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President's Message

My thanks to all the MOAA volunteers who worked tirelessly to make "The Wall that Heals" event come off without a hitch. As promised, the excess funds from donations to "The Wall That Heals" were distributed to Veteran's organizations in our community. I am pleased to inform you that the Coastal Carolina Chapter was the recipient of \$1000 from "The Wall That Heals" Committee. We are grateful to the Committee for their generosity, and this donation will assist us as we raise funds for next year's Scholarship program.

I also wish to thank our members for their generous donations toward our Scholarship program. Please see my comments below on the Scholarship Dinner and our 2021 recipients. This year's awardees give us all hope that the future is in very good hands. Thank you again for your generosity.

Another key program we remain committed to is ROTC/JROTC. This last year had been exceedingly difficult with classes becoming virtual and ROTC and JROTC programs where cadets could be together (sailing, rifle teams, field trips, etc.) were cancelled. Yet, many cadets persevered through all of this and demonstrated a level of leadership their commanders wished to recognize.

I would be remiss if I did not recognize our First Vice, Col. Mike Kennedy for his unstinting efforts in keeping in touch with all these programs ensuring the cadets were recognized. I have listed below the 2021 MOAA Leadership Awardees for the ROTC and JROTC programs for 2021:

ROTC Awardees:

- Cadet Logan Shoffner, Army ROTC, ECU
- Cadet Brady Hill, Air Force ROTC, ECU

JROTC Awardees:

- Cadet PO Timothy Pretze, West Carteret High School
- C/SSgt (Cadet Staff Sergeant) Charity Jarman, Jones Senior High School
- Cadet PO1 Camille Bainbridge, Pamlico High School
- Cadet Aislinn Murray, New Bern High School

Our Board is exploring dates for social activities for summer, fall and winter. We will let you know prospective dates for upcoming events soon and hope to see at these functions now that we are getting back to in-person meetings once again.

I invite you to get involved with our Board or Committees that support community veteran activities. We could really use your assistance. Please contact me if interested.

Once again, we stand by to assist any local veteran(s) who may need help. Please contact one of our Board members.

Heavy Lifter and Scholarship Dinner



Our thanks this year goes out to our Heavy Lifter Honoree, Ms. Gail Bateman. Her tireless efforts with respect to all things “Scholarship” are just a few of the reasons 2020’s award goes to Gail. Over the last year she has ensured that scholarship applications are in line with school’s requirements in addition to getting more schools involved in the application process. She has also generously donated her time to help schools, parents, and their children with questions concerning the application process. Gail, thank you for all your efforts in regard to CCMOAA’s Flagship Program.

Our annual Scholarship Dinner was held on Thursday evening, June 10th at the New Bern Golf and Country Club as we recognized and celebrated with five Scholarship awardees and their families. My sincere thanks to CAPT. Randy Bogle for arranging the dinner and venue in which to honor our awardees. This was a special event and is one of our Chapter’s main areas that we focus on during the year by awarding scholarships to local high school and college military dependents students. Congratulations again to our Scholarship Awardees for 2021:

- Ms. Savannah Anderson — Croatan High School, will be attending Auburn University - Major Engineering
- Mr. Emmanuel Cantey — Havelock High School; will be attending NC State University - Major Statistics
- Ms. Madaline Kelly — Epiphany High School, will be attending Lees-McRae College - Major Biology
- Ms. Juliana Magyar — UNC Wilmington; Major Nursing
- Mr. James Reeves — Campbell University; Major English

Membership



It is time for a little house cleaning and tidying up. We need you to update your account to assist both our chapter and MOAA in having records that adequately reflect our membership. These records are used for everything from lobbying Congress to assisting our members with discount programs. This is easy, it takes less than 5 minutes to logon, go to your account, and verify or update your information.

Here are the steps:

1. Go to [MOAA](https://www.moaa.org)
2. Login
3. <Click> My Profile Information (top of the page)
4. <Click> Edit next to each category.
5. <Click> Save once you are done.

Due to restrictions around personally identifiable information, we cannot do this for you; only you can update your account. Thank you in advance as your help is very much appreciated.

POW-MIA Chair



May 30th of this year the POW-MIA Chair was dedicated at Granger Stadium in Kinston. The Chair of Honor sits along side the first base line and will remain in perpetuity.

The ceremony consisted of how the chair came into being, the saga of trying over the last year to arrange a time for a dedication, and finally the dedication itself. Several veteran's organizations were represented along with a general invitation going out to all the Wood Ducks fans to participate.

Along with the plaque and chair, the empty chair and table were also present. The symbolism of the [POW/MIA Table: A place setting for one, a table for all](#), was explained to all who were present, a very poignant moment (click on the link if you do not know the symbolism).

