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President's Message

The Coastal Carolina Chapter continues to be active though we are still in a lockdown mode. During the past two months, we have honored several very worthy East Carolina University Army and Air Force ROTC cadets and JROTC cadets at local high schools with MOAA Leadership Medals and Certificates. Unfortunately, all award ceremonies have been postponed or had to be conducted virtually, so we were unable to personally present these awards. I was able to experience virtual medal ceremonies first-hand by presenting our award to the ECU Air Force ROTC cadet – it is just not the same.

Our Chapter also reviewed, debated, and awarded five \$1000 Scholarships to local high school and college applicants. Thank you to Gail Bateman, Scholarship Committee Chair and Committee for their efforts.

It is my pleasure to announce that Mark and Cheryl Sandvigen are the MOAA Coastal Carolina Chapter 2019 Heavy Lifter Awardees. Congratulations to Mark and Cheryl, who are very deserving of this honor. Once we get the green light to have a dinner function once again, we formally present this award to Mark and Cheryl.

The MOAA State Meeting was conducted virtually on May 16th. This meeting had a full agenda with officer-ships changing hands, administrative reports, and a focus on a full spate of legislative activities.

Again, wishing you and your families good health and if you know of any of our members or veterans who may require assistance during this unprecedented time, please let us know.

Memoriam

Arlene Joan Dargan, November 27, 1932 ~ April 8, 2020

It is with great sadness that we report that Arlene Dargan was laid to rest on April 17th at Forest Oaks Memorial Park in Havelock.

Jim sent a heartfelt note thanking the membership for the beautiful spray present at all her remembrance services and at the gravesite. In his note, Jim stated that Arlene loved the CCMOAA Dinner Meetings where she could catch up with her friends and get all of the news.

Most of all however, she loved being a Marine Corps wife, mother, and bringing joy and care to many members in the Marine Corps. She was especially active in events and activities at the MCAS Cherry Point Catholic Chapel where she was affectionately known as "Madam President". *Arlene will be missed.*

(<https://www.mundenfuneralhome.net/obituary/Arlene-Dargan>).

Coastal Carolina Clarion Newsletter

May 2020 issue



Scholarships

Our thanks go to Gail Bateman, our Scholarship Chairman, who has taken the scholarship application process to a whole new level. This year Gail met and coordinated with Ms. Tony Blount, the Scholarship Coordinator of the Craven County Schools. Ms. Blount reviewed our application processes and made some very helpful suggestions resulting in revised guidelines and a more uniform processes.

This year we saw our first applications from the Arapahoe Charter School, which is a credit to all Gail has done to expose our scholarship program to the schools in our catchment area. The selection committee was pleasantly surprised by how complete the packages were, given the hurdles the students have faced these past few months.

The scholarship committee selected the following students for awards:

- James Reeves, an Arapahoe Charter School applicant will be attending Campbell University in Buies Creek, NC. James is planning to become a writer.
- Samantha Johnston is also a graduate Arapahoe Charter School and will be attending Barton University, in Wilson, NC. She is planning to become a Social Worker.
- Emily Haddock will be returning to NC State. She was a graduate of the Epiphany School of Global Studies and she is planning to graduate with a degree in Business Administration with a minor in Spanish, with further plans for Law School.
- Juliana Magyar is returning to UNCW, where she is pursuing a Bachelor of Science in Nursing degree. She is a past graduate of New Bern High School.
- Thomas Litchfield is returning to George Washington University where he is pursuing a degree in International Affairs. He has selected Arabic as his foreign language mandatory study. He also is a past graduate of the Epiphany School of Global Studies.

Scholarship funding for 2020 will be a challenge. The advent of SARS-CoV-2 (Covid-19) has left a huge dent in the economy of Eastern North Carolina. In the counties we support, close to 5,000 people have lost their jobs. Moreover, this is not reflective of the thousands furloughed by factory shutdowns, lock-down orders, or lack of economic activity. We will also see many of the areas used to make appeals for funding (MumFest) either postponed or cancelled all together. The Board, in close consultation with MOAA HQ, our state legislators, and local organizations will do our level best to come up with ideas to refill this fund, however, if you have a bright idea please share it with us by contacting our President, Randall Ramian, (650) 235-6350 (cell), rjramian@aol.com or our Scholarship Chairman, Ms. Gail Bateman, (404) 213-6865 (cell) gail.bateman@comcast.net.

