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President's Message

Coastal Carolina Chapter members, I trust everyone is doing well as we move into Fall.

On the Horizon

MOAA North Carolina State Meeting – November 12 and 13, Winston-Salem.

Coastal Carolina Chapter Board meeting - November 18 @ 1500, Carolina Colours Pavilion Conference Room.

Toys for Tots Luncheon – December 8, Carolina Colours Pavilion. More information to follow. We hope to see you at this event to support our community children and Marines.

Request for Board / Committee Members

As I have mentioned in several of our past Newsletters, our Chapter requests our membership to step up to fill critical Board position openings and committees. Of importance, our current Secretary, Mark Sandvigen will be fleeting up to fill the 2nd Vice President Board position at the MOAA North Carolina State level in the very near future. The **Board Secretary** position will be open. This is a very important position, since it functions as the main communication conduit to our membership and is additionally responsible for Board Meeting minutes, correspondence, award preparation, file administration and maintenance of the chapter archives, etc. Also, our Board during our last meeting has recommended that additional sub-positions be created to support the Secretary, such as **Web editor, Facebook editor, and Newsletter editor.**

We also have a need to fill the following position: **Personal Affairs Officer (PAO)**. This is a NC Council of Chapters position which will work closely with our State and National Surviving Spouse Representative, Vivianne Wersel, to keep updated and align our chapter's efforts with the rest of the State. Our Board has recommended the PAO position to roll this into and support our current Surviving Spouse Board position.

Please consider serving in one of these important Chapter positions. If interested, please contact me to discuss further.

Scholarship Funding Support

Since our regular fund-raising event in September to support our scholarship funding efforts was cancelled, please consider a donation to this very important program.

Again, if you know of any veteran who may need assistance, please contact me or one of our Board members.

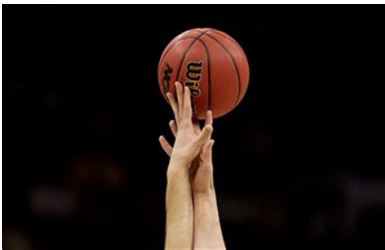
Membership - Getting involved & staying involved

The coronavirus pandemic forced many in our chapter to cancel major life events: weddings and anniversary celebrations, rites of passage, family events, graduation ceremonies and retirement parties. Like a thief, it stole precious time that is now lost forever. Many members of our Chapter and MOAA at large consider 2019-2020 the lost years. It deferred our dreams and reshaped the course of our lives. What is most tragic is that we will never recapture this time or the events that were planned.

For those of us who have been fortunate enough to see the new James Bond movie, the last few moments of the film are especially apropos, it is a quotation from Jack London, in 1916's San Francisco Bulletin, "The proper function of man is to live, not to exist. I shall not waste my days in trying to prolong them. I shall use my time."

As mentioned by Dr. Henry "Harry" Lodge, in his landmark book, "Younger Next Year", the key to a long life is staying physically engaged, mentally engaged, and socially engaged. Make it a goal to reengage and participate.

Events – New Format “Jump Ball”



In the future, get togethers will be called “jump-ball events”. The idea is to piggy-back onto events that are already planned and organized. CCMOAA would advertise that we are attending these events and anyone who wishes to join in along with their civilian guests is welcome.

The Sunset Cruise, which was very successful and was used as a working model. As you recall it was just a general invitation to the Chapter with over 25 of you showing up. It was successful as all we had to do was board the ocean catamaran and have a glass

of wine or beer – very cool.

Future examples might be:

- Freedom Classic baseball game between the USNA and USAFA – with tailgate
- USNA vs. ECU football game – with tailgate
- Parades (4th of July, Veterans Day, etc.)
- Winery or Distillery events and tastings

We can use these events as an abbreviated membership meeting. If you have a suggestion, let our President or 2nd Vice, Randy Bogle know, and we'll try and get it on the calendar.

Activities and Events:



Fall is upon us and there are lots of activities, both veteran and civil to participate in. If you are stuck for something to do – whether it is participating, observing, or patronizing there are lots of things planned. Use your favorite browser or pick up a copy of New Bern now to find activities you might enjoy. Here are some samples:

Halloween Activities

[Trunk or Treat](#); Havelock Police Department, Oct. 29; 5:00-7:00 PM. Put together a team and participate by setting up a themed vehicle. The two requirements are that you provide a carnival style game (ring toss, ball throw, hoops, etc.) and candy for the children.

