

Na Leo O Na 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**

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

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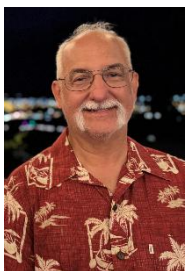
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President's Message



Summer is over, and it's hard to believe the Holiday season is upon us. From Halloween to Veterans' Day to Thanksgiving, Christmas, and New Years, it's a time for family, fellowship, and celebration. We've only got a couple of great chapter events to come this year. **Dave Perrine**, chairman of the Programs Committee, provided an updated calendar of events (see that calendar near the bottom of this newsletter). It includes meetings from November to April (and, NONE are at the OVC...read carefully!). And, we're still on track to hold our combined our annual General Membership meeting (normally in November) and the Christmas Brunch on Sunday, 14 Dec, at the Tradewinds Club on Hickam Field. Dave and the Scholarship Committee are planning a new event on 24 Apr 26, a luncheon with our award-winning ROTC and JROTC cadets at the Restaurant 604 at the Rainbow Marina (near the USS Arizona Pearl Harbor National Memorial).

As I mentioned in our last couple of newsletters, there will be two Retiree Appreciation events this year. **Fred Brunson**, is planning for MOAA representation at both events with a table and MOAA promotional items as we try to recruit new members. The 18 Oct Army event, first scheduled for Ft Shafter, then moved to Schofield Barracks, has been postponed due to the government shutdown to Saturday, 24 Jan 26, still at the Soldier Support Center. And, the AF/Navy's event is still on for Saturday, 1 Nov, at the MSFC Bldg, right behind the Ruby Tuesday restaurant in Moanalua Shopping Center. Stop by our booth and say Hi! If you'd like to help out, please contact **Fred Brunson**.

Four board members have terms that have ended or will expire at the end of this year. They are **Tom Stirling**, **Fred Brunson**, **Kelly Lau**, and **Jason Seal**. We formed a chapter nominating committee, led by **Wes Fong**, to contact potential candidates for election to the chapter's Board of Directors and to form the slate of candidates for our elections in December. Should you be willing to serve on our board, please feel free to step-up and let **Wes** know.

Finally, as always, your Hawaii Aloha Chapter, MOAA, continues to look 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.

Hope you all make it to our next meeting, on **Friday, 7 Nov, at the Hale Ikena, Pikake 3, Fort Shafter**, AGAIN, NOT AT THE OVC!! See below for more info. RSVP suspense is 5 November. Unfortunately, Debby and I will miss it as we'll be in Macon, GA, on our way to London to begin a 16-day European/Atlantic cruise. I hope to see you all at our Christmas Brunch in December.

- Mike

Our Previous Meeting



Our meeting on Friday, 19 September, at the Navy Lodge Ford Island Ball Room, marked another successful event for the chapter. After the Invocation by Chaplain **Debby Fricano**, CAPT Paul 'Veg' Bandini, Commanding Officer/Professor of Naval Science, NROTC, UH Manoa, provided a presentation on the "**US Navy Today/NROTC Overview**." **Dave Perrine** arranged for a wonderful lunch, and Chaplain **Debby** provided a benediction to close out the event.



November 2025 General Membership Meeting

Our next meeting is scheduled for **Friday, 7 November 2025, 11:15 AM at the Hale Ikena, Pikake 3, Fort Shafter** (NOTE THE LOCATION CHANGE). Our guest speaker will be Mrs. Laura Ingenluyf, Hawaii State Regent, National Society of the Daughters of the American Revolution (DAR), and she'll provide a DAR Overview. 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 arrive at our mailbox, by Wednesday, 5 November. **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 and early 2026 are listed in the Events Calendar, below. There have been some changes since the last newsletter. Please block your calendars now to ensure you can attend. As mentioned, we will combine our annual General Membership meeting (normally in November) and the Christmas Brunch into a single event to be held on Sunday, 14 Dec, at the Tradewinds Club on Hickam Field. At this meeting, we will conduct elections.

