

#### CHAPTER BOARD

President Jay E. Garbus 704-400-0160 <u>jqarbus@carolina.rr.c</u>om 1<sup>st</sup> Vice President/Programs loe Anderson 336-324-1008 joeanderson1970@yahoo.com 2<sup>nd</sup> Vice President/Membership Carol Aljets 704-628-5192 NAVCDRmom@aol.com 3<sup>rd</sup> Vice President/Legislative 704-763-2602 Dick Steeves ralden215@aol.com Secretary Gary Aljets 704-628-5192 Treasurer Ron Wilsbach 704-844-9450 rwilsbach@carolina.rr.com DIRECTORS 704-814-9739 Larrv Stawicki stawickilp@aol.com 704-846-7429 Scott Morris Sc<u>ottm79@gmail.com</u> Surviving Spouse Representative Mary Cuthbertson 704-563-9208 marycut3@aol.com **IMMEDIATE PAST PRESIDENT and BOARD MEMBER** 704-708-8866 Ron Moraan rbmorgan943@aol.com CHAPLAIN 704-572-0460 John Samb jwsamb@novanthealth.org Newsletter Jay E. Garbus Same as above

# NEXT MEETING

Sunday, DEC 8th, 2019Red Rocks Cafe4223 Providence RdSocial Time1500Meeting with Meal1530

#### **NEWSLETTER DECEMBER 2019**



#### PRESIDENT'S MESSAGE

I hope everyone had a fantastic Thanksgiving and did not overeat. We had leftovers that will last us for a year. We all have a lot to be thankful for and should be giving thanks all year to get rid of the leftovers!

The December meeting is our holiday celebration party. We will meet, as usual, at the Red Rock Café and will be ordering from the menu and any holiday season specials they will be offering. We will have a "white elephant gift exchange". Who knows what you will end up with? Please bring a gift to exchange with a suggested cost between \$10 to \$15 dollars. The party will start at 3 PM with a 30-minute social get together.

Also, if you have not already done so, please bring a **<u>Toys for Tots</u>** donated gift. This gift collection has been always sponsored by the US Marine Reserve. The toys should new and unwrapped.

1<sup>st</sup> VP Joe Anderson is still looking for an additional Board member. Scott Morris has had to leave the Board for 2020. He did an outstanding job as the Chairman of the Scholarship Committee as well as other chapter activities. We will continue to value his insight and guidance.

Jay E. Garbus, CW4, USA (Ret), President

The mission of the Charlotte-Metrolina Chapter of the Military Officers Association of America (MOAA) is to promote MOAA purposes and objectives. This will foster fraternal relations among retired, active, and former officers of the uniformed services, and their Reserve and National Guard components. The goal is to actively promote the protection of the rights and interests of members of the uniform services, their family members including survivors, provide useful services for members and their families, and serve the community, the active military forces (past, present, and future), and our nation.

#### Publisher and Editor – Jay E. Garbus

The *Newsletter* is published monthly for members and friends of Charlotte-Metrolina Chapter, MOAA. **Editorial Policy:** The Charlotte-Metrolina Chapter is affiliated with national MOAA. As such, the Charlotte-Metrolina Chapter is nonpartisan. Editorial policies are established by the Chapter's Publisher and Editor and are in consonance with MOAA's. Advertising and sponsorship are accepted based on MOAA policies and standards.

Editor may be reached at (704) 400-0160

Chapter Website https://www.charlottemoaa.org / MOAA Website http://www.moaa.org/ MOAA "Take Action" http://www.moaa.org/take Action/

Membership Open to active duty, former, retired, and National Guard and Reserve

commissioned and warrant officers of the uniformed services or their surviving spouses.

# Chapter Dues for 2020 are Due by <u>December 31, 2020</u>. If you have not yet done so, please do so now. See the last page, complete and send to Ron Wilsbach NOW!

### Become a national member FOR FREE with a Basic Membership

#### **CHAPTER OFFICERS FOR 2020**

- President Jay Garbus
- 1<sup>st</sup> VP/Programs Joe Anderson
- 2<sup>nd</sup> VP/Membership Carol Aljets
- 3<sup>rd</sup> VP/Legislative Tony Castle
- Treasurer Ron Wilbach
- Secretary Gary Aljets
- Board: Mary Cuthbertson, Larry Stawicki, Ron Morgan, Bill McKenna
- Chaplain John Samb

#### **PROGRAMS**

December 8<sup>th</sup> – Holiday Party – A fun "White Elephant" gift exchange – Bring Toys for Tots donations January 19<sup>th</sup> - Installation of officers – By MOAA NC Council of Chapters President COL Jim Brumit, USA (Ret). February 16<sup>th</sup> - TBA

March 15th TPA

March 15<sup>th</sup> - TBA

April 19<sup>th</sup> – Our Chapter will have a representative from MOAA National visit us and provide a presentation on their work in influencing our national legislatures for the benefit of all veterans and military families.

