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President's Message:

One of the wonderful things about being part of CCMOAA is our Chapter's annual Toys for Tots Luncheon held on December 10th. Thank you to GySgt Williams, USMC, Toys for Tots Coordinator for this area, and Sgt Romans, USMC (Ret) for their attendance and efforts with this very worthwhile program. Jim Brumit, COL, USA (Ret), President, North Carolina Council of Chapters was also in attendance. Thank you to all of you who were able to contribute with a toy and thank you to Randy Bogle for his efforts in coordinating this event.

Since the Toys for Tots Luncheon was our first social, we were able to take care of some old business, notably the presenting in person of awards to several Chapter members, which will also be covered in more detail in the Newsletter. I presented Jim Dargan the MOAA Leadership Award and Mark and Cheryl Sandvigen the 2019 MOAA Coastal Carolina Chapter Heavy Lifter Award. Additionally, Jim Brumit presented several 2019 Chapter Awards to include:

- Level of Excellence Award – 5 Stars
- Marvin J. Harris Communications Award – 5 Stars
- Website Award – 5 Stars
- Council of Chapters Membership Award to Mike Kennedy, CCMOAA's driving force behind our membership efforts (Mike was unable to attend, but we will present to him in a future meeting).

Marie Senzig, Past President and President in 2019 would have accepted the awards on behalf of our Chapter, but she was unable to attend. I gladly stepped up to accept on her behalf. Thank you to our Board of Directors and our membership for all your efforts!

Jerry Kirk usually coordinates visits to include packages of books, and other useful items to the veteran's residing at the Kinston Veterans Home. This year, due to COVID these efforts were curtailed, however, Jerry still arranged for Holiday Cards, including notes from our Board members to be delivered. Thank you for your efforts Jerry.

Wishing everyone Happy Holidays and a Happy New Year!

Toys for Tots Luncheon Highlights:



For everyone that could not attend the following are just some of the highlights of the luncheon. First, I would be remiss if I did not acknowledge the festive atmosphere at the Taberna Country Club and the ability to catch up with our CCMOAA family. As usual, your generosity was on display. A special thanks to ET and Champ Mitchel and Ken and Diane Powell who made the special effort to drop off their toys due to their inability to attend. Your gifts were very much appreciated. In lieu of bicycles this year (nobody has any), our Treasurer, Maj. Dan Walzak on behalf of the chapter contributed directly to the Toys for Tots Foundation to ensure any shortfalls in gifts would be covered.

We were extremely pleased to have Col. Jim Brumit, President of the North Carolina Council of

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Chapters, and the Toys for Tots representatives from the Marine Corps as our guests of honor.



Reading from left to right

Upon conclusion of the social and lunch hour, Randall opened our membership meeting by providing a rundown of what the chapter had done over the last year. Dee Culler sitting with Gail Bateman who was acknowledged for her work with the scholarships and Gerry Kirk acknowledged for his services work with the North Carolina Veterans Home in Kinston.

Randall then took time out for a long overdue public acknowledgment of Capt. Jim Dargan, USMC whose record of leadership and service to our chapter has been unequalled. Jim was presented with a National MOAA Leadership Award and lapel pin. He then presented Mark and Cheryl Sandvigen with the "Heavy Lifter" Award for 2019.

The awards kept coming as Randall introduced Col. Jim Brumit. Jim awarded our Chapter, three five-star awards: Level of Excellence, Communications and Website. Jim also awarded us the Council of Chapter's Membership Award acknowledging the work put in by our First Vice President, Mike Kennedy. Col. Brumit then brought our membership up to speed with the consolidation of Eastern Carolina MOAA into our chapter. As our Council of Chapter's President, he is incredibly pleased with Coastal Carolina and looks to us to achieve bigger and better things in 2021.

The luncheon concluded with Trish Miller winning a round-of-golf for four provided by Taberna's Golf and Country Club. Our special thanks to our Second Vice President, CAPT. Randy Bogle, USN. This event could not have been achieved without him shepherding this event through its many iterations, lock-down scenarios, and last-minute RSVPs.