The ceremony ended with Taps and group pictures. While it would have been icing on the cake for the Wood Ducks to have won, such was not the case. They lost to the Fredericksburg Nationals 7-3.

Memorial Day



On Monday, May 31, Craven County and the Nation remembered our fallen on Memorial Day. Due to the continued prohibitions in place at our National Cemeteries, the ceremony this year was held in front of the Craven County Courthouse. It is a fitting place as the courthouse lawns are the home of the WWI, WWII, Korean War, and Iraq and Afghanistan memorials.

The honor guard and presentation of the colors was conducted by the Son of the American Revolution complete with colonial uniforms. There were several guests of honor, Sen. Norm Sanderson, County Commissioners George Liner and Denny Bucher, and the Gold Star parent of Bobby Maurice Ware one of the namesakes of American Legion Post 539.

The ceremony keynote speaker was Executive Director of Swiss Bear, Susan Moffat-Thomas. She spoke eloquently about sacrifice of those who fight for our freedoms and more importantly the grace that comes with their sacrifice. Her speech included a personal story of her cousin who participated in the first B-29 fire-bombing raids over Tokyo but whose plane was lost whilst returning home. The Japanese, in March of 1945, buried the crew with a traditional ceremony, and in 2010 erected a permanent memorial to the crew. The ceremony was concluded by Mr. Jeff Futrell, Dir. Of the VA Service Office laying a wreath at the base of the courthouse flagpole.

Action Center – “Cyber Security”



Over the last several months internet impersonators and hackers have continued to exploit vulnerabilities within the networks of the United States. Holidays, graduations, and Covid acted as catalysts for those wishing to exploit the veteran's community. The impersonators came in all forms: debt collections, Social Security and IRS agents, charitable volunteers seeking donations, Covid vaccine schedulers, and fellow service members.

Recently there was a “SmartDoc” e-mail scam targeting military servicemembers, retirees, and their families by posing as the Defense and Finance Accounting Service (DFAS).

MOAA has published our national priorities for the upcoming legislative year. None of these priorities are working to protect you, our members, from the kind of cyber-attacks that currently assail our nation. There is only one bill, H. R. 2326 “Veterans’ Cyber Risk Awareness Act” currently in Congress. It is another “awareness” bill whose end-result will probably be another government web page telling you to be careful. If you want something more aggressive, you must ask for it.

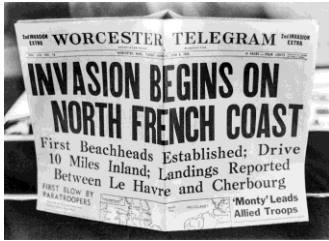
You can make this personal by crafting your cyber security stories and position you would like your legislator to take and paste them into an email and fire them off – your legislators [email links](#) are on our webpage. If your legislators do not hear from you, they assume you do not care about your personal cyber security. Currently, there is no action being taken

Contact Information: Randall Ramian, CAPT., USN (Ret.), President, Coastal Carolina Chapter | [+1 \(650\) 235-6350](tel:+16502356350) | president@ccmoaa.org

by NC's Federal legislators on personal cyber security and the threats you face. Remember, busy people must be told six times to have the information stick and become something they would advocate for.

In the meantime, visit [DHS](#) to find out the latest on how to protect yourself.

D-Day



77 years ago, on June 6th, 156,000 American, British, and Canadian forces landed on the shores of Normandy. As the largest seaborne invasion in history, D-Day acted as a major turning point in liberating Europe from Nazi control.

The COVID-19 pandemic still limits the ways we are able to honor those who stormed the beaches, but we are still able to remember their bravery and sacrifice.

According to the U.S. Department of Veterans Affairs, around 300,000 of the roughly 16 million American World War II veterans are still alive as of February 2021. About 370 World War II of these veterans die each day. The statistics show the youngest veterans are in their 90's, while the oldest are over 100 years old.

If you are lucky enough to know a WWII veteran, thank them for the liberties you enjoy today. If you, like me, have buried all your WWII veterans, family and friends alike, take a moment to remember them, their youth, and the fortitude it took to stand-up and be counted.

The Search for 'Quick Growth': Why This Common Goal Needs a Reality Check

By: Shane Ostrom

"Shane, I have a lump sum I want to use for a home purchase in a few years, but I need it to grow first. Where can I invest the amount to get some quick growth?" Sigh. Unfortunately, this question is all too common. However, I do find it interesting. First, let me answer the question definitively: There is no such investment.

There is a general fear of the stock market. People tend to think of the stock market as something that is always on the verge of losing money. They say this even though, over time, the stock market is up 70% of the time. Humans fear a loss twice as much than we find pleasure in a gain. This is known as the loss aversion bias. Our natural tendency is to avoid losses. It comes down to survival instinct: We would rather not lose \$50 than gain \$50. Yet, the quick growth question persists.