May 31<sup>st</sup> – JROTC Scholarship award presentations. This is a later May date due to Red Rocks Café scheduling and holiday conflicts.

<u>LEGISLATION – Check out the web site: https://Statepolicy.militaryonesource.mil which is the new web site for</u> <u>Department of Defense State Liaison Program, then go to the map for North Carolina</u>

#### THE BELOW WAS COMPILED BY THE NELSON MULLINS GOVERNMENT RELATIONS LAW FIRM.

#### Old North State Report – November 22, 2019

#### **Bills Signed**

NC Gov. Roy Cooper signed two bills into law this week: HB200 and SB356. HB200, the "2019 Storm Recovery/Var. Budget Corrections Act," provides funds for disaster relief from Hurricane Dorian and other named storms, funds for resiliency measures against future storms, and funding for the "Rural Health Care Stabilization Fund." The legislation also provides funding to make corrections to various budget related bills and to enact certain budget provisions from HB966 (budget bill). SB356, "DOT Cash and Accountability," implements budget stabilization and financial transparency measures for the Department of Transportation. Of particular interest in HB200, is the provision allocating funds for rural hospitals (health care stabilization). Appropriated from the General Fund to the Office of State Budget Management is \$13,397,000 in nonrecurring funds for the 2019-2020 FY and \$6,603,000 in nonrecurring funds for the 2020-2021 FY. Earlier this session, companion bills were introduced in the House and Senate under the name "Rural Health Care Stabilization Act." The intent of the standalone bills (HB704/SB252) and the rural health provision included in HB200 are the same: to establish a non-reverting revolving loan fund to provide low interest for the support of hospitals in rural areas that are in financial crisis, with loan approval by the Local Government Commission (LGC) and loan administration by UNC Health Care. The standalone effort failed, however bundling the provision with storm recovery and other budgetary corrections proved to be a success. With the nonrecurring funds now available, the application process can begin. "Eligible hospitals" must meet established criteria to apply. Applications are first submitted to UNC Health Care for evaluation to determine if the applicants demonstrate a financially sustainable health care service model for the community in which the eligible hospitals are located. All applicants must submit a hospital stabilization plan. Based on the evaluation, UNC Health Care will make recommendations of approval or disapproval of the loans to the Local Government Commission, as well as the terms of the loans. The LGC makes the final decision on loan approvals, while UNC is charged with execution of the loans and oversight of administration. Should Gov. Cooper's veto of HB966 (budget bill) be overridden in the Senate, this section of HB200 is repealed.

#### Session Limits

A familiar question was being asked by many around the legislature this week – should North Carolina's legislature be full-time? With the 2019 Long Session entering its 11th month, an argument can certainly be made that the NC General Assembly has been anything but part-time this year. Looking back, in 2015, the state legislature was in session from January 28th to September 30th. In 2016, the legislature reconvened five extra times in addition to a Short Session that lasted from April 25th to July 1st. In 2017, Long Session lasted from January 11th to June 30th, but reconvened four additional times between June and October. Last year, regular session was held from January 10th through July 4th, then again November 27th through December 28th. Three special sessions were held last year, as well – July 24th to August 4th, August 24th to August 27th and October 2nd to October 15th. The pattern does seem to show a trend toward fewer short sessions and much more time spent in Raleigh. NC is considered to be a "citizen legislature," which by definition means members are able to serve while maintaining employment back home in their respective districts at a high enough financial level to support themselves and/or their families. On paper, the description of a citizen legislature is accurate, as members receive an annual salary of \$13,951 plus \$104 per day for meals and lodging. Thus far in 2019, that has totaled \$30,175 for almost a year's salary. And, the members have actually been here a good majority of that time this year, keeping them away from their employment back home. So, the question arises - should NC consider moving to a full-time legislature? Or, another option, should NC mandate session term limits, ensuring long and short sessions will adjourn by a set time or within a set number of days each year? Food for thought and a hot topic in the months ahead.

