

In this issue:

From Coastal Carolina MOAA

- President's Message
- Membership – We are all Recruiters
- Voting
- Events

From National MOAA

- Legislation Moving to Support Reserve Component Credit for COVID-19 Response
- What You Should Know About the Veterans Benefits Banking Program
- Connect During COVID-19 Using the MOAA UPS Benefit

President's Message - Expansion of Coastal Carolina MOAA

Our Coastal Carolina Chapter, as of July 3rd, has expanded its geographic area to now include Pitt and Lenoir Counties. As I had indicated in the June Newsletter, due to the disestablishment of the Eastern Carolina Chapter, MOAA North Carolina and MOAA National, with the input of our Board concluded discussions and authorized the geographic expansion of the Coastal Carolina Chapter. Other counties served by Eastern Carolina Chapter will be disbursed into the adjacent Chapters. Our Chapter already supports the Army and Air Force ROTC units at Pitt County's East Carolina University and the Kinston Veteran's Home in Lenoir County. Both counties currently do not have any Chapter MOAA members. We will discuss at our next Board meeting how best to serve the JROTC high school units, scholarship program, and member recruitment opportunities in these two counties.

I have included an updated map link from the NC MOAA website, which now includes the expanded Coastal Carolina Chapter - https://www.moaa-nc.org/chapters.php?c=2_County+List.

Additionally, there may be opportunities in the future to explore adding Green and Wayne counties to our Chapter area.

Again, I hope everyone remains healthy and we are standing by for any members or veterans who may need assistance.

Membership – We are all Recruiters

The message that we are all recruiters, is now more important than ever. As people feel disenfranchised and isolated due to conditions outside of their control, reach out. Recruiting is not just about new members; it is also about caring about those who are already Coastal Carolina Members – reach out and check on your friends.

We do have a couple of new members to celebrate:

1) Col Will Barnes (National Guard Retired) recently joined our chapter. Please send him a welcome aboard note ... drwillgbarnes1@gmail.com.

2) Capt. Kevin Hynes, USAF, has also joined our chapter. Please welcome Kevin and his wife ML at kevinnav252@gmail.com. Some of you may know Kevin as the President of New Bern's Military Order of the Purple Heart. Kevin will be featured in one of the upcoming editions of MOAA's magazine as part of our honoring of Purple Heart month in August.

3) Our chapter recently achieved 100% membership in MOAA and as a result was awarded \$ 50 from National MOAA and \$50 from MOAA North Carolina which will be applied to our scholarship fund. Our for 2020 goal was to achieve 100% of our members, who are eligible, to also be both National MOAA members and Coastal Carolina members. Please thank our membership chairman, Mike Kennedy, for an exceptional job of achieving the numbers.

Coastal Carolina Clarion Newsletter

July 2020 issue



Voting – 2020 Elections

Our next election is less than 100 days away and will be held Tuesday, November 3, 2020. General polls are open 6:30 am until 7:30 pm on Nov. 3, 2020.

If you have not yet registered, or are wondering how voting will occur this year, you can go to the [Voter Information](#) site for Craven County. There will be some changes this year due to the Covid-19 outbreak, with that said, the precinct teams are being trained to ensure 1) everyone's safety, 2) and that all ballots are accurate and accounted for.

If you are a mail in voter or [Absentee & 1-Stop Early Voting Information](#) then follow the link to ensure your ballot arrives on time and that you have made appropriate arrangements for voting.

Events –

As with everything in 2020, there is a lot of misinformation, re-information, and a lot of items still in the planning stages waiting for the next Executive Order. [MumFest, October 9-11, 2020](#), is no exception. As a fund raiser, we have been told by the organizer, Swiss Bear, that it will be vendors only.

While we will be able to still raise funds for our organization, we cannot do it during the festival. The Board will be exploring other ways to raise scholarship dollars in 2020 either through donations, or other events where we can showcase the Coastal Carolina Chapter of MOAA.

Our annual Fall Pig Pick'n, normally held in September is still on the docket. While no date has been set, Moore's Ole Tyme BBQ is doing a land-office business and has successfully navigated all the Covid restrictions. We will keep you updated regarding our plans once the Executive Order is published in August.

Miscellaneous –

- Taxes – with all the relief, business shut-downs, etc. tax laws will be changing. Many of NC's tax laws already have and have been brought into line with Federal guidelines on retirement incomes. Be aware as times they are a-chang'n.
- Military Stolen Valor Cases on the Rise – You might ask why this is in our newsletter. As President Obama stated, "You never let a serious crisis go to waste. And what I mean by that it's an opportunity to do things you think you could not do before." The crooks have taken this to heart and are using the Covid crisis to steal veteran information to apply for benefits. This is done through your email, texts, and social media sites. Be careful with your information, apply all the security offered by the sites, and be aware of your own activity on the web.
For example, if you have not ordered anything, but have received an email from UPS, FedEx, or Amazon, beware! For a quick and dirty site to keep you safe, check out the following website [How To Identify Fake Email And Trace Sender's Location](#).
- I am pleased to report that our Chapter received a certificate of recognition for our efforts during the Virtual Storming of the Hill. During the Spring, we represented MOAA's positions regarding medical, reciprocity issues for military spouses, military housing, and childcare to our Federal and State representatives.
A key strategic change made this year, especially at the State level, was a strategy of "No Cost". Our representatives were both pleased and receptive to well thought out and presented positions which they could act on. We spoke to them about modifying existing legislation by expanding its coverage to military families. The infrastructure, processes, and state employees are already in-place to process any requests from our active duty military, their families, and the retiree community. Both sides, MOAA and our legislators, felt this was a win-win, as no new appropriations needed to be developed.