Maybe it's rooted in another psychological bias known as mental accounting. We categorize things like finances, college, retirement, windfall, etc. Labeling causes us to overlook established finance principals because we limit our focus to a situation. Coming into a lump-sum amount is "found" money — money you would never risk under regular circumstances now becomes money to take a flyer on. Or maybe it's the thought that an investment exists that they don't know about. However, if there was an investment that could turn a quick profit, with low-to-no risk, I'm certain it would not be a secret. Some money manager would be overworked taking peoples' money. If this existed, why would we bother putting our money elsewhere?

Instead of focusing on the available money, focus instead on the time before money is required:

- Short-term money (<1-5 years) **requires safety, stable value, and liquidity** — nothing pays well in this category, but that is not the requirement in this category, is it?
- Mid-term money (five 10 years) can assume minimal risks for a slightly larger return, but you must focus on the amount of risk you are assuming.
- Long-term money (10-plus years) can take on the greatest risk as time becomes your ally. Remember, 70% of the time, the stock market is up.

Surviving Spouse Corner: Help Us Help You

By: Suzanne Walker

The Surviving Spouse Advisory Council (SSAC) just wrapped up a busy month. Members of the SSAC joined hundreds of MOAA council and chapter presidents and board and staff members for the Advocacy in Action event to support MOAA's advocacy initiatives. The SSAC also participated in the Surviving Spouse Virtual Chapter meeting, the council and chapter Virtual Leaders' Regional Workshop, and the Florida Council of Chapters annual convention. These activities help the SSAC achieve its mission to encourage, engage, and educate.

To further ensure the council fulfills its mission, we want to hear from you. Tell us what issues are important to you as you navigate life without your loved one. We have several avenues you can use to express your opinions, ask questions, learn about resources, and receive support from fellow surviving spouses. From The MOAA Newsletter, Military Officer magazine, and MOAA.org to the MOAA Surviving Spouses and Friends Facebook group and the Surviving Spouse Virtual Chapter we are here for you.

Would you like to connect with others who have similar interests, like gardening, genealogy, cooking, or travel? Would you like to participate in one of the MOAA-sponsored cruises but need a travel companion? Are you interested in attending a MOAA-sponsored social gathering near your home but are unsure about taking that first step?

Connect with the SSAC and let us know what is important to you. Send emails to sscomm@moaa.org.

Survivor Comfort Act Introduced in the Senate

By: Mark Belinsky

Bipartisan legislation to correct a financial injustice for new survivors was introduced in the Senate on May 18, joining a House bill on the issue introduced in March. The Senate version of the Military Retiree Survivor Comfort Act (S. 1669) was introduced by Sens. Rob Portman (R-Ohio) and Elizabeth Warren (D-Mass). Reps. John Garamendi (D-Calif.) and Michael Turner (R-Ohio) introduced H.R. 2214 on March 26.

When a retired servicemember passes, the Defense Finance and Accounting Services (DFAS) recoups the last month of retirement pay. This action often adds terrible financial stress to a grieving widow. The Military Survivor Comfort Act would allow survivors to avoid this immediate recoupment (and possibly overdraft fees) and instead gradually repay the amount over the next 12 months. They also would have an opportunity to request debt forgiveness through DoD.

"Too many surviving spouses are financially caught off guard when their servicemember passes," said Lt. Gen. Dana T. Atkins, USAF (Ret), president and CEO of MOAA. "DFAS recoupment of the last paycheck can empty a banking account for a grieving survivor. MOAA strongly supports Senators Portman and Warren's introduction of the Military Survivor Comfort Act that will ease the financial burden with a gradual repayment and option to appeal for debt forgiveness."

Portman said overdraft fees should be "the last thing families of veterans and retired servicemembers need to worry about after the death of their loved ones," adding that the bill "would end DoD's practice of taking back benefits without account holders' knowledge and avoid any unnecessary financial hardships for grieving military families during an already difficult time."

Warren said the bill "stops the Defense Department from inflicting unnecessary financial hardships on our military families during a loss," and that the service of her three brothers helped make her aware "that the sacrifices of veterans and their families should never be diminished by the insensitive practice of reclaiming retirement benefits."

Some surviving spouses are caught off guard by all the notifications and transactions required when their servicemember passes. Forgetting to notify DFAS can result in large fund recoupment that could easily empty a banking account for a new survivor. The gradual repayment and option to appeal for debt forgiveness has support across military and veterans service organizations.

Many of those groups are part of The Military Coalition (TMC), which represents a combined 5.5 million members of the uniformed services community. You can read the TMC's letters to House and Senate members in support of this act.

Contact Information: Randall Ramian, CAPT., USN (Ret.), President, Coastal Carolina Chapter | [+1 \(650\) 235-6350](tel:+16502356350) | president@ccmoaa.org