

Coastal Carolina Clarion Newsletter

November 2020 issue

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CCMOAA - President's Message

As mentioned in our previous Newsletter, the MOAA North Carolina Council of Chapters leadership had approached Coastal Carolina Chapter to seriously consider adding Wayne and Greene counties into our geographic region. These counties would be included, in addition to Pitt and Lenoir counties, which were absorbed earlier this year.

Upon consolidation with Coastal Carolina MOAA, the Eastern Carolina Chapter would relinquish its MOAA Charter. Their current membership consists of 14 (Goldsboro area) members who will transfer into the Coastal Carolina Chapter. Our Board of Directors voted at our November 19th Board meeting to accept the addition of all Eastern Carolina counties and will now be moving into the transition period over the next several months.

This is a large undertaking for our Chapter as we are doubling in geographic size. However, the opportunity to expand membership, in addition to working with JROTC and ROTC programs are great. We were specifically asked to undertake this opportunity, not only because we are one of several Chapters adjacent to the Eastern Carolina Chapter, but because of our proactive Board and active Chapter. With the full support of both North Carolina and National MOAA during this endeavor, we are looking forward to ensuring MOAA members throughout our new catchment area have a welcoming chapter to be a part of. We will be providing periodic updates will be shared as we progress with this consolidation.

The North Carolina Council of Chapters conducted its 4th Quarter meeting (virtual) on Saturday, November 14th. Of interest, North Carolina and National MOAA continues to advocate for veteran's tax credits.

Our Toys for Tots Luncheon details will be covered in more detail in the Newsletter. In addition, to supporting the Marines we will also recognize our Chapter and several members for awards achieved this past year.

Hope everyone is still doing well.

Event – Toys for Tots Luncheon



Ready to have some fun? Please join your fellow members and the US Marines for a proper kick-off of the 2020 Holiday Season.

Enclosed at the back of the newsletter is your RSVP form for our annual Toys for Tots luncheon at the Taberna Country Club, Thursday, 10 December 2020, at 11:00 a.m..

Instructions:

1. Please pick your meal
2. Please check the "Attend in Person" or "Request Take-out" option
3. Make out your check and send it Randy Bogle (address on the form)
4. [You can drop off toys at Taberna even if you do not wish to participate with either option.](#)
5. Your RSVPs are time sensitive so please get them back to us pronto

Restrictions:

Randall Ramian, CAPT. USN (Ret.)
President, Coastal Carolina Chapter
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1. Taberna Club Management has been working with both the City and County to ensure that our luncheon space is compliant with all current regulations.
2. Taberna Club Management will have the dining room arranged to ensure social distances are maintained.
3. [Please bring your own mask as they will not be provided](#)
4. We will be holding your cheques till after the luncheon in case another lock-down occurs and we must cancel at the last minute. We will return your checks immediately if this should happen.

We hope to see you all there as we have a whole year to remember and celebrate.

Awards – NBHS NJROTC



On 10 November 2020, CCMOAA presented our leadership award to Cadet LCDR Brendan Woods. Brendan is the company commander of the NJROTC Unit at New Bern High School and was recognized for being an outstanding cadet and his demonstrated potential for exceptional military leadership.

Brendan's plans for the future are still up in the air, but speaking with him, we can all assume that whichever path he takes, he will be a success.

Awards – Quilt of Valor



Our own past-President, Marie Sensig was presented with a Quilt of Honor at the Lyndon Station, WI Veteran's Memorial.

The Quilt of Honor is a token of thanks, solace, or remembrance to those who serve in harm's way defending our lives and freedoms. The Quilts of Honor are made by the loving hands of countless volunteers who wish to thank those who have served and to honor their service and sacrifice.

Marie was recommended to the Quilts of Honor organization and the local chapter took up the task of creating this token of thanks. For those of us who know Marie, it is well earned – Congratulations.

Wreaths Across America (WAA) – Update



For many of us, this is one of the signature events of the season. To remember the fallen, educate those who have never served, and to be part of an event where the entire community can participate is incredibly special.

