



Charleston Chapter, Military Officers Association of America

April - Issue 04 - 2023

Published monthly, except July

Web site: [www.charlestonmoaa.com](http://www.charlestonmoaa.com)

## Spring into Spring at Bahama Breeze!

We heard about the Space Force a few months ago. This month, we'll hear about space itself. Join your friends for a Caribbean themed lunch at Bahama Breeze in North Charleston. Our very own MOAA Charleston member CAPT Dean Glace, USN-Ret., will show some of the images he's taken of our planets and stars.

**Place:** Bahama Breeze  
7811 Rivers Ave.  
Charleston, SC, SC 29406  
(843) 405-5779

**Date:** Friday, April 28, 2023

**Time:** Social Hour 11AM accompanied by a cash bar.

**Lunch:** 12 Noon.

**Menu:** Two choices of entrees:

**Grilled Chicken Breast:** grilled chicken breast topped with citrus-butter and served with broccoli and cinnamon-mashed sweet potatoes.

**OR**

**Salmon Tostado Salad:** grilled salmon, tomato, corn, and black bean salsa, topped with avocado, chimichurri, island vinaigrette and a crisp tortilla with melted cheese on the side.

Iced tea and coffee. Seasonal dessert.

**Cost:** \$25.00 per person. Make checks payable to Charleston MOAA. *Indicate your choice of entree on your check.*

**Dress:** Casual.

**RSVP:** Check to arrive NLT Monday, April 24, 2023.

**Mail to:** BG Ernie Brockman, 119 Pine Valley Drive, Summerville, S C 29483. Questions or additional information, please call 843-743-4379 or email [ebrockman@att.net](mailto:ebrockman@att.net).

**(NOTE: THIS IS NOT THE USUAL ADDRESS FOR RESERVATIONS!!)**



Checkout our interesting member's biographical sketch on page 3.

# Legislative Summary

Submitted by: Bud Schneeweis



CAPT, USCG (Ret)

Special, Check Out: MOAA's [Take Action Center](#)

## Here's How Servicemembers and Retirees Can Get Free Tax Help

Servicemembers as well as some retirees, veterans, family members, and survivors qualify for tax assistance through Military OneSource designed to meet the specific needs of those who serve or have served.

And all retirees and servicemembers qualify for free in-person assistance via a separate, DoD-run program.

Here's what you should know:

### MilTax

MilTax software, available at Military One Source, offers no-cost tax help and filing for eligible beneficiaries, with special attention to service-specific filing situations such as combat pay, living overseas, and filing in multiple states.

Military OneSource also can connect taxpayers with tax experts via phone (800-342-9647) or chat for one-on-one guidance.

In addition to servicemembers, other MilTax-eligible beneficiaries include:

- Spouses and dependents of servicemembers.

- Retirees and honorably discharged veterans, to include Coast Guard members, within 365 days of separation.

- Family members managing the affairs of deployed servicemembers or designated

to manage the finances of a severely injured servicemember.

Nonremarried surviving spouses and children of deceased servicemembers.

Some DoD civilians.

Get full details on eligibility, as well as answers to other frequently asked questions, at this website: <https://www.militaryonesource.mil/financial-legal/taxes/miltax>.

### VITA

In-person assistance is available for servicemembers, retirees (regardless of how long they've been out of uniform), and families through the Volunteer Income Tax Assistance (VITA) program, available at many military installations, including JB Charleston. Appointments are limited to those individuals filing personal returns who have a gross income of less than \$75,000 individually or \$150,000 jointly.

Tax preparation appointments are available five days a week at Joint Base Charleston Air Base. Call 843-963-5646 or 843-963-7945 to schedule an appointment.

Tax preparation appointments are available at the

Continued on page 5.

## Thank You

*The following have renewed their membership for Five or More Years:*

Lt Col Donald E. Brazelton, USAF (Ret)  
CDR Arthur W. Horn, USN (Ret)  
COL David Miller, USA (Ret)



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# This month's interesting biographical sketch

## CDR Bruce Freeman, USN (Ret)

CDR Freeman was born and raised in Western Connecticut. His father was an Elementary School Principal, and his mother was a secretary at his high school. He enjoyed his childhood. He worked part-time as a bus boy at a local restaurant while in High School at \$1.25 per hour. He played sports in high school and graduated in 1965. Bruce had one sibling, a sister who married and moved to Seattle where her husband was employed with Boeing. She still lives in Seattle, WA where she has resided for many years with family. Bruce chose a different path and went to Princeton University. He enrolled in Navy ROTC Program, which provided the funds for his tuition, books, and a stipend of \$50 per month for beer and pizza money. He graduated in 1969 with a BA in Statistics.



