



# COLUMBIA RIVER CHAPTER NEWSLETTER

5-Star Excellence Chapter



MILITARY OFFICERS ASSOCIATION of AMERICA  
P.O. BOX 1872 VANCOUVER, WA 98668

ESTABLISHED 1970

website: [www.moaacolumbiariver.org](http://www.moaacolumbiariver.org)

October 2019

## PRESIDENT'S MESSAGE

### President:

Evelyn Brady  
360-721-0865

### 1st Vice-President: & Membership:

### 2nd Vice-President: & Programs

### Secretary:

Chris Rubadue  
425-269-1902

### Treasurer:

Susan Ellis  
360-910-0357

### Immediate Past

### President, CRMF president:

Dave Casteel  
360-834-2448

### Army Rep:

Jon Frederick  
360-576-9078

### Marine Rep:

Terry Babin  
360-608-7789

### Navy Rep:

Rich Wersinger  
360-901-1915

### Air Force Rep:

Jeremy Baenen  
360-281-9998

### Public Health Rep:

Chris Rubadue  
425-269-1902

### Surviving Spouse

### Liaison:

Terry Whisenant  
360-576-7736

### Legislative Affairs:

Buck Marr  
757-636-8686

### Membership Services:

Terry Babin  
360-608-7789

### Public Affairs:

John Donnelly  
360-721-3792

### Scholarship:

Paul Crosby  
360-666-8871

### Chaplain:

Rev Max Metcalf  
541-961-0869

### Roster Manager:

Mike Ellis  
360-910-0625

Happy Fall! Is it just me, or did summer last about 2 weeks? We had a terrific kick off at the Casteel's on September 7. Even the weather cooperated, and it didn't start raining until after we ate. **Rich Wersinger** and **Dave Casteel** were presented with a 2018 5 Star Award in communications, for the newsletter and the website.

Congratulations! Our chapter also earned a 2018 5 Star Award proving once again that we are a fabulous chapter!

Please note the article about proposed by-law changes. See page 6 below. We will vote on these at the January business meeting on January 18, 2020. The chapter by-laws are the foundation of how we run our chapter, so it is important for them to reflect any changes. Also, we will be sending out chapter renewal letters in January, so be prepared for the raise in dues from \$15 to \$20. Our collective memories cannot recall when we last raised the annual dues. Unfortunately, the cost of postage, copying, and other business expenses have risen. Hence, the boost in dues. Hopefully, it will be many years before we have to raise the dues again.

There have been quite a few email messages sent out regarding the "widow's tax". I hope that chapter members have contacted our members

of Congress to encourage their support to fix this unfair situation. It's very close, so be sure you "Take Action" at [MOAA.org](http://MOAA.org). **Dave Casteel** and I



visited with the staff of **Senator Murray**, **Senator Cantwell**, and **Representative Jaime Herrera Beutler** during the August recess. National MOAA helps our local advocacy efforts with handouts and papers to help us communicate our positions.

Tricare open enrollment period is November 11 through December 9, 2019. If you don't want any changes to your plan, you don't have to do anything. But if you want to change something, now is the time to start. The October 3 MOAA Newsletter has a link to help navigate through the plans for health and dental care. Learn about your Tricare [Benefeds Enrollment](#) Options.

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**17 October  
Thursday  
Chapter Luncheon  
Boxcar at 40 et 8**

Greet 1130  
Lunch at Noon  
Details page 12  
RSVP NLT 15 October

### Newsletter Highlights

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### **President's Message continued**

*Please mark your calendars for the next few events.*

On October 17, our luncheon will be in the Boxcar at 40 et 8, with lunch by Panera Bread. Our speaker is **Mark Hanneman**, an Intelligence Officer at Hanford Nuclear Site.

On November 21, our luncheon is at the Cascadia Technical Academy (Skills Center) with **Howard Lim** as our speaker. **Howard** is going to talk about his cyber ops experiences.

