

Coastal Carolina Clarion Newsletter

October 2022 issue



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President's Message

Welcome to our newest member, Col Mike Huber, USMC (Ret). Col Huber was the former MCAS Cherry Point Commander and recently retired.

On the Horizon:

- North Carolina State MOAA 2022 Meetings: 4/5 November. Winston-Salem. (Chapter and Council Officers)
- Toys for Tots Luncheon scheduled for Friday, December 15th at Taberna Country Club.
- Coastal Carolina Board meetings are March 9, 2023, June 8, 2023, and September 14, 2023.

Our Second Vice President, Randy Bogle has included in this newsletter the reservation form for our Toys for Tots Luncheon on Friday, December 15th. Please consider attending since this is our last business meeting and social for the calendar year. Additionally, our Chapter supports the community children and Marines for this wonderful cause. We hope to see you in person at the luncheon on December 15th, but if you are unable to attend, please consider dropping off an unwrapped toy at the Taberna Country Club.

Again, if interested in the MOAA North Carolina Council of Chapter's Convention Veterans Day Cruise (Convention at Sea) from November 11-16, 2023, listed below are the updated changes:

- Revision #3 to the Registration Form for the November 2023 Cruise is attached. Note the deposit checks should be made to: "NCCOC MOAA" and sent to Ken Hillman, Treasurer.
- If you have already registered, you have the option to reserve your billeted Suite Number now by sending in the required second deposit of \$100 per person early. Jim Jackson will assist you with available suites to billet you in the most desirable state rooms. His email is: jimjackson2224@gmail.com.
- Remember the cruise is open to your friends and family member, especially those eligible for membership within MOAA Chapters. As of Oct 6th, there are 31 registered guests. Early registration gives you the best choice of available staterooms

Please refer to the attached application form.

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

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Happy Birthday to our Navy members – the Navy birthday was celebrated on October 13, 2022!

Chaplain's Corner, CH, COL. Will G. Barnes, U.S. Army (Ret.)



October 13 commemorated the day when the United States NAVY was founded, in 1775 by the Second Continental Congress. The United States had a strong naval tradition since its inception. Initially the Navy was needed to defend and protect our coastal regions from foreign countries. The United States Navy is one of the most important branches in the military and the current most powerful naval warfare service in the world. Its fleet grew significantly during WW II with introduction of submarines, and aircraft carriers.

Currently the U.S. Navy has 40 bases around the country, and over 340,000 active troops, with 71,000 in the Reserves. We acknowledge and celebrate the services of ALL Navy Service Members who have serviced at home and abroad. This special day also honors the men and women who serve and veterans of the United State Navy.

Anchors Aweigh, my boys,
Anchors Aweigh,
Farewell to foreign shores,
We sail at break of day-ay-ay-ay.
Through our last night ashore,
Drink to the foam,
Until we meet once more.
Here's wishing you a happy voyage home.

I want to say a special "Thank You" to all our NAVY veterans in the MOAA Chapter who have served faithfully and honorably in the United States Navy both home and abroad.

Things You Did Not Know About the Navy



The U.S. Navy celebrates its birthday on Oct. 13. In 1775, a naval force was established by the Continental Congress to aid in the conflict with the British.

Here are some things you might not know about the Navy.

1. Five cities claim the right to be considered the Navy's birthplace: Beverly, Mass.; Marblehead, Mass.; Philadelphia, PA; Whitehall, N.Y.; and Providence, Rhode Island. The Navy takes no position on its place of origin.
2. All submariners are volunteers who have passed rigorous psychological and physical tests.
3. Navy ships named for individuals are christened by "the eldest living female descendent" of that individual.
4. Humphrey Bogart, Paul Newman, John Coltrane, Tony Curtis, Cesar Romero, Ernest Borgnine, Buddy Ebsen, Roger Staubach, Jack Lemmon, Yogi Berra, Henry Fonda, Johnny Carson, Jesse Ventura, Montel Williams, and MC Hammer all served in the Navy.
5. Bill the Goat has been the Naval Academy mascot since the early 1900s. Legend has it that a Navy ship once had a goat for a pet, and on the way home to port the goat died. Two ensigns were entrusted to have the goat stuffed but got distracted by a Naval Academy football game. One of the ensigns allegedly dressed up in the goat skin and pranced around at halftime. The crowd loved it, and Navy won the game.
6. The first version of the Navy was dissolved following the Revolutionary War, but it was reconstituted to deal with piracy.
7. During World War II, the Navy produced six future presidents: Kennedy, Johnson, Nixon, Ford, Carter, and Bush Sr. And before the war, there had been no naval veterans in the White House.
8. Cadets and midshipmen played the first Army-Navy football game Nov. 29, 1890, on "The Plain" at West Point. Navy had been playing organized football since 1879 and defeated the newly established Army team 24-0.