Bruce was commissioned in the Navy as an Ensign on June 9, 1969. He was interested in the Navy's nuclear propulsion program. Acceptance into this program required a full day of interviews with Admiral Rickover and his staff. Admiral Rickover had to approve his participation. (Note: Admiral Hyman G. Rickover (January 27, 1900-July 8, 1986) was an admiral in the US Navy who served during World War II and is known as the "Father of the Nuclear Navy" due to his role in developing the first nuclear-powered submarine. He was the director of US Naval Reactors for three decades before retiring in 1982) Bruce was accepted into the program. He then attended Nuclear Power School in Vallejo California. Next was on to land-based Prototype training which was another 6 months in length. (Today the Nuclear Power School and the Prototype training are co-located right here in the Charleston area rather than in two different geographic locations). Bruce was now qualified to supervise the operation and maintenance of a naval nuclear propulsion plant.

Bruce then attended submarine school in New London, Connecticut and was assigned his first ship which was the USS Hammerhead (SSN-663) and that tour of duty ended in 1974. It was during that tour of duty that his submarine became the first to surface through the ice in the winter at the North Pole. They broke through the ice on November 20, 1970. This was a very exciting day for all the men on the submarine!



In 1974 after the tour of duty on the Hammerhead (SSN-663), Bruce was ordered to shore duty. It was about this time that the all-volunteer military force became a

reality. Instead of more typical shore duty assignments such as additional military education, etc., he became a recruiter for the Navy nuclear propulsion program. He was stationed in Boston, Massachusetts where he was responsible for visiting colleges in New England, New York, Pennsylvania, New York, and New Jersey to find candidates. Over the two years of this assignment, Bruce was very successful in recruiting 60 men into the nuclear program. (Note: Women were not allowed on submarines at this time). Also, the Navy had an OCS program as another way of commissioning in addition to the ROTC program and he was asked to work with that program as well. Bruce's next assignment was on the Engineer Officer of the USS Kamehameha, (SSBN-642B). This submarine made strategic deterrent patrols out of Rota Spain. The USS Kamehameha (SSBN-642), a Benjamin Franklin-class ballistic missile submarine, was the only ship of the US Navy to be named for Kamehameha I, the first King of Hawaii and only one of two ships to be named after a monarch. She was decommissioned on April 2, 2002.

Bruce's time at sea was ended by a medical issue. He next attended the Naval Postgraduate School in Monte-

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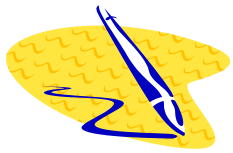


## Rest in Peace

*Military Brothers and Sisters. Your Service  
to Our Country is Recorded and Honored.*

*Thankfully, nothing to report this month.*





## President's Pen

Thank goodness Spring has arrived and everything is beginning to bloom, return to bright colors and to renew liveliness. That also applies to our Charleston MOAA Chapter and our many programs that we support.

We are up to twenty-five (25) JROTC programs across the Tri-County Area. We have twelve (12) Army units, eight (8) Air Force units, four (4) Navy units and now one (1) Coast Guard unit. In addition to these units, our Chapter also supports the Civil Air Patrol unit and our Naval Sea Cadet program. Thanks go to 1LT Bob McKay, USA (Former) and COL Steve Rowe, USA (Ret) for their continued support in scheduling and printing all the certificates that are presented to the outstanding Cadets at each of these units. A special "thank you" goes to all of our Chapter Members that so generously support this effort with your donations and your time spent presenting these awards to the outstanding Cadets at their individual awards programs.

A special "thank you" to each of you that have supported our Future Military Officers Scholarship program. Each year we are fortunate to be able to present a \$1500 scholarship to a Tri-County area ROTC student that plans to enter military service after graduation. This scholarship is available to any student from the Tri-County area or a student attending a ROTC program in this area that plans to enter military service upon graduation. Should you have a relative or friend with a potential recipient, please have them contact the Coastal Community Foundation for an application. More information is also located on our Chapter website at [CharlestonMOAA.com](http://CharlestonMOAA.com).