MOAA Scholarships & Awards

A heartfelt mahalo to all MOAA members who generously volunteered to present scholarships and awards to our outstanding JROTC and UH cadets. All awards were personally presented by a volunteer, adding a meaningful and memorable touch to each recognition.



This year, after a year of thoughtful planning MOAA is proud to host a special luncheon for scholarship recipients. This offers a wonderful opportunity for members and cadets to connect with each other in a relaxed and informal setting. Mark your calendar for **24 April 2026, at Restaurant 604, Rainbow Marina**. Details to follow.

Medals and certificates will continue to be presented at the schools as in the past. Volunteers would be appreciated. Contact Toni Correia if you're available to support these important events.

Upcoming Construction at Tripler

Starting August 11, 2025, a road construction project may affect your trip to the Tripler campus and Spark M. Matsunaga VA Medical Center. The Directorate of Public Works will begin replacing a sewer line on Jarrett White Road. Three out of four lanes will be closed Monday through Friday from 8:30 a.m. to 2:30 p.m. The project is expected to be completed by February 2026. Due to potential traffic delays, please allow extra time for your travel when arriving for an appointment during these hours. If you anticipate being late, please call 1-800-214-1306.

End of Checks To and From DFAS

On March 25, 2025, the President of the United States signed Executive Order 14247, Modernizing Payments To and From America's Bank Account. This Executive Order focuses on transitioning all federal payments to electronic methods. If you receive a monthly check from DFAS, we encourage you to switch to an electronic option for your payment. The following list provides information about fast, secure, and convenient electronic payment options that are available.

1. Establish an electronic funds transfer (EFT) to a financial institution in the U.S. (Examples: banks, credit unions, etc.). You can start a direct deposit EFT by logging into your myPay account or by completing a direct deposit request form and submitting it to DFAS. Direct deposit request forms can be found at <https://www.dfas.mil/raforms> under Bank Account - Start or Change Direct Deposit.
2. For customers living overseas, if the country you live in has an agreement with the U.S. Treasury Department, DFAS can deposit your payment in a financial institution in that country. You can establish international direct deposit to a bank in your country of residence using instructions available at <https://www.dfas.mil/directdepinl>.
3. For customers living overseas, if the country you live in does not have an agreement with the U.S. Treasury Department, you can open an account at a financial institution in the U.S. to receive an EFT and then transfer funds internationally. It is easy to open an account online at most U.S. financial institutions (<https://fdic.gov/getbanked>), and their webpages have instructions to assist you. Please ensure the U.S. financial institution you choose can process international transfers to your overseas bank.
4. Get a Direct Express® Debit MasterCard®. Instructions are available at <https://www.usdirectexpress.com>, or call the Card Enrollment Center at 888-741-1115.

If you currently remit your Survivor Benefit Plan (SBP) premiums to DFAS via paper check, we encourage you to switch to one of the two alternative fast, secure, and convenient payment options listed below.

1. Make your payments online using your checking/savings account or debit card on the Pay.gov website. Use the "DOD Military Retired Pay SBP Premium" online form at <https://www.pay.gov/public/form/start/1463931154>. Please allow four business days for processing.
2. If applicable, request to have your monthly SBP premium payments deducted from your VA disability compensation payments, so you don't have to worry about making payments each month. Complete DD Form 2891 Interim, which is available on our Forms Library webpage at <https://www.dfas.mil/raforms>.

Please see the Paying for SBP webpage at <https://www.dfas.mil/payforsbp> for more information. DFAS will continue to update our website and send updated communications as additional guidance is received.

Information about retired military pay is available on the DFAS website at <https://www.dfas.mil/ret>. You may also contact a customer service representative at (317) 212-0551 or (800) 321-1080 (see operating hours on our website) for additional assistance.

What the Shutdown Means for Troops, Retirees, Veterans, and Families

By Kevin Lilley

The clock ran out on the federal budget process at midnight Tuesday, shutting down the government for the first time since a 2018-19 funding lapse that lasted more than a month.