Wreath Purchases - This year, Craven County is way behind the normal 3500 – 5000 wreaths purchased, we are hovering at

1600 which only covers the front of the National Cemetery. You can still go onto the [Wreaths Across America](#) website and choose “**Local Sponsorship Group**”. In the space provided below your purchase options, type in Coastal Carolina Military Officers Association (NC0176P) [42605]. **Remember the wreath sponsorship cut off day is November 30th.** If you would like for New Bern's WAA Director to purchase the wreaths for you (see flyer), please contact him and tell him you are from CCMOAA. For every wreath purchased to honor those who have fallen, \$5.00 is returned to CCMOAA for our Scholarship Fund.

The [volunteer sign-up sheets](#) are posted. Just click on the **BIG RED** volunteer button and follow the directions. If the button on the Volunteering Day is grayed out, then there are no more vacancies. Good luck and hope to see you there for either laying of the wreaths or cleaning up the cemetery.

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Voting – Check Your Vote



Whether you voted Absentee, One-Stop Early Voting, or voted on Election Day, you can confirm the status of your ballot in the following ways through the State Board of Elections' Voter Search tool: <https://vt.ncsbe.gov/RegLkup/>. Simply enter your first and last name and county (if desired) and follow the instructions based on your voting method.

Planned Giving: What You Should Know

By: Andrea Rand

The MOAA Scholarship Fund and The MOAA Foundation work closely with the General Counsel's office and the Finance Department to ensure wills and trusts naming them as beneficiaries are properly stewarded. We are most concerned with honoring the donor's intentions and putting the funds to use for scholarships, grants, or other appropriate charitable works chosen by the donor.

We recently have taken steps — including hiring outside counsel as needed — to protect several estates and receive the proper accounting. We also are happy to report the foundation recently received a gift of an IRA, the first planned gift for this MOAA charity.

Why do people choose to include MOAA's charities in their wills or trusts? For many, it is knowing we make good use of our charitable gifts. For example, Lt. Col. Donald Catron, USA (Ret), and his wife, Connie Catron, Legacy Circle members, support the Scholarship Fund because they know all the money raised supports the students.

If you are staying at home due to the COVID-19 pandemic, you may have found additional hours in your day. This could be because you are no longer commuting, needing to fill the car with gas, or having to stop off at the dry cleaners. It may be the perfect time to review your estate planning documents. Nearly every law firm is able to work with you remotely, answering your questions and addressing your concerns through email and phone conversations.

If you are concerned about how your assets will hold up during these turbulent times and want to provide for family, friends, and charities through planned gifts, it may be prudent to provide percentage share gifts (i.e., 20% to ___) rather than set dollar amounts (\$10,000 to ___). This ensures all of your beneficiaries receive equal treatment as your assets grow or shrink.

With social distancing, it is prudent to limit visits to banks and other financial institutions, but most donors can change the beneficiary designations on their IRAs, qualified pension plans, and life insurance policies from home. Many of these changes can be made online or by completing a standard form and sending it to the plan administrator. This is also true for naming a charity on a CD at your bank and for a number of other assets.

There are important reasons why gifts from an IRA, 401(k), or 403(b) can make a great deal of sense to most donors, including income reduction, tax deductions, and ease of transfer.

Florida Chapter Partners with USO to Feed Active Duty Families

By: Blair Drake

In Florida, the Historic Mayport Chapter also is working to support local military families in need. The chapter partners with USO Mayport, which provides free dinners to active duty enlisted servicemembers and their dependents at Naval Station Mayport twice a month, with special dinners at Thanksgiving and Christmas.

The chapter, which received its charter in 2018, funded one of these "no-dough" dinners that year, a significant investment for a new chapter, said Cmdr. Patrick Kluever, USN (Ret), chapter president. Typically, 300-plus meals are served at each two-hour dinner, and chapter members volunteer more than 40 hours helping to plan, prepare, and serve the meals.

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In 2019, the Historic Mayport Chapter received a Community Outreach Grant from the MOAA Foundation, which it used to fund four dinners. With its 2020 grant, the chapter plans to not only fund two no-dough dinners but also the Thanksgiving and Christmas dinners, which are the most expensive and most important to the military families at Mayport and include special events for the children attending.