[Ghost Walk](#) - Thursday-Saturday, October 28-30, 2021; 6-9:30 pm in historic downtown New Bern. Hear historical (and hysterical) tales of spirits from New Bern's past.

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Veterans Day Events:

[Field of Flags](#): Union Point Park, November 2-4, get a flag to honor your veteran; they are free; November 5th-12th the Vietnam Veterans of America will be placing and displaying flags (alphabetical order). Give yourself a treat and go at night.

[Veteran's Day Luncheon](#): The Craven County Veterans Council is hosting a free Veteran's Day Luncheon at the [Temple Church](#), November 11, 2021, 11:00 AM.

[March for the 22](#): American Legion Post 539 and March for the 22, a Veteran Suicide prevention fund-raising event. There will be three walks – 22 mile, 22k, and 2.2k all ending up at Union Point Park. See how you can be involved by either walking, donation/sponsorship or volunteering at a comfort stop.

[Wreaths Across America](#): If you have not done so consider sponsoring a wreath, all wreaths must be sponsored by 29 November 2021. 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 - You can 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]. For every wreath purchased to honor those who have fallen, \$5.00 is returned to CCMOAA for our Scholarship Fund.

Pub Crawl:

New Bern is very lucky to host several new micro-brews. Call some friends and Uber down to your favorites and see and hear what is happening in and around the town. Here is the latest list:

[Freshwater Beer Co.](#); [The Mulberry House Brewery](#); [Beer Army Gastropub](#); [Brutopia](#); [Brewery99](#)

Toys for Tots Luncheon



Please join your fellow members and the US Marines for a proper kick-off of the 2021 Religious and Holiday Season, at the Carolina Colours Pavilion, at 11:30 for drinks, lunch, and camaraderie. Please continue to look at both our website and/or newsletters for your RSVP form in the next few weeks to reserve your spot.

Besides the Marines, we are very lucky to have as our guest speaker, ET Mitchell who has graciously accepted to speak on her latest endeavor.

Surviving Spouses



MOAA and our State Council of Chapters wants to ensure that Surviving Spouses remain in the MOAA Family.

We have a new tab on our [CCMOAA Webpage](#) with links and resources. Many of these resources have been prepared by surviving spouses in response to the hectic and spirit crushing efforts to get lives back onto an even keel.

Click on the links and browse around, the national MOAA site has some really great stuff.

Action Center:



The budget battle in Raleigh continues with key veteran's legislation buried in Senate Bill 105.

To ensure our retirees, medically retired, and surviving spouses are taken care of, write to Senators [Phil Berger](#); [Brent Jackson](#); and [Ralph Hise](#) and let them know you support the veterans legislation contained in SB 105.

Get Your Financial House in Order Thanks to This MOAA Publication

By: Kevin Lilley

Automated billing, paperless invoices, and an array of other technological advances have made it easier than ever to keep track of your finances ... or to start losing touch. If you're not sure which account is paying which bill on which date, or you've lost a password to your investing app, or your cellphone or laptop (and all its bookmarks) meets an unexpected demise, the friendly technology designed to streamline your budget can become an enemy in short order.

Instead of looking for another app to organize the first dozen or so apps, consider starting with MOAA's [Personal Affairs Guide](#). This publication – available for download as a PDF for Premium and Life Members at the previous link – goes beyond financial guidance, giving you a roadmap for keeping track of legal paperwork, service records, and much more. Yes, it's designed to create peace of mind in the future, but filling it out has the benefit of clearing up many present-day financial concerns. Use the workbook to:

- Keep a running tab of automatic payments, including which account the payments come from.
- Track all your investment accounts, retirement funds, and annuities.
- List your credit card information and any other outstanding debts, including active payment plans.
- Put all your insurance information – a critical part of financial planning at any stage – in one place.
- Turn that messy notepad in your desk drawer into an easy-to-read resource full of passwords, contact information, and other must-save data.