Our holiday/scholarship party is Thursday, December 5 at 5:00 pm at Club Green Meadows. Please note the change in date and venue. Details are available on our calendar page.

I look forward to seeing you soon.  
Never Stop Serving!

**Evelyn Brady**  
**President**



Chapter President **Evelyn Brady** and WSCOC President **Dave Casteel** met with the staffs of **Senators Murray and Cantwell** as well as **Congresswoman Jaime Herrera Beutler** in their Vancouver offices as part of MOAA's Summer Storm 2019. They discussed finally ending the unfair "widows tax" and DoD's proposal to cut 18,000 medical billets. Both items are in the FY2020 NDAA. **Evelyn** is pictured with **Bryan Stebbins** and **Keshia Blandford** in **Senator Murray's** office.



## Chapter Barbecue Photos 7 September 2019



7 Sep: Chapter President **Evelyn Brady** proudly displayed our Chapter's 5-Star MOAA Award for 2018.



7 Sep: **Evelyn Brady** presented **Rich Wersinger** and **Dave Casteel** with a 2018 5 Star Award in communications, for the newsletter and the website.



**Jim Morse** shared his 80th birthday and cake with us.





## **Columbia River MOAA Foundation (CRMF) Update: by Dave Casteel**

BIG Thank You to the those of you who braved the weather and attended the Fall Scholarship Fund Raising Barbecue. A little rain didn't dampen the spirit of camaraderie or giving as we raised \$1,430.00 (this included \$175.00 for our Support The Troops fund) from 17 members and their spouses (including some whom could not attend but sent in a donation).

**Jim Morse** shared his 80<sup>th</sup> birthday and cake with us and as **Evelyn** mentioned, 2018 Five Star LOE awards were presented.

We very much appreciate your great support of our veterans attending Clark and WSU-V colleges. By the way, you will get a chance to meet this year's scholarship recipients at our December Christmas Social. As noted in this newsletter, it will be held on Thursday, December 5 from 5:00 to 8:00 PM at Club green Meadows.

Besides cash/checks donations, there are two other EASY ways to support the Columbia River MOAA Foundation (CRMF) Scholarship and Support The Troops funds EVERY TIME you shop:

1. Link your Fred Meyer Rewards card (via your phone number at check out) to the Columbia River MOAA Foundation (CRMF) (our number is AU238). Complete instructions are online at <https://www.fredmeyer.com/topic/community-rewards-frequently-asked-questions-for-non-profits>
2. Shop **Smile.Amazon.com** (not [www.Amazon.com](http://www.Amazon.com)). You can keep your prime membership. Account setup instructions:

Step 1: On your Internet browser go to smile.amazon.com and log in using your amazon (prime) user name and password.

Step 2: After signing in (initially), you will be directed to a page to select your charity.

Step 3: Under the heading "Or pick your own charitable organization," enter **Columbia River MOAA Foundation—Crmf**, then click "Search."

Step 4: Choose "select" when **Columbia River MOAA Foundation—Crmf** populates.

Step 5: Then check the box "I understand that I must always start at smile.amazon.com to support **Columbia River MOAA Foundation—Crmf**."

Step 6: Start shopping at smile.amazon.com so every purchase you make contributes 0.5% to us. Strength is in numbers of users and the amount you purchase—don't hold back, Christmas is coming!

Note. We also accept Qualified Charitable Distributions (QCD) from your IRA RMD (we have received two so far this year). Simply tell your IRA trustee or administrator to make your QCD payable to **Columbia River MOAA Foundation (CRMF)** and mail to same at P.O. Box 1872, Vancouver, WA 98668.

## **244<sup>th</sup> Navy Birthday 13 October 2019: submitted by Rich Wersinger**

A 13 October 1775 resolution of the Continental Congress established what is now the United States Navy with "a swift sailing vessel, to carry ten carriage guns, and a proportionable number of swivels, with eighty men, be fitted, with all possible despatch, for a cruise of three months...." After the American War of Independence, the U.S. Constitution empowered the new Congress "to provide and maintain a navy." Acting on this authority, Congress established the Department of the Navy on 30 April 1798.