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9. The Blue Angels – the Navy’s flight exhibition team – was established in 1946 by Chief of Naval Operations Adm. Chester Nimitz to raise the public’s interest in naval aviation and boost Navy morale.
10. The Navy Marine Mammal Program trains bottlenose dolphins and California sea lions to detect, locate, mark, and recover objects in harbors, coastal areas, and at depth in the open sea.
11. For hundreds of years, sailors have joined in the longstanding cultural tradition of tattooing themselves to show where they’d been and what they’d gone through during their service. The links provide a short (and far from comprehensive) list of [images often used](#) by Navy sailors, as well as their meaning.

Navy Football



Our sincere thanks to Randy Bogle for running interference for us with the Naval Academy Alumni Association. Randy was able to get us seats with all the other alums to watch what turned out to be an exciting game with Navy winning 23-20 over the ECU Pirates.

The score was 3-3 headed into the fourth quarter when both teams scored two touchdowns apiece. Then it was headed into overtime with the teams once again trading point for point until a missed field goal by ECU sinched it for the Midshipman. We’ll do it again in two years!



From Left to Right, Marie Senzig, Trish Miller, Joanie and Randy Bogle, Keith and Margi Thompson. USNA Midshipman before the kick-off, and lastly Chery Sandvigen and Randall Ramian.

[TRICARE](#)



In case you missed it, this is start of the 2022 Open Season which begins Nov. 14 and ends Dec. 13, 2022. Click on the Blue TRICARE link above and view the changes. Healthcare and who is willing to pay for it is changing faster than you can imagine.

There is a HUGE difference between TRICARE West and [TRICARE East](#). There are changes that range from your pharmacy benefits to vision and dental. Regardless, of your selected coverage, be sure you understand the latest changes as you can guarantee you will be surprised by some unexpected change.

Scam Alert – PACT Act



If you have suffered due to the contaminated toxic exposure, read on. The PACT Act officially expands benefits to more than 3.5 million veterans. As a result, the VA is experiencing an influx of disability claims from these newly eligible Veterans. However, the VA can’t start processing PACT Act-related benefits until they receive funding approval from Congress and put the necessary systems in place. While Veterans wait for their benefits, scammers reach out with empty promises claiming they can help Veterans get their compensation more quickly for a small fee. They may also reach out posing as a representative of the VA to steal sensitive information—

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such as Social Security numbers, account login information, or banking information and upfront fees. If you have served in the military, the lawyers and scammers already know and, in many cases, have already reached out to you.

A scammer is stymied if you practice a little self-defense - common red flags of veteran benefits scams:

- They require you to pay an upfront fee to receive your benefits.
- They claim you need to update your records to be eligible for benefits.
- They ask you to provide personal information to verify your identity.
- They require you to pay to receive access to your records or documents.
- They use urgent language to get you to act quickly.
- The person you're dealing with is reluctant to give you their contact information.

3 Offensive Rules to foil a Veteran Benefits Scam

Slow it down — Scammers will try to create a sense of urgency and force you to decide before you have time to think it through. Always take your time when someone is asking you to provide personal information or payment. Also keep in mind that the VA doesn't expect to begin processing PACT Act-related benefits until January 2023 when they receive funding and have their systems in place.