### **Thank You** **Lt Col Edward D. Knowles Toys for** **Tots Benefits Program**

**27th Year**

***Current Toys for Tots Fund***

**\$ 1,274.53**

Your Chapter also supports the ROTC programs at Charleston Southern (USAF) and at The Citadel (USA, USN, USAF, USCM and USSF). Each year awards are presented to the outstanding Cadets in each of these programs.

Even though this is just April, each of you deserve a special "thank you" for your continued support for you Chapter's continued involvement with the US Marine Corps Toys for Tots program. We collect money throughout the year to ensure we can continue to support needy families in the Tri-County area with sports balls for all age children at the Christmas season.

Thank you again for your continued support to the Charleston Chapter!! Unfortunately, we still have some members that have not renewed their membership for 2023 and must be dropped from our rolls at the end of March in accordance with MOAA National guidelines.

*Ernie*

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Continued from page 3.

**CDR Bruce Freeman, USN (Ret)**

rey California, where he obtained an MSEE in 1982. Bruce then worked in Washington, DC in 3 different Program Manager roles for the Navy until his retirement in 1989.

After retiring from active Naval Service, Bruce worked for a Defense Contractor, Sonalysts, Inc., where he retired after 10 years as the Senior Vice President. Bruce opted to take one more full-time job before fully retiring. He returned to his alma mater Princeton University where he served as a Senior Associate Director of Annual Giving from 1999 to 2012.

After staying another year or so in the New Jersey area to be with elderly family members, Bruce and his wife Amy decided to move south and settled in Summerville, South Carolina. Bruce and Amy have two children, a son Brian, that lives in Carrollton, Virginia and works as a county inspector and a daughter, Dawn, that lives in Norfolk, Virginia and works in the restaurant industry. Bruce is a member of the Princeton Club of Charleston. He also enjoys golf, building model ships and planes and being a member of the Veterans of Del Webb. Amy enjoys crocheting, cooking and is an avid reader.

Please welcome CDR Bruce Freeman and his wife Amy when they attend our monthly luncheons. Thank you for choosing to become a member of our Charleston MOAA Chapter!

Joint Base Charleston Weapons Station on Tuesdays, Wednesdays and Thursdays. Call 843-794-7500 to schedule an appointment.

Visit <https://www.militaryonesource.mil/financial-legal/taxes/volunteer-income-tax-assistance-program/> to find out what materials you should bring to your appointment.

## More Resources

If you're not eligible for the above services, or if you're too far from a military VITA location, consider other online and in-person assistance, such as:

**IRS Free File:** Individual assistance is available online via the IRS for those with less than \$73,000 in adjusted gross income using the following website: <https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>.

**AARP:** The AARP Foundation Tax-Aide Program offers in-person and virtual help to filers over 50 who fall below certain income limits using the following website: <https://www.aarp.org/money/taxes/aarp.taxaide> or find a location near you using the IRS website above.

**Military Legal Aid:** Service branches provide legal services, including tax advice, to servicemembers, retirees, and family members. These vary by location and staffing; start your research with this website provided by the Air Force: <https://legalassistance.law.af.mil/>.

## Enrollment Instructions, Form Now Available for Survivor Benefit Plan Open Season

More than two months into a yearlong open sea-

### **Rest in Peace Spouses**

*For Your Support to our Military  
Brothers and Sisters. Your Service is  
Recorded and Honored.*

**Thankfully, nothing to report this month.**

son for the Survivor Benefit Plan (SBP), the Defense Finance and Accounting Service released instructions and a form for retirees seeking to sign up for the program.

Eligible retirees interested in enrolling during the open season must follow a four-step process, as outlined on the DFAS website: <https://dfas.mil/retiredmilitary/provide/sbp/sbp-open-season-ndaa2023/>.

Download a Letter of Enrollment, fill out the appropriate section, and submit it to DFAS (submission instructions are included in the download).

Receive and review an estimate of your monthly premium and your "buy-in premium," which will cover any retroactive costs had you enrolled at retirement. DFAS will send this material along with an enrollment form.

Complete the enrollment form and return it DFAS. This will include information on how you'll be making premium payments (yearly lump sum, 12 equal monthly installments, or a combination of the two payment plans).

Receive enrollment confirmation from DFAS, which will include final costs and payment instructions. If you change your mind, you'll have 30 days to cancel enrollment from the date you signed the enrollment form.

