process.
- Continue its work to serve women, minority, and other underserved veteran populations, to include passing legislation designed to improve VA's menopause care services and its work with military sexual trauma survivors.

Many of the MOAA-supported bills designed to address these priorities and others will be introduced in the coming weeks. Visit MOAA's Legislative Action Center to see the latest legislation and learn how you can send messages of support to your lawmakers.

These MOAA-Backed Bills Protect the Value of Your Survivor Benefits

By: Kevin Lilley

Bipartisan legislation reintroduced this month in both the House and Senate would help protect and modernize survivor benefits, ensuring they keep pace with other federal programs and allowing survivors to retain benefits after remarriage, regardless of age.

MOAA supports both the Love Lives on Act and the Caring for Survivors Act, both of which address longstanding issues with survivor benefit eligibility and calculation. Here's a look at each piece of legislation.

Love Lives On Act

Surviving spouses who remarry under age 55 risk losing Survivor Benefit Plan payments and Dependency and Indemnity Compensation (DIC). This bill (S. 410 | H.R. 1004) – introduced in the Senate by Sens. Jerry Moran (R-Kan.) and Raphael Warnock (D-Ga.) and in the House by Rep. Richard Hudson (R-N.C.) – would remove this age restriction. It also would allow survivors to regain TRICARE eligibility if a second marriage ends in death, divorce, or annulment.

The Senate version had 25 cosponsors as of Feb. 26. The bill has the support of 40 advocacy organizations alongside MOAA, to include Tragedy Assistance Program for Survivors (TAPS) and the American Legion.

"Military service is family service, and our country owes a great debt to the surviving spouses of fallen servicemembers," said Moran, who serves as chairman of the Senate Veterans' Affairs Committee. "As Gold Star spouses heal from their loss and choose to remarry, they should not have to worry about losing their survivors' benefits provided by the VA and DoD."

Caring for Survivors Act

DIC benefit rates for survivors of those who die in the line of duty, or of veterans who die of service-connected ailments, have been only minimally adjusted since 1993. They now rest at 43% of a 100% disabled veteran's compensation; this bill would raise that rate to 55%, resulting in about \$450 more per month and matching the compensation percentage offered by similar federal programs.

The bill also allows more survivors who have cared for a disabled veteran to claim DIC benefits. Current law requires a veteran to have been totally disabled by a service-connected condition for at least 10 years in order for a survivor to qualify for DIC. The Caring for Survivors Act would reduce this to five years.

Reps. Jahana Hayes (D-Conn.) and Brian Fitzpatrick (R-Pa.) introduced the House version of the legislation (H.R. 680) on Feb. 6, while Sens. Richard Blumenthal (D-Conn.) and John Boozman (R-Ark.) introduced Senate legislation (S. 611) on Feb. 18.

"Unfortunately, the outdated rules governing Dependency and Indemnity Compensation mean many surviving families do not receive the full benefits they are entitled to," said Hayes, adding that the bill "ensures the federal government keeps its promise to fallen servicemembers by supporting their families."

Supporters alongside MOAA include Disabled American Veterans (DAV), the Elizabeth Dole Foundation, and the National Military Family Association.

CALENDAR OF EVENTS

28 Mar 25	1115 General Membership Meeting (Friday)	OVC, Guest Speaker: John Kim/Topic:
		"Importance of Carbon Dioxide"
23 May 25	1115 General Membership Meeting (Friday)	OVC, Guest Speaker/Topic TBD
25 Jul 25	1115 General Membership Meeting (Friday)	OVC, Guest Speaker/Topic TBD
26 Sep 25	1115 General Membership Meeting (Friday)	OVC, Guest Speaker/Topic TBD
7 Nov 25(T)	1730 Annual General Membership Meeting (Friday)	TBD
14 Dec 25(T)	1000 Christmas Brunch/Party, (Sunday)	TBD

2025 Hawaii Aloha Chapter Leadership

Board of Directors

(Term Expires Year Indicated)

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

Toni Correia, LTC, USA (2027) 808-721-0401

Kathy Ebey, Surviving Spouse (2027) 808-271-2826

Wesley F. Fong, COL, USA (2026) 808-595-6127 & 808-220-5266

Mike Fricano, Col, USAF (2026) 808-386-8575

John S. S. Kim, Lt Col, USAF (2026) 808-988-3349 & 808-780-5901

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

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

Tom Stirling, LTC, USAR (2027) 808-383-1454

Officers & Committee Chairs

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

Vice President Vacant

Secretary: Toni Correia, LTC,

USA 808-721-0401

Treasurer: John Kim, Lt Col, USAF 808-988-3349

Surviving Spouses: Kathy Ebey,

808-271-2826

Chaplain: Debby Fricano, Spouse 808-386-8577

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

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

Legislative Liaison: Robert Lee, MG, USA 808-486-1488

Committee Chairs & Activities

Membership: Jenn Kishimori, COL, USA 808-679-5564

Membership Deputy: Kathy Ebey, Surviving Spouse 808-271-2826

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

Programs: Dave Perrine, COL,

USA 808-386-8575

Publications: Vacant Veterans Affairs: Vacant

Golf: Leslie Bise, LTC, USA 808-625-1010
Webmaster: Bob Ranaldo 203-758-1898

Scholarship Fund Trustees

Chairman: Jason Seal, COL, USMC 808-277-7536

Hawaii Aloha Chapter, MOAA, Membership/Application Form							
Revised: March 2024. All prior forms obsolete. Check All Applicable Boxes							
Enroll me as a Regular Member:	spouse of a Chapter Regular member, or S Five Years = \$60 NOTE Include	Surviving Spouse of a deceased officer) Regular Member/deceased officer RANK Below					
Active Duty or 90 Years and Older =	<u>= FREE</u> Current/Retired	/Last Rank held:					
Name Last, First Middle/Initial(s) (PLI Address	EASE PRINT) DOB MM/DD/YYYY	CHECK APPLICABLE BOXES STATUS SERVICE Active US Army Reserve USAF National Guard US Navy Retired from AD USCG Retired from Res. USMC					
City. State Zip	Former Officer USPHS						
НС	Surviving (indicate NOAA						
Telephone Numbers H=Home/C=Cell	E-mail	Rank above and check Service of Spouse)					
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	National MOAA Member: MOAA No.					
		☐ OIF/OEF 08/02/90 – TBD					



Hawaii Aloha Chapter, MOAA

RESERVATION FORM Luncheon Meeting Catered Buffet Luncheon

1115, Friday, 28 March 2025

Oahu Veterans' Center

1298 Kukila Street, Foster Village, Honolulu, HI 96818

Lunch: Boneless BBQ Teriyaki Chicken, Breaded Fish with Tartar Sauce, Meat Jun with Sauce, White Rice, Potato Macaroni Salad, Tossed Salad with Italian Dressing, and Cake

Guest Speaker: Lt Col John Kim USAF, Ret.

Member:			Spouse:		
Guest(s):					
Cost =	\$14.50 per person	x	\$14.50 = \$	+	
Donation to you	r Chapter's General	Fund for S	Sustaining Operatio	ns: \$	
Total = \$	Payable in A	dvance.	A firm head count	is required.	
Please send in your reservation ASAP to arrive NLT Friday, 21 March 2025 Make					
(Checks Payable to:	Hawaii Al	loha Chapter, MOAA		
1	Mailing Address:). Box 201441 nolulu. HI 96820		

For more information, contact Dave Perrine at 808-679-5401

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