#### **Congressional Redistricting Update**

In yet another twist, the state court in NC issued an injunction on Wednesday temporarily blocking candidates wishing to run in the newly redrawn congressional districts from filing for office in early December. The filing period for candidates running for statewide office is scheduled to begin on December 2nd at noon. However, a three-judge panel will meet that same day at 9:00 a.m. to consider whether or not the recently redrawn congressional map is acceptable for use in the 2020 election. The injunction handed down Wednesday states that no one can file for U.S. Congress until the court says so, thus putting candidates for those races in limbo. The primary election in NC is currently scheduled for March 3rd. The State Board of Elections has indicated that they could most likely move forward with that primary election date for congressional races if the district map is finalized by December 15th. The current split is 10-3 favoring the GOP. Under the redrawn map, the projected split would be 8-5 in favor of the Republicans. Democrats continue to argue for a map with a 7-6 or 6-7 split, favoring either way, or a 6-6-1 balance.

#### Medicaid Transformation Delayed – But, for how long?

With the unsuccessful attempt at a DHHS "mini-budget" last week, and the legislature adjourned until mid-January, the fate of Medicaid transformation is on the mind of most in North Carolina. On Tuesday, Sen. Joyce Krawiec released a statement announcing "Medicaid Transformation is Delayed Indefinitely." She told reporters that the move to managed care will not happen because the state still doesn't have a comprehensive budget, and she referenced HB966 – the budget legislation passed by the GOP-legislature, but vetoed by the Governor. The House was able to override the veto, but it has not been overridden in the Senate. Krawiec added, "the veto will force insurers to lay off thousands of people they've already hired as part of the years-long plan to transform Medicaid." Transition to managed care has been a Republican priority for many years, and the legislation to implement the transformation was passed under their leadership. The implementation itself, however, falls to Gov. Cooper's administration. DHHS Secretary, Dr. Mandy Cohen, has worked closely with the legislature to prepare for the transition, and was hopeful that the negotiated "mini-budget" last week would be successful. However, when the Senate reneged on the deal, it became apparent that Medicaid transformation may indeed be dead in NC. For now, it is for certain delayed indefinitely. The legislature will return January 14th for a final regular session of the 2019 Long Session. The adjournment resolution under which they will be working does allow for business to include that of conference reports and matters of health care. So, could there potentially be one final attempt at passing a funding package for DHHS that would cover the costs of Medicaid transformation? Perhaps – but unlikely. What then? That is uncertain.

#### OF NOTE ~

This is the final "Old North State Report" of 2019, as the General Assembly will be adjourned until January 14, 2020. The Nelson Mullins Government Relations Team thanks you for a wonderful year - it has been an honor to work with you in 2019. We wish you a wonderful Holiday Season and blessed New Year!

MOAA/VETERANS BRIDGE HOME VETERANS (VBH) MENTORSHIP PROGRAM – Program is going well with 15 mentor/mentee pairings. Finding additional mentees willing to commit to the program remains a challenge. If interested in learning more, contact at <u>rbmorgan943@aol.com</u>

<u>JROTC SCHOLARSHIP</u>-Scott Morris is stepping down from the committee and we have successfully recruited Bill McKenna to be the committee chairperson. He will serve in 2020 with Larry Stawicki and Robin Garbus. Scholarship applications are being sent to all JROTC unit senior instructors by December 2<sup>nd</sup> and are due for submission no later than February 8, 2020.

#### NORTH CAROLINA COUNCIL OF CHAPTERS - Report from Ron Morgan

At the NCCoC statewide convention there was a transition of leadership from Council President CAPT David Lee to 1st VP COL Jim Brumit. The names of the slate of officers who will support COL Brumit as the new Council President are:

1st Vice President - COL Iggi Husar, USA

2nd Vice President - Lt Col Ed Brown, USAF

Treasurer - CAPT Mike Covell, USN

Secretary - COL Jeri Graham, USA

Surviving Spouse Liaison - Ms. Sandi Adams

1. Good meeting - Cherry Point Inn was very nice and \$ 50/night a great deal. Food at Miller's Landing was excellent.

2. Lt Gen Atkins, National MOAA Executive Director, had a great message and participated in the entire meeting.

3. Weather was lousy - rain and heavy winds on Friday and Saturday. Saturday Base tour and time spent in the Control Tower was educational.