SBP enrollees may also discontinue coverage as part of the open season. Details on that process are available from the DFAS website noted above. The open season does not allow for coverage changes, only for enrollment and discontinuation of coverage -- you cannot disenroll and then re-enroll at a different coverage level.

## What Is SBP?

SBP premiums and benefits depend on a "base amount," or the dollar amount of coverage selected. This can range from a minimum of \$300 to the member's full retirement pay. Upon the death of the servicemember, the beneficiary receives up to 55% of the selected base amount.

Spouse coverage is the primary SBP option, but coverage is available for children, former spouses, and "insurable interests" (parents or business part-

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## Blow This Popsicle Stand: What's the Best Decade of Your Life to Leave the Military?

Is there ever a perfect time to leave the military? For you, yes. There is a perfect moment in your active-duty life when you know it is time to blow this popsicle stand.

Then you look at the economy. It seems like people are getting laid off out there. Or you get picked up for a cool assignment and the military seems like a great idea again. Or your working spouse lets you know this is their dream job and their forever home. Or someone who likes you asks, "What kind of job are you looking for?"

And you look out there at the civilian world and realize you don't have a clue.

If you've had any such thoughts, you may feel your cool confidence about the perfect timing melt away.

As the transition master coach for Military.com's Veteran Employment Project, I've helped more than 13,000 veterans and spouses learn skills and strategies to find their next high-impact job. I can assure you that every decade of your career changes the opportunities you have when getting out.

Timing matters. What career issues should you consider before leaving the military in each decade of your life?

### Get Out in Your Very Early 20s

If you leave the military in your very early 20s, it may signal to employers: *Bold career experiment gone mysteriously wrong.*

You don't have to tell them how it went wrong. As long as you did not commit a felony — or actually blow any popsicle stands — you are fine. Employers know people try a lot of career options in their 20s that may or may not work out.

**RESOURCE:** This time, try something a little better suited to you. A good place to get one-on-one coaching in your state is with the Department of Labor's American Job Centers. They offer training referrals, career counseling, resume services, job listings and a deep knowledge of the needs of local employers.

**MASTER CLASS:** Also, check out our FREE master class for young enlisted to learn a lot of strategies.

### Get Out in Your Late 20s

Although your late 20s are the same decade as your early 20s, it looks different to employers. Getting out now means you probably enlisted more than once, completed your training for your military job, and received some experience. Many of you have led or managed other people in these jobs. Employers like that.

Some of your military peers may claim you're not qualified to do anything on the outside. They're wrong. Defense companies, for example, have veteran hiring programs aimed at you; plus many junior officer recruiters are hunting you down on LinkedIn.

**RESOURCE:** Use your Post-9/11 GI Benefits to help you find your dream career. A bachelor's degree in a STEM field, a master's in an in-demand profession, or an MBA from a bricks and mortar school in your target location can be a great next step.

**MASTER CLASS:** You can find solid strategies in our FREE Master Class for Junior Officers (which is also good for enlisted who have or plan to get a degree.)

### Get Out in Your 30s

In some ways, your 30s can be the hardest decade to

leave the military. Leaving now can mean one of three things to employers:

A) **You gave up on the job.** Getting out in your 30s can mean you have no interest in the next part of the job, that waiting for retirement is not worth it to you, or that you weighed the benefits of military life against the cost to your family and realized it isn't worth it.

B) **The job gave up on you.** Getting out in your 30s can mean you didn't make rank, you got passed over, they closed your rate, or your knees can't take one more ruck.

C) **You were enticed away by something fabulous.** Getting out in your 30s can mean you or your spouse found a fabulous career opportunity. If you are in a sought-after field, civilian recruiters may dangle an offer that can't be refused.

**RESOURCE:** Look into a DoD Skillbridge Internship. You have so many military-specific skills, retooling with a DoD Skillbridge partner while you are still getting paid by the military can make all the difference in your 30s.

Use your Skillbridge time to get certified with an organization like Transition Overwatch or Workshops for Warriors. If you are a college grad, land an internship with Hiring Our Heroes Corporate Fellows. Or get more help and more time to define your job prospects with Allegiant Giving's Skillbridge program.

**MASTER CLASS:** We have two FREE master classes specifically for people in their 30s: Mid-level with Experience and Mid-career with Bachelor's Degree or higher.