Spot check — Do your research to double check the details you're being told. Before providing sensitive information or payment, perform an internet search of the organization who contacted you followed by the words "scam" or "complaint." This should help you determine if it's a scam. In addition, if someone is claiming to be a representative of a well-known organization — such as the VA — use contact information from the organization's official website to verify what you are being told.

Stop! Don't send — Scammers will try to steal your money by rushing you into sending payment. As a Veteran, you never have to pay an upfront fee to receive your benefits or access your documents. If someone is asking you to pay for these, it's a scam.

Vanity License Plates



Disabled Veteran is issuable to a veteran with a 100% service-connected rating (100% schedular) or with Individual Unemployability (IU). P&T (Permanent and Total) is NOT a requirement. A temporary 100% convalescent rating does not entitle the veteran to this plate.



Partially Disabled Veteran is issuable to a veteran who suffered a service-connected disability of less than 100%. Does not have to be a compensable rating.

If you are a medal recipient or have earned campaign ribbon, you have not been left out. Take a look at the military and veteran license plates page of the [NC Department of Military and Veterans Affairs](#) to see what plate you are eligible for.

Surviving Spouse - Message from Lt. Gen Dana Atkins, USAF, (RET.) President/CEO MOAA



"As I approach retirement from MOAA, I want to take the opportunity to say Thank You to all our surviving spouses. As the years pass, I will always reflect on both the personal friendships and strength of your collective advocacy that made so much difference in the lives of everyone – active duty – retired – and survivors. It will be hard to eclipse the monumental effort of repealing SBP/DIC (Widow's Tax) and the many personalities within your collective Surviving Spouse ranks that brokered that legislative success. Through the lens of MOAA you all have grown in numbers and advocacy success. From auxiliary membership to full voting members—from an advisory council to positions on our national board—from a loose federation of survivors to the introduction of a robust virtual chapter. Your social media presence has been an instrument providing counsel, guidance, support, and fellowship to so many who need you as they navigate the changes and uncertainties in their future. It's simply hard not to smile when I think of our Surviving Spouses and how much they mean to me personally, to MOAA, and to the many surviving spouses who both need and depend on your

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caring, compassion, and wisdom. Although I am retiring from my position as President and CEO of MOAA I will endeavor to stay connected—I need you more than you need me.

God bless. Lt Gen (ret) Dana “DT” Atkins”

[COLA – The Latest](#)



The 2023 COLA will be 8.7%.

The FY 2023 COLA baseline will be 291.901, compared with the FY 2022 baseline of 268.421, resulting in the above percentage increase. This baseline is determined by averaging the monthly Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for the final three months of the fiscal year (July, August, September).

[Military Professional Reading List](#)



Want to keep up with current trends in [military affairs](#) furthering your professional development?

If not just military, how about books [written by MOAA members](#)? These are non-fiction, fiction, and memoirs providing unparalleled research by those with a specific interest or by those who experienced it firsthand.

Each list is updated twice a year to provide a wide variety of subject and thought and to highlight books that might not appear on other professional reading lists. The contemporary list is updated in July and January; the vintage list is updated in April and October.

Order these books through [AmazonSmile](#) using MOAA's Scholarship Fund as your shopping beneficiary and together we can help provide educational assistance for children of military families.

If you have not been to your [local library](#) lately, you can get these books either off the stack or through inter-library load. The great new offering lately is on your check-out form, they give you a price breakdown on how much you have just saved from using the library – check it out.

SNIPPETS

- Do you have a tired and faded American Flag that you want properly disposed of? The West Craven HS USAF JROTC and the VFW will be holding a flag retirement ceremony on 22 October at VFW 2514 Hall, 3850 Butler Rd., New Bern, NC 28560 at 4:00 PM, 22 October 2022.
- If you are a good driver and would like to help your fellow veterans with medical appointments, etc. DAV is looking for you. If you have just one day a week to donate, they would like to talk with you. If you are interested, please call Melanie Rust, DAVA 40 Commander, just ask or call 757-652-0806 or 252-638-5900.
- America's 250th Birthday will be celebrated in 2026. Planning is starting now, and the veteran community will be a big part of it. Planning is just getting off the starting blocks, if you are interested in a part, keeps your eyes peeled as opportunities to participate will be starting to be published soon.
- [Wreaths Across America](#) has published their **cut-off-date, 29 November 2022**. If you wish to donate on behalf of our Chapter and help fund our scholarships, go to sponsor a wreath, and put in the following: Coastal Carolina Military Officers Association (NC0176P) [42605]. The wreath laying ceremony will be at the National Cemetery, 17 December 2022, at 12:00 PM.