Having these materials in case of an emergency, or for use by your survivors as part of a comprehensive estate plan, may solve future problems before they happen. It also will allow you to take stock of your current financial situation: Are there dormant accounts you've neglected? Are you making automatic payments for services you don't use? Do you have overlapping insurance products you don't need? Knowing your financial situation is the first step toward improving it. MOAA members can access other financial publications [at this link](#), and can keep up with the latest financial updates from MOAA at [MOAA.org/finance](#).

DoD: No Further Extensions Planned for Expired ID Cards

By: Kevin Lilley

DoD officials plan no further extensions for expired identification cards, according to a recent [DoD News report](#), and those attempting to renew their IDs in the coming months will have plenty of company.

The expiration dates printed on ID cards held by more than half a million cardholders already have passed, the report states, although that doesn't mean all those cards are expired. Cards with expiration dates between Jan. 1, 2020, and July 31, 2021, remain valid through Oct. 31, 2021, for active duty dependents, as well as Reserve and Guard servicemembers and their dependents; and through Jan. 31, 2022, for retirees, their dependents, and all other Uniformed Services ID (USID) beneficiaries.

Cardholders seeking to make an appointment for renewal can start [at DoD's online ID card office](#). The latest information on deadlines can be accessed at [CAC.mil/coronavirus](#). Appointments may be harder to come by as the deadlines

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approach; cardholders who can't find appointments at their usual location should consider a location with walk-in availability, said Stephen Wellock, of the Defense Manpower Data Center, in the DoD News piece.

Wellock also warned some cardholders may think they've received an extension but really haven't. For those holding cards with an expiration date between July 31, 2021, and today, "You have no extension, your ID card is expired," he said in the report. "You need to get it replaced. ... So, if a service member's dependent is out there, and their ID card expired on Sept. 7, they don't have until October to get it replaced; their ID card has expired, and they need to make an appointment as soon as possible." Servicemembers should inform their chain of command if they have difficulty securing a renewal appointment, Wellock said.

Why Plans to Merge Commissary and Exchange Systems Have Come to a Halt

By: Jen Goodale

Although not completely off the table, it appears plans to consolidate the commissary and exchange systems are far more costly than originally expected, according to a new report – one echoing concerns raised by MOAA and other military and veterans groups since early in the merger discussions.

The Aug. 23 report identifies miscalculations from the previous feasibility study and states the plan actually would cost an additional \$1.5 billion. In its conclusion, its authors say DoD now views the initial 2018 case study as "not feasible, and [no longer supports consolidation](#)."

MOAA, along with several other military and veteran service organizations, expressed concern with the [commissary-exchange merger](#) since it was introduced in 2018. After the case study mentioned above concluded strong support for consolidating the defense resale system, the FY 2020 National Defense Authorization Act (NDAA) included a provision for the Government Accountability Office (GAO) to [review DoD's analysis](#), and the FY 2021 NDAA included requirements for [further, expansive reporting](#).

"MOAA and our many partners have known for years that merging the exchanges and commissaries would reduce the benefits to military families and the quality of service," said MOAA President and CEO Lt. Gen. Dana T. Atkins, USAF (Ret). "The previous business case analysis was flawed and documented in a GAO report in April 2020. MOAA remains committed to protecting the commissary and exchange benefit and is encouraged DoD has changed course. We look forward to partnering with the exchanges and commissaries to support outreach on the importance of this benefit to the uniformed community."

The GAO report and the updated business case analysis revealed three areas that were miscalculated or not considered:

The 2018 analysis overstated savings of the cost of goods sold because the amount of overlap between products sold by the Defense Commissary Agency and those sold by the exchanges amounts to less than one-third of the total cost of goods sold. Original estimates for the development of new, common IT systems to operate the consolidated system only included approximately half of the actual costs. Initial reports failed to account for the costs associated with establishing a new headquarters location.

In 2019, MOAA and 27 other members of The Military Coalition -- a group of organizations collectively representing nearly 5.5 million members of the military community -- [sent a letter](#) to the House and Senate armed service committees to express concern regarding moving too quickly on a commissary-exchange merger, the accuracy of the predicted costs, and the impact on military families if the merger proceeded without further review. We are pleased with the follow-on report and feasibility study which have steered DoD officials in a different direction.