### Get Out in Your 40s

If you leave the military in your 40s, that usually means you are a senior leader — enlisted or officer — who is retiring with 20+ years of experience. In your early 40s, there's still time for a significant second career.

The biggest challenge may simply be to describe your work in a way that civilians understand.

**RESOURCE:** Our Veteran Employment Project video library is full of free 60-minute master classes that can help give you insight to describe your experiences the right way.

Also, consider a professional coach like me to work on your resume with you. Without the right resume, you may miss opportunities in the civilian world.

**MASTER CLASS:** You are likely trying to transition into a management position with high stakes and little room to maneuver. Check out our specific recommendations in our FREE master class for senior leaders and shave months off your job hunt.

### Get Out in Your 50s or 60s

If you are getting out of the military in your 50s or 60s, you are likely at a very senior level. Civilian employers keep a close eye on how much runway you have left.

This can be tricky, but at this stage, it's often worth it to stay in the military. If you are stationed overseas, consider staying for one more tour so you can get stateside. It's hard to transition from an overseas location.

Your "twilight tour" — the last job you take in the military before retirement — is another thing to consider. If that job does not move you to the state where you want to retire or add to the knowledge, skills and abilities that would attract an employer, it might be better to get out sooner. Remaining in that twilight tour for three years can burn up your career runway.

**RESOURCE:** Check the Military.com retirement calculator. If you're staying only to maximize your retirement pay, you may sacrifice financial gains of a civilian job plus retirement pay. Source: Military.com By Jacey Eckart

Charleston Chapter MOAA ( ) Membership Application ( ) Renewal ( ) Change of Address. Chapter Dues: \$10.00 a year for Regular membership. Surviving Spouse membership \$5.00 per year. Multiple year dues are encouraged in order to reduce paperwork. Make check payable to "Charleston MOAA". Mail to: Charleston MOAA, P.O. Box 70421, Charleston SC 29415-0421.

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 Member of National MOAA? Please provide your membership number \_\_\_\_\_  
 Your status : ( ) Retired ( ) Active Duty ( ) Reserve ( ) National Guard ( ) Former Officer ( ) Surviving Spouse Dues for Year (s) \_\_\_\_\_  
 How do you want to receive your newsletter ( ) US Mail (B&W) or ( ) E Mail (Full color)

Continued from page 5.

ners, for example). Get a full breakdown of coverage types, costs, and other details from the following website: <https://militarypay.defense.gov/benefits/survivor-benefit-program/> and at MOAA.org.

### What Is SBP Open Season?

The open season marks a rare chance for retirees to reconsider their SBP coverage. It's the first such season since 2005 and only the fourth since the program launched in 1972.

This open season comes the same year as the total repeal of the SBP-Dependency and Indemnity Compensation (SBP-DIC) offset, better known as the "widows' tax." In previous years, surviving spouses lost a dollar of their SBP payment for every dollar of DIC received;

MOAA made the elimination of this offset a key legislative priority, and a phased-in repeal took effect with the signing of the FY 2020 National Defense Authorization Act (NDAA) in late 2019.

The open season coincides with the elimination of the SPB Offset, a rule that punished survivors who also received Dependency and Indemnity Compensation from the VA.

It won't be cheap for most retirees. Retirees enrolling for the first time will have to buy in, making up for the premiums they **would** have paid if they'd opted in at retirement. But if you're coming up short in your retirement planning projections, here's a way to provide an inflation-indexed annuity for your survivors.