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Tips for Reducing Your Tax Bill in Retirement

By: Kimberly Lankford

After you stop working and are starting to withdraw money from your retirement savings, there are still steps you can take to help reduce your tax burden. And these steps can also have a ripple effect on other areas of your finances, such as your Medicare premiums and Social Security benefits.

LOWERING YOUR TAX BILL: [What to Do While in Service](#) | [What to Do After Leaving Uniform](#)

Consider state taxes again. When you stop working, the state taxes on retirement pay may be more important to you, and the good news is that the situation has improved.

“What we’ve seen recently is a lot of states using their COVID-era surpluses to fully exempt military pensions from state individual income tax — states like Indiana, Missouri, Nebraska, North Carolina, South Carolina, and Utah,” said Tim Vermeer, senior state tax policy analyst for the Tax Foundation.

To see how each state taxes military retirement pay, visit [MOAA’s Military State Report Card and Tax Guide](#). But consider other taxes that may also affect you.

“People are often attracted to Texas because it doesn’t levy an individual income tax,” said Vermeer. “However, many are surprised to find that their property tax bills are higher than they expected. This is a trade-off.”

Carefully tap retirement savings. If you have several buckets of retirement savings — such as tax-free money from a Roth and taxable money from tax-deferred accounts — be careful when choosing which account to tap, especially before you have to take required minimum distributions starting at age 72. This may be a good time to consult a tax professional when plotting your withdrawal strategy, said [Lila Quintiliani, AFC®, ChFC®](#), program director, financial and benefits education for MOAA.

Balancing withdrawals from tax-deferred accounts and the tax-free Roth may keep you in a lower income tax bracket and could reduce your Medicare premiums. Most people pay \$170.10 per month for Medicare Part B in 2022, but people whose modified adjusted gross income is more than \$91,000 if single or \$182,000 if married filing jointly pay from \$238.10 to \$578.30 per month in 2022 depending on their income (visit www.medicare.gov). Withdrawals from tax-deferred accounts, such as the traditional TSP or IRA, count in the calculation for the Medicare high-income surcharge, but tax-free Roth withdrawals do not.

Reduce RMDs with charitable distributions. One strategy to help reduce your taxable income after you start RMDs is to make tax-free qualified charitable distributions (QCDs). You can give up to \$100,000 from an IRA each year to charity, which counts toward your RMD but isn’t taxable. You must transfer money directly from the IRA to the charity (ask your IRA custodian for their procedure; the money can’t go to a donor-advised fund or private foundation).

Even though RMDs start at age 72, you can do QCDs after you turn 70½. You’ll get a tax benefit from your charitable gift, regardless of whether you itemize or not. The money stays out of your adjusted gross income, so it isn’t included in the income calculation for taxing Social Security benefits or the Medicare high-income surcharge. “QCDs can be really valuable because the distribution never shows up [in] your AGI,” said Col. Curt Sheldon, USAF (Ret), a CFP® professional and enrolled agent in Alexandria, Va., and Life Member of MOAA.

From MOAA’s President: Your Voice Is Needed Now to Address Critical Issues

By: Dana Atkins

As I mark my seventh and final year in my role as president and CEO of this amazing association, I continue to be grateful for the grassroots support our 350,000 members and their families have provided in our [successful advocacy efforts](#).

These next few months will put this strength to the test, as MOAA works to drive important change during a season of budgetary and authorization deadlines, the midterm elections, and an ever-growing recruitment and retention crisis that threatens the all-volunteer force.

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These issues move fast on the Hill, and while our in-person advocacy events remain critical to keeping a strong voice with legislators, MOAA's [Legislative Action Center](#) can make an even bigger difference.