According to Kluever, military members usually will not go to food banks or other area charities. Rather, they go to the USO for support because it is seen as part of their support team. “The commanding officers identify families who are struggling, and they’re given priority, which is good because [the meals are] going to people who really need it,” he explained.

For members of the chapter, supporting these families is giving them a mission — one they like, understand, and appreciate. “If you give people projects they feel good about and are excited about, that holds the chapter together and produces a cohesive membership,” Kluever said. “Plus, they have fun.”

How to Protect Your Investments During Bad Times

By: Shane Ostrom

As humans, our emotions are powerful drivers behind our decisions. When it comes to finances, the drivers are often greed and fear. Fear is a primary emotion, as it is the basis of the survival instinct.

In bad economic times, our fear and survival instinct lead us to want to protect our assets. Usually this takes the form of pulling them from the stock market and fleeing to the safety of cash or bonds.

A better strategy is to build a portfolio of diversified assets. This allows you manage the ups and downs in your portfolio value without having to “time the markets” with “just in time” management. Timing the markets is a proven strategy for disaster, as no one knows the future. You’ll get in and out of markets as your emotions dictate missing opportune times that no one knows.

To build a diversified portfolio allocation, you need assets for growth and assets for safety. The younger you are, the less safety you need. The older you are, the more safety you need. While stocks are volatile in the short term, they offer required growth over long periods that will offset the negative impacts of taxes, inflation, and your spending.

Safety can come in many forms. Ideally, you’ll want assets that will rise when stocks are falling — these are also known as uncorrelated assets. These uncorrelated assets are too complex and risky to buy as individual issues. I prefer inexpensive, indexed, mutual funds or exchange-traded funds.

The easiest uncorrelated assets to own are cash and bonds. Other more complex assets that are known as alternatives include real estate investment trusts, treasury inflation protected securities, senior floating rate funds, international assets, commodities, currencies, futures, options, precious metals, and “real return” strategies, which are hedge fund portfolios. Various types of insurance could also work.

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MOAA Coastal Carolina Chapter

You are cordially invited to our Toys for Tots Luncheon
Thursday, December 10, 2020



at
Taberna Country Club
401 Taberna Way
New Bern, NC 28562
(252) 634-1600

Attire: Holiday Casual

Social Hour (No Host Bar): 1100-1145 Lunch: 1145-1230 Program: 1230-1330

Please Select One per Person:

Spinach and Gruyere Stuffed Free-Range Chicken Breast

Tenderloin Merchan De Vin

Hand Carved Medium Rare Beef Tenderloin topped with a Red Wine Infused Demi-Glaze

Baked Salmon with Hollandaise Sauce

All Meals include:

Mixed Green Salad w/Dressing

Gouda Mashed Potatoes

Roasted Vegetable Medley

Yeast Rolls with Honey Butter

Dessert

Homemade Red Velvet Cake with Cream Cheese Icing

Cost is \$32.00 per person/Tax & Gratuity Included

Reservations for this event are requested by Thursday, 3 December

Contact Randy Bogle (252) 631-3109/rbogle1968@gmail.com with cancellations NLT 48 hours
prior to 10 December. Please bring an unwrapped toy for Toys for Tots.

Attend in person Request take-out

Name(s) of Members and Guests: _____

Telephone Number: _____ Email Address: _____

Check Enclosed: _____ (\$32 /person) Make check payable to: CC/MOAA

Mail To: Randy Bogle, 4308 Periwinkle Place, New Bern, NC 28562

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Join Us in Our Mission to

REMEMBER ★ HONOR ★ TEACH



★ December 19, 2020 ★

NATIONAL WREATHS ACROSS AMERICA DAY

Please help us by sponsoring a wreath.

Wreaths must be sponsored before November 30, 2020.

Please visit our Facebook page or wreathscrossamerica.org
and search for the 'New Bern National Cemetery'.

CONTACT

Kevin Yates, Location Coordinator
252-529-9119

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wreathscrossamerica.org



#BeAnAmericanWorthFightingFor