4. Ron Morgan, Carol and Gary Aljets accepted the chapter's 5 Star Levels of Excellence for 2018 5. Other:

- Semi annual report to NCCoC is due Dec 31st or soon after. Send to Doug E. as a .pdf. Send Officer Reports whenever there are changes
- On national Web Site see listing of national members in our catchment area. Changes monthly.
- The USAA request for \$ 300 support will now go through National who will hold the funds from USAA
- LOE application is due by May 1
- Need 95% national members for 5 Star (By March 1st) See info on Basic Membership below
- MOAA Foundation Grant application for 2020 2021 is due by Feb 29th

- NCCoC Quarterly meetings Feb 15, May 16, Aug 15, Nov 14 (May all be in central NC?)
- For our April 19th meeting and rep from National presentation when confirmed (by February?) we will need to request that national put out a message to all national members in our area about the meeting and invite them to attend. Will need to have them provide a response that they are coming.

Suggest that we provide a Basic Membership form (I have hard copies) for all chapter members that are NOT national member and/or directly provide web site instructions on how to be a Basic member. IT's FREE. The Basic membership is now open for all and can be a steppingstone to a premium membership at \$48/year. Should do this before December 31st if possible.

Congrats to Ed Brown, who is the 2nd VP of the NCCoC. Ed and Pamela were in Hawaii and missed the meeting.

February 1<sup>st</sup> - COL Marvin J. Harris Communication award (moaa.org>Chapters>Council and Chapter Awards) March 31<sup>st</sup> - Last date to change the Committee Module More later.

May 1<sup>st</sup> - Levels of Excellence (moaa.org>Chapters>Council and Chapter Awards>Best Practices) More later.

June 1<sup>st</sup> - COL Steve Stobridge Legislative Liaison Award (moaa,org>Chapters>Chapters>Council and Chapter Awards) More later

June 1<sup>st</sup> - Surviving Spouse Liaison Award (moaa.org>Chapters>Council and Chapter Awards) More later The four NCCOC meeting for 2020 will be on Saturday

February 15<sup>th</sup> - (more later) The first meeting will be held at the VFW Headquarters, 917 New Bern Ave, Raleigh, NC 27601. We will begin at 1000 hours and adjourn at 1430 hours.

May 16<sup>th</sup> - TBA

August 15<sup>th</sup> - TBA

November 14<sup>th</sup> - A two-day weekend, Friday and Saturday, but that will be determined later.

#### MOAA NEWS

MOAA is the nation's largest and most influential association of military officers. We are a powerful force speaking for a strong national defense and representing the interests of military officers and their families at every stage of their careers. To reach our Member Service Center, please call 1-800-234-6622 or email us at msc@moaa.org.

MOAA ACTION - A SENATE BILL INTRODUCED NOV. 14 proposes a compromise to close the "90/10 loophole" and provide additional protections to military-connected students using the GI Bill.

<u>Introduced by Sens. Tom Carper (D-Del.)</u>, James Lankford (R-Okla.), Bill Cassidy (R-La.), and Jon Tester (D-Mont.), the Protect Veterans Education and Taxpayer Spending Act of 2019 is the first bipartisan bill in the Senate that would close the loophole.

The "90/10 loophole" refers to the proportion of funding that can come from federal education dollars at a forprofit educational institution – a 90% limit on these sources, with at least 10% from nonfederal funds. Initially modeled after a VA rule that capped the proportion of income an institution could take from the GI Bill, the 90/10 rule was created to extend the same protection to other Title IV education programs in the 1996 reauthorization of the Higher Education Act.

An oversight in that language, however, excluded DoD and VA programs from the 90% federal funding limit. That allows some institutions to aggressively recruit military connected students in order to fulfill the 10% side of the equation.

Closing the loophole and ensuring that DoD and VA educational funds are protected by the same rules as other federal education funds is <u>one of MOAA's longtime education goals</u>. Earlier this year, MOAA and 36 other military and veteran service organizations wrote to the leadership of the Housing, Education, Labor, and Pension committees in the House and Senate to ask them to include closing the loophole in any reauthorization of the Higher Education Act.

"It is important to protect the interests of military-connected students with commonsense policy, and MOAA is committed to defending the GI Bill from any attempt to diminish the promise it offers to our servicemembers and their families using the program to advance their education," MOAA President and CEO Lt. Gen. Dana T. Atkins said. "Closing the 90-10 loophole is an important and necessary step in keeping the promise. MOAA thanks Senators Carper, Lankford, Cassidy, and Tester for addressing this issue in a bipartisan fashion."