This system, powered by a MOAA partner whose cybersecurity protocols have been fully vetted by our CIO, not only allows members to communicate with their legislators on key issues, it also lets MOAA rally immediate support from members when issues reach tipping points in Congress, and target that support toward important committee members, swing votes, or representatives of affected states and/or districts. The more members we can muster, the more impactful our voice becomes.

Your participation means more now than ever before. If you've already engaged with the Legislative Action Center, thank you for doing so; if not, here are three reasons why it's time to take part:

Midterm Elections

We already know only [17.7% of Congress](#) are veterans. This in itself is not an indictment on our legislators; many of those who have never served are faithful supporters of our uniformed servicemembers and their families.

MOAA members should assess a candidate's track record of support for the uniformed services community, among the many other issues you deem a priority, factors in casting your vote. Our Legislative Action Center can [help with that research](#), providing links to House and Senate members' websites and social media platforms, along with a brief background on their voting history.

Funding the Government

Congress failed to fully fund the government before Oct. 1. In place, they enacted a continuing resolution (CR), which keeps the government open at last year's funding levels.

Given the inflation and fiscal challenges before us, that stopgap measure falls short, again. [As MOAA has reported](#), CRs waste precious resources by stalling contracts, delaying training, and sidelining new projects.

This approach to annual appropriations is not a surprise – Congress has been on time [only four times since FY 1977](#), with 10 of those missed deadlines resulting in government closure. If this track record was the result of any one individual, party, or chamber, it would be easier to focus on changes at the polls. However, the fault of all these delinquencies is the result of the whole of Congress.

The 117th Congress will be in session only 23 more days, 17 of which will see the House and Senate both in session. There is little time for us to engage Congress before the funding expires Dec. 16. Reliance on any further CRs will leave the government woefully short, at FY 2022 funding levels, as the new year starts with inflation on top of other increases in programs.

[Visit our Legislative Action Center now](#) and let your legislators know you are concerned with the annual appropriations, which must be concluded by the Dec. 16 deadline.

Recruiting and Retention Challenges

Along with its budgetary duties, the Constitution also gives Congress the task "to raise and support Armies." Recruiting challenges are well documented, and the Secretary of Defense has [made some adjustments](#) to better support the troops; however, congressional action is required for the resources needed to motivate qualified prospects to consider serving in uniform.

[Visit our Legislative Action Center now](#) to let your legislators know you are concerned about the ongoing recruiting challenges and seek their intervention to ensure our nation maintains a professional all-volunteer force.

Make Your Voice Heard

We need to elevate MOAA's voice in these matters, and others. Please join me in voting this November and in sending our two messages to the Hill. And thank you for making sure you are [registered](#) as a MOAA advocate through our Legislative Action Center.

Your service to MOAA's advocacy priorities in this fashion, and through other methods, continues to make a difference. As I exchange the MOAA banner with my relief early next year, I too will "Never Stop Serving" -- as a Life Member of MOAA and a concerned citizen.

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Lawmakers Miss Budget Deadline Yet Again – Tell Them We’ve Had Enough

By: Cory Titus

With just hours left in fiscal year 2022, Congress and the White House agreed to a continuing resolution (CR) ensuring the federal government has the necessary funding to stay open as the new fiscal year begins, albeit at last year’s spending levels.

The Senate passed an amended version of [H.R. 6833](#) by a vote 72-25 on Sept. 29. It passed the House 230-201 on Sept. 30 and was signed by President Joe Biden into law the same day. The bipartisan agreement will fund the government through Dec. 16. While this CR temporarily delays the threat of a government shutdown, Republicans and Democrats still must come together and ensure the government is fully funded for the rest of FY 2023 by passing the necessary federal appropriations.

The start of FY 2023 is no different than many preceding fiscal years. For decades, CRs have become a crutch for Congress — a regular occurrence rather than the exception.

One might hope that in a midterm election year, Congress would come together to deliver appropriations by the deadline to garner support from voters. But try as they might, lawmakers haven’t wrapped up their budget work on time since FY 1997.