Legislative Action

2020, aside from being an election year, has also provided a venue to refocus what it means to “continue to serve”. The Federal and State Governments have appropriated large sums of money to assist our fellow citizens in keeping the wolf from the door. This translates into tighter budgets and less room for negotiation. Given these constraints we are now focusing on low-cost or no-cost changes to legislation.

- **State of North Carolina:** The focus will be on improving North Carolina’s Veteran Friendly Standing. While North Carolina ranks 18th in quality of life, we rank 41st overall in our ability to provide an attractive economic environment for retirees and active duty military families. As examples of our shift in focus, we are advocating for the entering into existing legislation, reciprocity factors and processes for military spouses holding professional certifications allowing them to be immediately employable. In addition, the extension of tutoring services already in legislation to those military school children coming to NC from other states or countries where the education may not meet NC standards. Last, a renewed focus on housing whose recovery from Hurricane Florence, is woefully behind schedule.
- **Federal Government:** The focus will be to stop reductions in Military Healthcare Capacity. The influenza outbreak, showcased the need for continued and robust military medical services – not just for active duty service men and women, but our country as well. During the height of the influenza outbreak, close to 4500 military medical personnel travelled to the hardest hit areas of our country. We deployed US Navy hospital ships, US

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Army Urban Augmentation Medical Task Forces and Navy Expeditionary Medical Facilities, along with Air Force Reserve personnel being activated to assist New York.

Civilian medical systems have little incentive to maintain excess capacity, when that capacity falls short, our nation reaches out to the men and women of the military. If we reduce this military capacity by another 18,000 personnel, then we are placing ourselves in needless jeopardy. We will be contacting all of our Federal Legislators to ensure they are apprised of the risk of these reductions and the need to incorporate the lessons learned from the Covid-19 outbreak.

Events

With the lock-downs still in force, we have, with great regret cancelled the 28 May reservation at Carolina Colours Pavilion for our Scholarship Dinner. Unfortunately, we will not be able schedule any meetings/dinners/lunches until the lock-downs are lifted and new rules for social gatherings have been published. We will give everyone ample notification of our next event, but until then please stay active physically, mentally, and socially.

Dozens of Lawmakers Support Waiving TRICARE Pharmacy Copays During COVID Crisis

By: Karen Ruedisueli

Reduced hours at military treatment facility (MTF) pharmacies. Crowded waiting areas that prevent social distancing. Installation access restrictions. Longer wait times at pharmacy counters. We've heard you: Pharmacy concerns are the top medical issue reported to MOAA related to the COVID-19 emergency.

Addressing MOAA members' concerns about getting prescription medications safely and affordably is one of our top priorities during this national emergency. MOAA is calling on Congress to make home shipping an affordable option for TRICARE beneficiaries.

Most recently, we worked with the office of Rep. Andy Kim (D-N.J.) on a bipartisan effort to temporarily waive copays for TRICARE mail order pharmacy prescriptions. MOAA played a key role in developing a letter calling on House leadership to eliminate these copays so beneficiaries can continue to access their medications at no cost while practicing social distancing and protecting mission-critical personnel at MTFs.

The joint letter with Rep. Elaine Luria (D-Va.) was signed by a bipartisan group of more than 50 members of Congress and sent to Speaker of the House Nancy Pelosi and House Minority Leader Kevin McCarthy on April 13.

MOAA endorsed the letter and coordinated endorsement by numerous other military and veteran service organizations, including the Air Force Sergeants Association, American Warrior Partnership, Armed Services YMCA, Association of Military Surgeons of the U.S., Blinded Veterans Association, Commissioned Officers Association of the U.S. Public Health Service, Elizabeth Dole Foundation, Enlisted Association of the National Guard of the U.S., Fleet Reserve Association, Gold Star Wives of America, National Military Family Association, Secure Families Initiative, Service Women's Action Network, Tragedy Assistance Program for Survivors, TREA: The Enlisted Association, Vets Community Connection, and Wounded Warrior Project.