Christmas Gift Ideas:



Gift Ideas: Remembering our own separations at this time of year, many of us think about our members in the Armed Services and how we can help them or their families. This Christmas, if you have a commissioned or transitioning service member in your family think about a [membership to MOAA](#). You can also take advantage of the many [gift ideas](#) offered through MOAA for a serving member as well.



Our Local Community: This has been a very tough year for many in our community. In the New Bern Branch area, almost 82,000 people are facing hunger, of which almost 30,000 are children. With the lockdowns, many of our local children - who get 2½ meals a day from school - are not getting the nutrition they need as they are home. If you are unable to get to the commissary to purchase [most needed items](#) and delivery them to the food bank, consider a [cash donation](#) on behalf of a loved one or CCMOAA to ensure there is enough food for this holiday season.

Upcoming Events: The Wall That Heals (Vietnam Travelling Wall) has been re-awarded to New Bern, April 6-11, 2021. New Bern will be the first stop for The Wall That Heals in 2021. Several of our Chapter members will continue to work on the committee. Volunteers to assist will be important. We will continue to solicit help in various committees as we get closer to April. Our Chapter will be busy in 2021 as we coordinate efforts to integrate the four additional counties. We are looking to establish a Satellite in the Goldsboro area, as well as increasing our membership in the other counties.

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SBP-DIC Phaseout: DFAS has a new [Survivor SBP Newsletter!](#) Check out the first issue, with lots of news and helpful info for survivors/SBP annuitants. This is an important newsletter as Congress enacted changes to the Survivor Benefit Plan (SBP) that will eventually eliminate the offset for surviving spouses who are also receiving Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). January 1, 2021 begins the first phase of the "Phase-Out of Reduction of Survivor Benefit Plan Survivor Annuities by Amount of Dependency and Indemnity Compensation," as directed by the National Defense Authorization Act (NDAA) for Fiscal Year 2020. Spouse SBP annuitants who are subject to the offset may see the first change in the SBP annuity payment they receive on February 1, 2021. If you have questions, the [frequently asked questions](#) (FAQs) along with the letter announcing the changes can be found on the link. If you get no satisfaction from DFAS, please contact our representatives for help. Their contact information is contained at the Resource Links on our [CCMOAA website](#).



U.S. BUREAU OF LABOR STATISTICS

Action Needed: Every two years, just before a new Congress is sworn in, the Congressional Budget Office (CBO) releases a report offering ways the incoming legislators can tackle the nation's growing budget deficit. The CBO's deficit-cutting proposals have been consistent over the years, even predictable. The current fiscal climate however, combined with uncertainties highlighted by a pandemic are far from normal and nowhere near predictable. While many government agencies and legislators are not fans of the CBO's options, the harsh reality of our national debt, combined with a \$3.3 trillion deficit, may redefine tolerance for the measures offered by the CBO. We have included this in our newsletter as active and retired military pay and benefits, as usual, are on the top of the list. The Bureau of Labor and Statistics will also be introducing a new CPI ([Chained CPI](#)) which will affect your cost-of-living adjustments. If you, like me, feel that our ridiculously small community of 2.1M total retirees, gets unfairly singled out for "re-adjustments" each year, contact our federal representatives at Resource Links on the [CCMOAA website](#).

Action Center — MOAA has published our national priorities for the upcoming legislative year. Click on the title and see our position, and the changes to the bills. You can show your support by clicking on the "Support Link" at the bottom of each description. You can also cut and paste the descriptions into your legislator's email and fire them off. Remember, busy people must be told six times to have the information stick and become something they would advocate for.

How to Support MOAA Charities Using AmazonSmile

By: MOAA Staff

Looking to start checking items off your holiday list? Support a MOAA charity by ordering through [Smile.Amazon.com](#)..