While MOAA presses lawmakers to restore funding and to protect servicemember pay during the closure, you'll find details on how the shutdown affects all who serve and have served, and their families, below. This page will be updated with new information as available.

Currently Serving and Families

Servicemembers will report to duty during the shutdown but won't be paid until funding is restored. Oct. 1 paychecks, drawn from funds budgeted for last fiscal year, were processed, but Oct. 15 checks won't be without funding or other legislation.

The Pentagon's shutdown contingency plan outlines the full scope of ongoing operations, to include furloughs for hundreds of thousands of civilians. Some key details from the plan and other sources:

- Elective and routine medical procedures at military facilities may be canceled or postponed; contact your provider to confirm your appointment. The shutdown will not affect military families using TRICARE or TRICARE For Life benefits in the private sector.
- Military pharmacies will remain open, but hours may change.
- Commissaries and exchanges will remain open, as will mess halls, gyms, and child care facilities "required for readiness." Military personnel may replace furloughed civilians to allow for continuation of other services deemed "necessary or appropriate."
- "Community and public outreach programs" such as concerts, military airshow appearances, and similar events that are not fully funded with nonappropriated funds (NAF) will be canceled or postponed.
- Death gratuity payments will continue. This is a change from the prior shutdown resulting from language in 2021 appropriations legislation.
- Department-run schools will remain in session, but extracurricular activities will be canceled unless paid for by nonappropriated funds. This could include sports practices and games, concerts, and similar events.
- Some training for servicemembers may be canceled or delayed if the instructor is a civilian. Contractor-led training may continue if the instructor is being paid from funds earmarked from the prior fiscal year.
- PCS moves and temporary duty travel will be delayed unless they involve supporting "exempted activity" or are deemed "essential to mission."
- Traditional National Guard drills may be canceled, though mobilized Guard and Reserve members, like their active duty counterparts, would report for duty.
- Active duty family members under the Federal Employees Dental and Vision Insurance Program (FEDVIP) will remain covered. Premiums will be deducted from retroactive pay when posted.

Retirees and Survivors

- Armed services retirees, to include Coast Guard retirees, will continue to receive retiree pay during the funding lapse. Officers who retired from the U.S. Public Health Service or NOAA would not receive their next paycheck (Oct. 1 checks, covering pay from September, were processed).
- Commissaries and exchanges will remain open.
- Elective and routine medical procedures at military facilities may be canceled or postponed; contact your provider to confirm your appointment. The shutdown will not affect retirees using TRICARE or TRICARE For Life benefits in the private sector.
- Military pharmacies will remain open, but hours may change.
- Survivor Benefit Plan payments will continue.
- Retirees and survivors covered under the Federal Employees Dental and Vision Insurance Program (FEDVIP) won't be affected. Federal employees whose FEDVIP premiums are deducted from their federal pay will retain coverage; their premiums will be deducted from retroactive pay when posted.

Veterans/VA

The VA's contingency planning website contains full updates on the department's status during the funding lapse. Some key points:

- Health care facilities will remain open.
- Education, housing, disability, and other VA benefits will continue.
- Burials will continue at VA cemeteries, as will applications and related processing (except for pre-need burial applications). Grounds maintenance and headstone placement will be delayed.
- Transition and career counseling services will stop, and regional benefits offices will close.
- The primary call center (1-800-MyVA411), crisis line (988, press 1), and VA benefit hotline (1-800-827-1000) will remain open. GI bill and cemetery-applicant assistance lines will close.

Financial Support

- Servicemembers, retirees, veterans, and families should check with their financial institution to see whether relief programs are available. Many banks serving the military community, such as USAA, will offer zero-interest loans during the shutdown.
- Service relief agencies offer a range of options (primarily interest-free loans) for currently serving members and retirees. Visit Army Emergency Relief, the Navy-Marine Corps Relief Society, the Air Force Aid Society, or Coast Guard Mutual Assistance to learn more.