In 1972, Chief of Naval Operations Admiral Elmo R. Zumwalt authorized official recognition of 13 October as the birthday of the U.S. Navy. Since then, each CNO has encouraged a Navy-wide celebration of this occasion "to enhance a greater appreciation of our Navy heritage, and to provide a positive influence toward pride and professionalism in the naval service."

Need additional information for Navy birthday commemoration planning? Please contact the Communication Branch of NHHC at 202-433-7880 or email [nhhccpublicaffairs@navy.mil](mailto:nhhccpublicaffairs@navy.mil).



### ***Chapter ~ Membership Eligibility***

Chapter membership is open to active duty, National Guard, Reserve, retired, and former commissioned officers and warrant officers of the following uniformed services: Army, Marine Corps, Navy, Air Force, Coast Guard, Public Health Service, and National Oceanic and Atmospheric Administration. Surviving spouses of deceased officers are also eligible to join.

### ***Columbia River Chapter ~ Affiliate***

Our chapter is an affiliate of the 390,000 member national MOAA which is the nation's largest and most influential association of military officers. MOAA and the chapter are nonprofit, politically nonpartisan organizations. Our chapter is an IRC 501(c)19 war veterans organization.

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### ***Newsletter Editor***

Our Chapter Secretary, **Chris Rubadue**, coordinates calendar inputs and newsletter distribution.

Newsletter Editor: **Rich Wersinger**. You can contact him at 360-901-1915 or e-mail him at [rich@rjwconsulting.org](mailto:rich@rjwconsulting.org).

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### ***Newsletter Distribution***

We continue to distribute our newsletter by e-mail. If you are receiving this via postal service and would prefer e-mail please notify **Chris Rubadue**, our Chapter Secretary at (425) 269-1902 or [clrubadue@comcast.net](mailto:clrubadue@comcast.net).



## ANNOUNCEMENT OF PROPOSAL TO

### AMEND THE CONSTITUTION AND BY-LAWS of the COLUMBIA RIVER CHAPTER, MOAA.

Article XV of the Chapter By-laws requires a fifteen (15) day notice to the membership when one or more amendments to the By-Laws will be proposed at the next Chapter meeting. At the January 18, 2020 Chapter meeting, a motion will be made to adopt an amendment to replace Section 8 of Article VIII and a second motion to replace Article XII.

The annual audit of the financial records, processes, and procedures of the Chapter identified the need to clarify responsibilities and financial management activities between the position of the Treasurer and the Chapter's Executive Board. The proposed amendments respond to all concerns and findings in the 2018 Audit Report. There was no major change to the basic provisions in the existing articles, but there were many additions to the content, and general sectional organization revisions, of each article. Therefore, in the interest of efficiency and clarity, a determination was made that the most understandable presentation of the proposed changes was to delete the applicable portions of the By-laws in their entirety, and replace by fully amended write-ups of both Section 8 of Article VIII and Article XII.

The current Constitution and By-Laws, as amended 20 January 2018, can be found on the [Chapter's website](#). The proposed amendments below have been reviewed and approved by the Chapter's Executive Board. A two-thirds vote of the regular membership present, provided that there is a quorum (Article V of the By-Laws), is required to pass each amendment.

- .....
1. ***Move that the current Article VIII, Section 8, of the Constitution and By-Laws of the Columbia River Chapter, Military Officers Association of America, be deleted and replaced by the following amendment:***

#### ARTICLE VIII, Section 8:

**Section 8.** The Treasurer shall perform the functions of receiving income and making disbursements on behalf of the Chapter, regularly reporting the financial transactions and balances to the Chapter's Executive Board, and preparing the proposed annual Chapter Budget and related reporting.

**Section 8A.** Principal duties of the Treasurer include collecting members' annual dues and other income; making disbursements in accordance with the approved Chapter Budget or otherwise authorized by the Chapter Executive Board; depositing income, and performing such other related duties as assigned by the Chapter's President or Executive Board.