Critics who oppose the move have said it unfairly impacts for-profit institutions and closing the loophole would mean these institutions would have to admit fewer veterans to their programs. Carper, a veteran who has spoken about using the GI Bill to attend the University of Delaware, considers protecting the program one of his priorities; he has introduced bills to close the 90/10 loophole in every Congress since 2012. The 2019 bill language goes further than previous versions have.

The bill will still close the loophole and count VA and DoD educational funds toward the 90% side of the formula. But it also provides a roadmap for implementing the rule in a way that gives institutions time to make changes: The current rule will remain in place for three years to allow schools in violation to come into compliance before implementing tiered penalties over three more years before an institution could lose federal funds entirely.

In the meantime, the bill requires a caution flag on the GI Bill Comparison Tool for schools in violation of the rule to ensure that student veterans are aware when making decisions about their education.

**RUSHED COMMISSARY AND EXCHANGE MERGER** Major changes to the commissary and exchange system are closer than ever. Without action by Congress, a four-way merger will occur between the Defense Commissary Agency (DeCA) and the three military exchanges: the Army and Air Force Exchange Service (AAFES), the Navy Exchange (NEX), and the Marine Corps Exchange (MCX).

If the commissaries and exchanges are merged without the necessary protections for patrons and Morale, Welfare, and Recreation (MWR) funds, the results could be devastating for these programs and the businesses that are a core part of the military base community.

The National Defense Authorization Act (NDAA) for Fiscal Year 2019 prohibits using the fiscal year's funds for consolidation, but on Oct. 1, that ban is lifted. MOAA is following the proposed merger closely, and our concern has grown as the funding ban looms and we learn more about the DoD's desired path.

#### **TAKE ACTION:** Tell Congress to Protect the Commissaries and Exchanges

The Defense Department commissioned a business case study to be conducted on the four-way merger last year. The Enterprise Management Task Force recommended moving forward with consolidation earlier this year. DoD reaffirmed their support last month with the public release of the report to Congress and accompanying memo, signed by Deputy Secretary of Defense David Norquist, approving consolidation.

The report to Congress outlines the DoD's support from the business case analysis conducted in 2018 by Boston Consulting Group. However, the analysis overview leaves many unanswered questions as to why a merger is necessary and how it will protect the servicemember and family benefits.

It is unclear why a large-scale merger is the only course being considered to increase efficiencies. For a change of this magnitude, analysis for alternative courses of action should be weighed — and we don't know whether DoD conducted any analysis on this scale.

Additionally, it is unclear what impact any consolidation efforts may have on MWR funds.

It is important to note that the exchanges are fully funded by revenue generated from sales while Commissaries are funded using appropriated defense funding.

If DeCA is merged with the exchanges, DoD could use exchange profits to offset commissary appropriations. If this occurs, MWR funds would be reduced as well, hurting servicemembers and families. Reductions in MWR could have unintended consequences on readiness, as these support services are critical to military operations.

A promising sign is that Congress is directing the Government Accountability Office (GAO) to get involved. The House NDAA and Senate report language both call on GAO to reanalyze the business case analysis and validate the expected impact on patrons, employees, and the MWR funds. MOAA applauds the GAO review and is optimistic

that their impartial review, if approved in the 2020 NDAA, will provide recommendations for how the DoD should proceed.

GAO's review of the DoD's business reform efforts and plans highlight concerns about the DoD's analysis. A recent report indicates "[GAO] could not validate DOD's claims of cost savings related to business reforms it has already made."

Congress should heed the early warning of the GAO study. The legislators are coming back from the August recess with a major task ahead, resolving the two versions of NDAA. There are many issues to come to a consensus on, and the future of the commissary and exchange system should be on their docket.

Without Congressional action, the DoD is free to start consolidation without taking into consideration the ongoing GAO study. Click here to take action and reach out to your member of Congress and tell them to adopt Section 631 of the House version (H.R. 2500). This section provides essential Congressional oversight and ensures an objective review is completed on the proposed merger.

#### SURVIVING SPOUSE LIAISON - MOAA UNIFORMED SERVICES NURSE ADVOCATES VIRTUAL CHAPTER -

September 2020, the **Uniformed Services Nurse Advocates Virtual Chapter** and the **Surviving Spouses Virtual Chapter** will host a 6-day, 5-night cruise to Bermuda.

On this trip, explore pink sand beaches, pastel-painted estates, military strongholds and enjoy underwater adventures, fine dining and brilliant golf courses.