Legislation Moving to Support Reserve Component Credit for COVID-19 Response

By: Cory Titus

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Coastal Carolina Clarion Newsletter

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A bipartisan bill is gaining support to address the orders issued for the National Guard members activated to mitigate the impacts of the coronavirus. The National Guard COVID-19 Earned Benefits Guarantee Act, H.R. 6957, introduced by Rep. Jimmy Panetta (D-Calif.), directs DoD to treat any time served as part of the COVID-19 response by activated members of the National Guard as no less than 90 days. The 90-day marker is significant because it allows those who responded to the virus to receive credit for early retirement and Post-9/11 GI Bill benefits.

Notably, the bill specifies the National Guard, not the reserve component. The lack of coverage for the reserves is something MOAA addressed directly with Panetta's office, and The Military Coalition conveyed in a letter calling on the bill to be included in their letter of support to the House Armed Services and Veterans' Affairs Committees.

As the fight continues against COVID-19, it is becoming apparent we will see ebbs and flows at the state level. As states begin to reopen, they run the risk of mass outbreaks that could require a rapid response to contain the virus. A single event like a choir practice in Washington led to 52 people infected over the course of a couple hours. If events like this are not caught quickly, the results could prolong necessary preventative measures.

The reserve component will continue to be vital to any response. With the potential for servicemembers to go on and off federal orders several times, they should not run the risk of missing education benefits and retirement credit when responding repeatedly to the national fight against the virus. A legislative fix is necessary because of the enduring nature of this threat and the need to support the troops on the front lines. Reach out to your representative now seeking their support for this bill, and request they expand this coverage for the entire reserve component.

What You Should Know About the Veterans Benefits Banking Program

By: Shane Ostrom

The VA and the Association of Military Banks of America (AMBA) have partnered to create the Veterans Benefits Banking Program (VBBP), which may help veterans with credit or legal issues – and limited access to banking institutions – find financial help.

Each financial firm participating in this program is committed to assisting veterans and their families find banking solutions that fit their needs and qualifications. Veterans face increasing challenges from a variety of predatory financial companies. For example, scams, frauds, and corrupt business practices from sketchy financial firms often target military members and veterans. It is critical that veterans receiving VA compensation have access to the regulated, safe, and reliable financial services provided by the firms in this program.

The financial firms in this program offer support, education, and banking solutions leading to greater financial independence, knowledge, and recovery in difficult times. In addition, the enhanced services provided by this program will assist VA beneficiaries in managing their veteran compensation to reduce the number of fraud cases reported to the VA.

All veterans who receive compensation from the VA are eligible to participate with VBBP financial institutions, but the program is designed especially for those who receive financial benefits but do not have a current financial firm to help them manage their money, such as veterans who receive pre-paid cards or checks in the mail. It provides these veterans with an opportunity to open a bank account with a partner firm and receive funds electronically.

Veterans must work with a financial institution to determine their eligibility. They can learn more about which firm fits their needs and how to apply for an account (all firms have an application process) at www.veteransbenefitsbanking.org. You can also see a list of participating firms if you prefer to visit in person.

Connect During COVID-19 Using the MOAA UPS Benefit

By: Amber Monks

If you are looking for a new way to connect with friends and family from a distance, look no further than UPS – and the discounted shipping rates available to MOAA PREMIUM and LIFE members.

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Coastal Carolina Clarion Newsletter

July 2020 issue



The discount, one of several exclusive member deals, is available through MOAA's Perks Marketplace.

"We had no difficulty linking our existing UPS account with the MOAA discount," MOAA Board Member Rear Adm. Clare Helminiak said. "We were able to ship eight boxes from Texas to Nebraska for just over \$100 with the MOAA discount. The cost at the U.S. Postal Service would have been three times that, given that some of the boxes were large. We will definitely use the MOAA discount with UPS frequently."

Perks Marketplace acts as a separate site and purchase point, offering deals for rental cars, theme parks, hotels, movie theaters, and more. Here are some answers to frequently asked questions about the benefit, and instructions on how to access it:

Q. What is the UPS shipping benefit for MOAA members?

A. The UPS benefit will allow MOAA PREMIUM and LIFE Members to receive a flat 50% off express shipping and a flat 30% off for ground shipping. These are just two examples of nearly a dozen UPS discounts.

Q. How do I access the benefit?

A. MOAA members will have to first sign into the MOAA website, then create a log in to Perks Marketplace (get details here), click the UPS logo, then create an account on the UPS website.

Q. Once I'm on the UPS website, what do I do?

A. Once set up, members may use the "Quick Start" menu to begin taking action to ship a package. In order to learn how to navigate to the site, please take a moment to watch our step-by-step video on the process.