MOAA supports two nonprofits:

The MOAA Foundation offers grants to local councils and chapters in support of career development and community outreach programs and services. These programs and services benefit more than 50,000 currently serving uniformed servicemembers and veterans of all ranks, their families, and their survivors each year.

The MOAA Scholarship Fund provides educational assistance to children of military families. It is funded by donations from MOAA members, Councils and Chapters, corporations, and others with a desire to help military families.

Here's how you can contribute:

- Go to [Smile.Amazon.com](#) to shop.
- Log in as you would normally on Amazon or follow the prompts to create a new account.
- Once you are logged in the site will allow you to pick the charity you want to support. Search for either "The MOAA Foundation" or "Military Officers Association of America Scholarship Fund."
- Look above the left upper menu bar for the gold "Supporting:" and your charity will be listed in white.
- If you already shop using AmazonSmile, use the pull-down window to change your charity.
- Shop on [Smile.Amazon.com](#) or be sure your Amazon shopping app is enabled for AmazonSmile donations for your donation to take effect.

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What the COVID-19 Resurgence Means for Access to Your Military Records

By: Kevin Lilley

The National Personnel Records Center's Military Personnel Records facility is operating at less than 10% of normal capacity because of worsening COVID-19 conditions in the St. Louis area – a status that limits records requests to accommodate veterans or family members who need records only in relation to:

- Burial honors
- Life-threatening medical emergencies
- Homeless veterans seeking entry to shelters
- Any “comparable emergencies,” per the center’s website

Even emergency requests face delays under this process. Families seeking records to confirm burial eligibility in a VA national cemetery can visit this website for detailed information; casketed interments will be prioritized over cremated interments. The majority of burial requests can be approved without access to National Personnel Records Center materials. MOAA Premium and Life members can download Your Guide to Military Burials.

Visit this link for more background on the records center, including contact information.

[\(https://www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/dd-214-and-beyond-how-to-track-down-your-military-records/\)](https://www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/dd-214-and-beyond-how-to-track-down-your-military-records/)

FBI Warning: Beware of COVID-19 Charity Scams

By: Kevin Lilley

Early scams connected to the COVID-19 crisis preyed on fears connected to the pandemic – fake emails from financial institutions seeking phantom payments or offering investment-protection services, for example, or scammers pretending to be hospital administrators or health insurance agents, collecting on nonexistent invoices. The FBI has warned of scammers moving away from taking advantage of the population’s security or health concerns and instead targeting its generosity.

A warning issued last month outlines concerns with fake charities “leveraging the COVID-19 pandemic to steal your money, your personal information, or both.” The warning doesn’t cite specific cases, but these types of fraud have contributed to a reported \$145 million in coronavirus-related scams since the pandemic began.

So, how do you avoid criminals posing as charity workers? Here’s a quick five-point plan, courtesy of the FBI warning and other resources:

1. Study up. Resources like the Better Business Bureau, Guidestar, and Charity Navigator can help you separate the real groups from the fake ones.
2. Know the names. Scammers frequently use sound-alikes or slight misspellings to make their pretend charity seem like the genuine article. Don’t speed-read these requests – it’s not likely a major charity has a typo in its email address, or sends correspondence through anything other than its own web domain (check for a “.com” or a “.org” at the end of the email address, as appropriate).
3. Be cyber-aware. The Federal Trade Commission offers detailed advice on avoiding “phishing” attacks – emails or text messages from scammers attempting to pirate your personal information. The bottom line: Only open emails (and especially attachments) from trusted senders and pay special attention to any messages requesting immediate action or payment.

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4. Know the payment process. If you're asked to pay with anything other than a credit card (cash, wire transfer, etc.), you're probably being taken. If the charity's online donation collection site raises any red flags, do further research.

5. Double-check everything. Always look at your credit card or bank statement after a payment to ensure it went through at the amount submitted. Be wary of double (or more) charges.

You can keep up with the latest financial news, as well as find links to MOAA's financial webinars and resources, at MOAA's Finance page. (<https://www.moaa.org/content/benefits-and-discounts/finance/finance/>)

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