Had Congress not come to an agreement, servicemembers and their families would have been the ones to pay the price. Without a continuing resolution, pay for servicemembers in the Coast Guard, U.S. Public Health Service, and NOAA would have been in jeopardy. Unlike the other uniformed services, there are no protections for their personnel to ensure pay is not disrupted. MOAA is actively seeking to remedy this disparity.

This does not mean DoD is free of consequences. A full-year CR [could cost the department \\$76 billion](#).

DoD officials maintain a prolonged CR will hurt retention and break trust with military families, leading to a reduction in retention bonuses, a halt to PCS moves that impact spousal employment and housing, and the end of predictable training schedules. Additionally, a CR limits the government’s ability to move away from old priorities and account for new prices. This is particularly damaging given the added challenges posed by inflation.

If appropriations for FY 2023 are eventually passed, any funding increases must be spent before the end of the fiscal year. Those serving our country in and out of uniform deserve better than this. Please [write your lawmakers](#) and tell them we must stop the cycle of late appropriations.

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MOAA Coastal Carolina Chapter

You are cordially invited to our Toys for Tots Lunch
Thursday, December 15, 2022



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

Attire: Holiday Casual

**Please bring an unwrapped toy in its original packaging
for Toys for Tots**

Social Hour (No Host Bar): 1130-1215

Lunch: 1215-1300

Program: 1300-1400

Please Select One per Person:

6 oz. Black and Blue Sirloin

Marry Me Chicken with Sun-dried Tomato Cream Sauce

Baked Salmon with Hollandaise

All Meals Include:

Preset Salad with House Dressing on the Side

Rosemary Roasted Potatoes

Buttered Asparagus

Yeast Rolls with Butter

Red Velvet Cake with Cream Cheese Icing

Cost is \$35.00 per person/Tax & Gratuity Included

Reservations for this event requested by Sunday, 11 December 2022

Contact Randy Bogle (619) 804-5712 (M)/rbogle1968@gmail.com

Cancellations NLT 48 hours prior to 15 December

Name(s) of Members and Guests: _____

Telephone Number: _____ Email Address: _____

Check Enclosed: _____ (\$35/person) Make check payable to: **CC/MOAA**

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

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November 11-16, 2023



5 nights Aboard Carnival's "Sunshine of the Seas" Departing from Charleston, SC
Destination- Nassau, Half Moon Cay (Little Salvador Island), Bahamas
Open to all MOAA Members, Family and Friends

Prices:
\$1245 Interior Cabin
\$1370 Ocean View Cabin
\$1680 Balcony Cabin

Prices are per couple including all taxes, fees, port charges, gratuities and food in Main Dining Room and the Lido Deck – No Surprises! Accessible Cabins at no additional charge. Single rates, Suite rates and rates for up to 5 in a cabin available - Contact POC below. Covered secure parking available at Port \$15 per day.

As an added educational program feature, RDML Ron Henderson, USN(Ret) is scheduled to present daily lectures with graphics on the Pacific Battles during WWII. The lectures will be open to all members and guests at no additional cost.

Registration Form

Full Names (as on passports)

_____ DOB _____

_____ DOB _____

Mailing Address _____

Email _____ Telephone _____

Cabin Preference (circle) Interior Ocean View Balcony Other _____

Please email POC Jim Jackson: jimjackson2224@gmail.com for rates on Singles, Suites, 3-5 persons sharing a room, travel insurance or any other questions or issues.

Travel insurance is highly recommended for international trips. Coverage includes cancellation for medical reasons, medical and dental issues emergencies, medical evacuation. Most

U.S. issued insurance is not recognized in foreign destinations. Contact POC Jim Jackson for a quote. **To confirm your reservation please send a \$50 deposit per person and the registration form by January 13, 2023 (or ASAP FOR CHOICE CABIN LOCATION or an ACCESSIBLE CABIN) to the address below. A second deposit of \$100 per person is required by July 14, 2023. Final payment is due by August 28, 2023.**

Ken Hillman Treasurer NCCOC
4425 Arendell St. Unit 509
Morehead City, NC 28557

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