- The American Red Cross Hero Care program can connect members of the military community with financial help from the above aid societies. Connect via the Hero Care app (Apple | Android).

VA: Benefits for 'Legacy' Caregivers Safe Until 2028

By Kevin Lilley

Participants in the VA's Program of Comprehensive Assistance for Family Caregivers (PCAFC) can remain enrolled through Sept. 30, 2028, as work continues on possible changes to eligibility criteria, the department announced in a Sept. 26 email.

The decision allows these caregivers to maintain access to a range of critical benefits, including a stipend some worried could be cut or withdrawn completely as new criteria took effect. The VA had pledged to keep legacy participants enrolled through Sept. 30, 2025; the new rule, published Sept. 29 in the Federal Register, adds three years to that extension.

"While the PCAFC's future remains uncertain, MOAA is grateful to the VA for taking this step to provide some clarity and reassurance to legacy program participants," said Cmdr. René Campos, USN (Ret), MOAA's senior director of Government Relations. "We will remain involved with the VA's efforts to establish new criteria as part of our ongoing work to provide those who care for our veterans with the resources and support they need and deserve."

PCAFC programs include respite care, education and training, mental health counseling, and some travel expenses. Primary family caregivers under the program qualify not just for a stipend, but may access health care coverage and some legal and financial services.

The recent extension covers all legacy participants, even those who "received a preliminary determination that they did not meet the [new] criteria or were determined eligible but at a reduced stipend amount," according to the VA's announcement.

Past, Present, and Future of Caregiver Support

PCAFC came online in 2011 and was designed to support caregivers of post-9/11 veterans. Plans were made to expand the program in 2018 to caregivers "of eligible veterans who have a serious injury incurred or aggravated in the line of duty" prior to Sept. 11, 2001, according to the Federal Register rule update.

This move came with new eligibility criteria for all program participants, triggering enrollment issues, delays, court challenges, and a series of other problems that resulted in multiple deadline extensions.

Work on the new criteria restarted in earnest in 2022. MOAA and 11 other advocacy groups wrote to the White House in 2024 asking then-President Joe Biden to release the new criteria "as soon as possible," as further delay "would only serve to prolong the strain that so many veterans and caregivers have felt while PCAFC continues to fall short of its intent and potential."

While the criteria come into focus, MOAA has continued its work on behalf of caregivers on multiple levels, including the halls of Congress. The Veteran Caregiver Reeducation, Reemployment, and Retirement (3R) Act, part of MOAA's 2025 Advocacy in Action campaign, would improve and expand benefits offered to PCAFC participants, to include:

- Reimbursement for licensure fees and access to VA training modules for continuing education.
- Employment assistance for caregivers reentering the workforce.
- Retirement planning services, along with a study looking at the establishment of a retirement plan specifically for caregivers.

You can help MOAA make its case by reaching out to your lawmakers and asking them to support this bipartisan legislation.

ID Update: Latest on Legacy Card Changeover

By: Kevin Lilley

Articles suggesting a Dec. 31 deadline for the replacement of paper-based military ID cards, including those with indefinite expiration dates, "are inaccurate," according to a Defense Finance and Accounting Service (DFAS) news item released Sept. 24.

There is no requirement or deadline to replace the cards, DFAS stated in the item, which appeared in its quarterly retiree newsletter sent out in September.

The June DFAS newsletter initially contained an article announcing a Dec. 31 deadline. On July 10, after MOAA reached out to Pentagon public affairs officials to clarify the situation, DFAS updated the online version of that article to remove references to a deadline.

Multiple social media posts, including some from installations and other official accounts, have cited the initial, inaccurate item and publicized the deadline. However, the legacy IDs “will all remain valid until DoD determines when those legacy paper-based cards will be terminated,” the most recent DFAS article states. “The Department intends to execute a positive communications plan formally announcing the termination well in advance of the actual termination date.”

Those with legacy ID cards should access their profile via the ID Card Office Online and ensure their contact information (email and regular mailing address) are up to date in advance of any such communication. While the cards will remain valid until their expiration date or until changeover details are announced, legacy cardholders “may replace those ID cards with a Next Generation USID card” at their convenience, according to the Common Access Card website.