### OFFICERS and BOARD OF DIRECTORS

<b>PRESIDENT</b>	BG Ernest D. Brockman, Jr. , USA (thru 2024)	843-875-4465	ebrockman@att.net
<b>1st VP PROGRAMS</b>	CAPT Bud Schneeweis, USCG (thru 2024)	703-300-0811	wschneeweis@verizon.net
<b>2nd VP MEMBERSHIP</b>	COL Beverly R. Brockman, USA (thru 2024)	843-875-4465	brockman1982@att.net
<b>PAST PRESIDENT</b>	Col. Rudy Smart, (USAF) (thru 2024)	843-834-0474	rudy@thesmartsplace.com
<b>SECRETARY</b>	CDR David E. Farley, USN (thru 2024)	843-881-9452	defarley45@gmail.com
<b>TREASURER</b>	Col Ronald J. Kennedy, USAF (thru 2024)	843-568-7406	ron.j.kennedy@gmail.com
<b>DIR. HOSPITALITY</b>	Mrs. Dot Farley, (thru 2025)	843-881-9452	defarley45@gmail.com
<b>DIR AWARDS</b>	1LT Robert C. McKay, USA (thru 2025)	843-810-2526	mckaybob@att.net
<b>DIR PERSONAL AFFAIRS</b>	CDR Tommy D. Mathews, USN (thru 2025)	843-795-5260	mathtom1@bellsouth.net
<b>DIR. LEGISLATIVE</b>	CAPT Bud Schneeweis, USCG (thru 2025)	703-300-0811	wschneeweis@verizon.net
<b>DIR. T.O.P.S/PUBLICITY</b>	Col Ronald J. Kennedy, USAF (thru 2025)	843-568-7406	ron.j.kennedy@gmail.com
<b>ASST AWARDS DIR</b>	COL Steve Rowe, USA (thru 2025)	843-303-7438	srowe@carolinaone.com
<b>ASST PERSONAL AFFAIRS</b>	LTC Larry Dandridge, USA (thru 2025)	843-276-7164	ldandridge@earthlink.net

#### REPRESENTATIVES TO THE BOARD (Appointed by the President)

<b>CHAPLAIN</b>	LCDR Phillip E. Clark, USN	937-475-6275	prphilclark@gmail.com
<b>EDITOR</b>			
<b>SCHOLARSHIP/Web Site</b>	Col Rudy Smart, USAF	843-834-0474	rudy@thesmartsplace.com

**Prospective Chapter Members:** If you are not a member of the Charleston Chapter, MOAA, you have received this copy as a courtesy invitation to contact any Officer or Director for information about joining our Chapter. News and Views herein are not necessarily those of any Government Department or another Chapter, or a Member's Chapter and non-partisan.

# Membership News

## LATEST INFORMATION

Total Members - 257  
Regular Members—200  
Honorary Members - 3  
Surviving Spouse Members - 53  
Special Members—1  
Members receiving the newsletter by email 146

CHARLESTON MOAA MEMBERS: We are continuing our recruiting drive for new members as we move into a new year. If you are uncertain of your status, just e-mail me at [brockman1982@att.net](mailto:brockman1982@att.net) and I will verify if you are current for another year or more or if you need to pay dues for 2023. My home number is 843-875-4465, but an e-mail is usually the best and most efficient. We value your membership and appreciate your support of our chapter.

We are continuing to keep our dues at \$10 for Regular Members and no additional charge for spouses of Regular Members. The dues are \$5 for Surviving Spouses—defined as widows or widowers of Regular Members. Please make checks payable to "Charleston MOAA" and mail to Charleston MOAA, PO BOX 70421, Charleston, SC 29415-0421.

RECRUITING UPDATE - I respectfully ask everyone to think of our Chapter when you are meeting new folks in your community, neighborhood, church or other organizations. If they are interested in joining our Chapter, and meet the criteria, I will be glad to follow-up and share more information with them. Just provide my name, number and e-mail to them or send me an e-mail with their information and I will reach out to them.

ADDRESS/EMAIL CHANGES-Please keep me advised if you have a change to your address, phone or e-mail and I will update our records. When you have requested a newsletter to be mailed to you and your address has changed or you are on vacation, the Chapter must pay a fee to the Post Office for the newsletter to have the mail released. We will be glad to use your email during your time of travel only if you prefer.

We very much appreciate everyone's support of our Chapter and should you have any questions at any time, feel free to call me at 843-875-4465 or e-mail me at [brockman1982@att.net](mailto:brockman1982@att.net). I will be happy to answer your questions.

Thank you!  
Beverly Brockman Col, USA (Ret)  
Membership 2<sup>nd</sup> Vice President

**Thank You**  
*For your gift in support of  
Chapter programs:*

LTC ELLEN C. BECKMANN, USA (Ret)\*\*

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## Members: A Special question for you.

Have you reached out to a friend, neighbor, church member or just a casually encountered former military officer and asked them if they want to join our Chapter. Come-on people, give it a try. You might be the one who enrolls the newest Chapter member. We would appreciate it if you did.

**Are you looking for more  
Chapter and MOAA  
information?**

**Or you need to update your  
contact information?**

**Visit our Web Site**

<http://www.charlestonmoaa.com>

**Many improvements were recently made,  
and the work continues.**