Both cruises are possible through a partnership with MOAA Vacations. As an added benefit, a portion of the sales go directly to benefit the MOAA chapter or council hosting the trip.

Col. Jeri Graham, USA (Ret), founding member and president of the virtual nurses chapter, decided to organize the Bermuda cruise as a way for the online groups to meet face-to-face. But neither trip is limited exclusively to chapter or council members. All are invited for the cruise.

There are 159 cabins available for the Bermuda trip exclusively to MOAA members, family and friends.

Reservations start at \$429 per person for an inside cabin, with options available for ocean view balconies and suites. Click here for more details. All room prices are based on double occupancy.

Jeri has even established a "hugely successful" Cabin Mate Finder program to help members traveling by themselves to find a roommate for the cruise. To participate, just fill out this

compatibility form on the MOAA Vacations website, and she will pair you with another MOAA member who has similar interests.

The Cabin Mate Finder program can "help people meet other people and help split expenses" for the cruise, Graham said.

On at-sea days, Graham plans to hold chapter and advocacy meetings with breakout sessions to discuss MOAA's key legislative issues. She is also hoping to have a few high-profile speakers as well. "We've invited the three surgeons general," Graham said.

#### **ON GOING EVENTS**

1. Mecklenburg Veterans Council – 1<sup>st</sup> Tuesday every month at 11:30 am. Valerie C. Woodard Center, 3205 Freedom Drive, Ste. 2000 (Community Support Services), Bldg. D, Charlotte, NC. The meeting room is the Queen City Conference Room, 2029

2. Veteran Network breakfasts on the first Thursday of every month, starting at 0730 at Another Broken Egg in Ballantyne. Total cost is \$ 13.

3. Veteran Network Uptown Lunches on the second Wednesday of every month starting at 11:45 at the Covenant Presbyterian Church Community Room. Total cost is \$ 10.00. Pre-register at Veterans Bridge Home website and lunch is only \$ 5.00. This lunch has great speakers.





<u>AMAZON SMILE CHAPTER DONATIONS</u> - Ronald Wilsbach, Thank you for registering Charlotte-Metrolina Chapter of the MOAA at <u>org.amazon.com</u> and welcome to AmazonSmile, where Amazon donates 0.5% of the price of eligible smile.amazon.com purchases to the charities selected by customers. Spread the word to your supporters so they can generate donations for your organization when they shop. When customers sign up for AmazonSmile, they're asked to select one of over a million charities to support. When customers click on your unique link, they skip this charity selection process. Instead, they're taken to <u>smile.amazon.com</u> and are automatically asked if they want to support Charlotte-Metrolina Chapter of the MOAA.

Your unique charity link: https://smile.amazon.com/ch/38-3779812

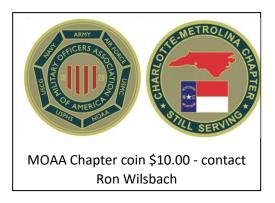


MOAA PRIME SPONSORS/SUPPORTERS FOR CHAPTER'S JROTC SCHOLARSHIP GOLF TOURNAMENT











# Charlotte-Metrolina Chapter

# ENROLLMENT/RENEWAL FORM

New Member	Renewal Da	ate	
First Name	Initial Last Nan	me	
Rank Branch _	DOB	Spouse's Name	
Street Address :		Email	
City	State	Zip	
National Membership Nu	mber	Ph:	

#### Annual Dues - \$25.00 - After March 1st, 2020 Dues increase to \$30.00 Annually Surviving Spouse Dues remain at \$10.00 annually.

Please remit check and completed renewal form to: Charlotte-Metrolina Chapter MOAA PO Box 31394 Charlotte, NC 28231-1394

<u>Membership Requirements:</u> Commissioned and Warrant Officers of the seven uniformed services (Army, Navy, Air Force, Marine Corps, Coast Guard, National Oceanic and Atmospheric Administration and U.S. Public Health Service) and the reserve and other components of these services may become regular members. Widows and widowers of any deceased individual, who would, if living, are eligible for membership as auxiliary members. Regular members must hold and maintain membership in both the national organization as well as the local Chapter. Spouse members are encouraged but not required to hold both memberships. (Surviving spouses of deceased MOAA Life Members retain their spouses membership.)

Not a MOAA national member yet? A basic membership is free. A Premium membership is available for \$48.00 per year. Get all the details at <u>msc@moaa.org</u> or call 800-234-6622.