Legacy cardholders may be able to secure a replacement card online, or they can schedule an appointment to get a replacement card at their closest ID card office. MOAA’s ID card resources page includes an overview of the renewal/replacement process, answers to frequently asked questions, ID eligibility requirements, contact details for the Defense Enrollment Eligibility Reporting System (DEERS), and other information.

CALENDAR OF EVENTS

20 Oct 25	0904	Golf Outing, Barbers Point GC, (Monday)	92-2219 Franklin D. Roosevelt Ave, Kapolei
1 Nov 25	0730	USN/USAF Retiree Appreciation Day (Saturday)	MSFC Bldg, JBPHH
7 Nov 25	1115	General Membership Meeting (Friday)	Hale Ikena, Ft Shafter, Laura Ingenluyf HI State Regent, DAR, DAR Overview
21 Nov 25	0910	Golf Outing, Klipper GC, (Friday)	Kaneohe Marine Corps Air Station
14 Dec 25	1000	Annual General Membership Meeting and Christmas Brunch, (Sunday)	Tradewinds Club, Hickam Field
22 Dec 25	0900	Golf Outing, Mamala Bay GC (Monday)	Hickam Field
23 Jan 26	1115	General Membership Meeting (Friday)	Waikiki Yacht Club, Lt Col Tim Anderson, UH AFROTC PAS, USAF Today/USAF ROTC Overview
24 Jan 26	0700	USA Retiree Appreciation Day (Saturday)	Soldier Support Center, Schofield Barracks
27 Feb 26	1000	DPAA (MIA/POW) Tour, (Friday)	DPAA, Hickam Field/604 Mangiamo
24 Apr 26	1100	ROTC/JROTC Award Luncheon (Friday)	Restaurant 604, Rainbow Marina

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(Term Expires Year Indicated)

Fred W. Brunson, CDR, USN (2025)
808-234-8431

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)
808-780-5901

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 Fred W. Brunson, CDR, USN
808-234-8431

Secretary: Toni Correia, LTC, USA
808-721-0401

Treasurer: John Kim, Lt Col, USAF
808-780-5901

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 808-679-5401

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: August 2024. 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 ☐

Enroll me as a Spouse Member: ☐ (i.e., spouse of a Chapter Regular member, or Surviving Spouse of a deceased officer)

Each year of membership = \$15 ☐ Five Years = \$60 ☐ NOTE Include Regular Member/deceased officer RANK Below

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

Active Duty/current Guard/Reserve or 90 Years and Older = FREE

Current/Retired/Last Rank held: _____

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

☐ Active

☐ Reserve

☐ National Guard

☐ Retired from AD

☐ Retired from Res.

☐ Former Officer

☐ Surviving Spouse

(indicate Rank above and check Service of Spouse)

☐ National MOAA Member:

MOAA No. _____

SERVICE

☐ US Army

☐ USAF

☐ US Navy

☐ USCG

☐ USMC

☐ USPHS

☐ NOAA

☐ USSF

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, MOAA

RESERVATION FORM Luncheon Meeting

**Catered Buffet Luncheon 1115, Friday, 7 Nov
2025 Hale Ikena PCC-Pikake 3**

711 Morton Drive, Fort Shafter, HI 96858

Lunch: Tossed Green Salad, Steamed White Rice, Popcorn Chicken, Kalua Pork and Cabbage, Steamed Vegetables, Dinner Rolls, Hot Coffee, Unsweetened Iced Tea, Iced Water

Guest Speaker: Mrs. Laura Ingenluyf, Hawaii State Regent, National Society of the Daughters of the American Revolution

Member: _____ Spouse: _____

Guest(s): _____

Cost = \$25.00 per person ____ x \$25.00 = \$ _____ + 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 **Wednesday, 5 Nov 2025**

Make Checks Payable to: Hawaii Aloha Chapter, MOAA

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