Investments in a Pandemic: The Lay of the Land

By: Shane Ostrom

Is it any wonder that we think the only way to make or preserve invested money is to "play the market" – to actively manage your portfolio based on constant news and spin? This "play the market" mentality is part of the reason why people think the markets are "rigged" against regular investors, and that we're the suckers in a rich man's game. But the evidence tells us otherwise. Research has proven it is not the markets that obliterate our portfolio returns, it's us – specifically, our emotional behavior guided by misleading information. So, know your enemy. The stock market is a known entity, both its strengths and weaknesses. If you're getting beaten by this enemy, then maybe you need to change your strategy. You don't need predictions. You don't have to follow market news. You don't have to play the market. The markets are not rigged against you. You shouldn't be moving your investments around because of current events. And you especially should not be changing investments based on greed or fear. The emotions and stress created by actively managing investments comes from reacting to conflicting market information and trying to outguess infinite variables. You

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are playing on hunches and wishful thinking. You cannot win that game; to win over the long haul, your buy-and-sell guesswork would need to be right 70% of the time. Instead, play by your own rules and disregard the media hyperbole:

- Determine your objective: Are you building wealth, or seeking balance between preserving wealth and sustaining conservative growth?
- Allocate smart: Mix stocks, bonds, and cash to meet your objective. Consider passive, broad-market index mutual funds, or Exchange Traded Funds (ETFs) in this allocation; individual stocks add unnecessary risk.
- Be boring: The strategy to meet your objective should be efficient and effective, and should minimize risks.
- Understand the Ups and Downs
- Ask yourself, "If the stock market should drop 50%, am I OK with that?"
- Who could possibly be OK with that? Plenty of people. Millennials, for example: They should want the down markets to buy more inexpensive shares with their retirement account contributions
- An allocation strategy is based on history and data. And it keeps one fact front and center: The stock market is volatile in the short term, but in the long term, it's up. Permanently.
- It's good to remember in this troubled time: The short term is full of minor downturns and 17 major recessions since 1797, but the market has been positive over every 10-year period. Hopefully you have many 10-year periods left in your life. Today is always low compared to the future.

Stay-at-Home Salute: MOAA Member's Business Designs Wooden Flag Crafting KitBy: Amanda Dolasinski

Two Air Force veterans have shifted operations in their patriotic Virginia woodshop to help kids spending time at home during the COVID-19 pandemic. Brian Steorts and Joe Shames, co-founders of the American-flag themed woodcraft company Flags of Valor, have designed mini-American flag wood kits for children. The kits offer an alternative for at-home art class while also fostering conversations about patriotism and military service between children and their parents. "When they build their own flag, they can have an opportunity to learn about the flag and what it means," said Steorts, a MOAA member. "They'll learn the immense sacrifice Americans have ensured for the values it stands for. We wanted to make this a movement." The Kid's Flag Build Kit includes all the wood pieces to assemble a flag with a frame and easel. There is no cutting required, and kids can color the pieces with crayons or paint. One kit costs \$18.50, but discounts are given for multiple orders and bulk pricing is available.

Steorts and Shames met when they were Air Force pilots stationed together at Hurlburt Field near Pensacola, Fla. Steorts was injured on his ninth deployment and, for the first time, didn't wear a uniform with the American flag on it every day. He began woodworking to help him during his rehabilitation and gravitated toward art that depicted the American flag. He and Shames co-founded Flags of Valor in 2015. The company focuses on hiring veterans to create large wooden flag-art pieces. When the COVID-19 pandemic sent children home for the year, the men knew they wanted to find a way to help. They've dedicated their time in their Virginia workshop to create hundreds of the flag kits, ready to ship. "There's so many ways to serve and we chose to serve first in the military, and then to try to continue that service in the business environment in a method of employing veterans," Shames said. "There's so many ways to serve, though. There are people out there – I don't care if you're a medical professional or a deliver driver – assuming greater risk for others and we value that, and we are grateful for that."

While the kits are designed for all children, Steorts and Shames recognize they could be a special project for military children to work on with their parents. Both men have children and have watched their resiliency as they've moved for assignments in the military. "As a military kid, you're constantly surrounded by the flag," Shames said. "It doesn't matter what rank you are or what service you are. It's a powerful image for all Americans. Their parents have taken an oath to support that. That's something most people have never done. The flag is the ultimate image of that."