**Section 8B.** The Treasurer is responsible for keeping records of transactions in such recording media and formats that support a clear audit trail, record retrieval, and financial management reports to the Chapter Executive Board.

**Section 8C.** The Treasurer will coordinate with the Chapter President and Secretary during the fourth quarter of each calendar year to verify that all certificates, filings, and forms required by state or federal statute for the next calendar year are filed in a timely manner including any payment required with a respective filing.

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**Section 8D.** Receipt and disbursement of funds by the Treasurer will comply with written and approved policies and procedures established by the Chapter Executive Board as well as transactions directed and approved by either the Chapter Executive Board, or vote by the membership at a meeting convened in accordance with Article VII. A copy of the source documentation of these procedures and policies will be maintained as part of the Treasurer's records.

**Section 8E.** Treasurer will also perform those duties and responsibilities as specified in Article XII.

**Section 8F.** An up-to-date turnover folder specifying actions for recurring processes and procedures to be followed to perform duties as specified in Article VIII, Section 8, and Article XII of the By-laws; documenting all policy instructions related to financial management and practices as directed by the Executive Board; and containing the most recent Audit Report will be maintained by the Chapter Treasurer.

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**2. Move that the current Article XII of the Constitution and By-Laws of the Columbia River Chapter, Military Officers Association of America, be deleted and replaced by the following amendment:**

#### **ARTICLE XII:**

**Section 1.** The Chapter President has overall responsibility for the Chapter's financial management, accounting, stewardship, and other actions and activities assigned by the Chapter's By-laws, and policies and procedures approved and issued by the Chapter Executive Board. The President is assisted in executing all financial responsibilities by the Executive Board, and standing and special committees appointed by the President.

**Section 2.** The Chapter's fiscal year opens on the first day of January of a calendar year, and closes on the 31<sup>st</sup> day of December of that same year.

**Section 3.** The Chapter Executive Board, in support of the Chapter President, manages the finances of the Chapter as described and limited by this Article and the other Articles within these By-laws. The Board is required to formulate, approve, and issue policies and Chapter-wide procedures as needed to specify actions required for income, expenditure, reimbursement, and acquisition and disposal of assets. The Board shall, to the best of its ability and experience, exercise due diligence and sound business practices in making financial decisions on behalf of the Chapter.

**Section 3A.** During the fourth quarter of the fiscal year, the Board is responsible for providing budget guidance for the next fiscal year to both the Chapter Treasurer and the Columbia River MOAA Foundation (CRMF). Fiscal guidance should include any special funding or projects projected to have significant impact on the next year's budgets of the Chapter and also the CRMF.

**Section 3B.** The Board must approve the annual Chapter Budget prior to the Chapter's Annual Meeting at the beginning of the calendar year.

**Section 3C.** The Board must act within the first three quarters of the calendar year on the recommendations contained in the previous year's Annual Audit.

**Section 3D.** The Board must approve and follow the agreed procedures as established by the Chapter and CRMF for the collection of donations and disbursement of funds from CRMF.

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**Section 3E.** The Board must approve by a 67% (two-thirds) majority a policy of a single signature check-writing authority. This policy, when applied, must be approved annually at the first Board meeting of each Chapter fiscal year, and may be rescinded at any time by a 67% (two-thirds) majority of the Board.

**Section 4.** The Chapter Treasurer, in support of the Chapter President and Executive Board, performs those functions as specified Article VIII, Section 8, of these By-laws, and by such duties assigned by policies and procedures approved and directed by the Board. Additionally, the Treasurer will keep all financial records and documents current and ready for audit at all times.

**Section 4A.** The Treasurer will present a current written financial report at each Board meeting to include advising the Board when there are variances between the budget and expected revenues or disbursements.

**Section 4B.** The Treasurer will give an Annual Financial Report, and present the current year Budget as approved by the Board at the Annual Meeting. The annual financial report will also be provided in written form to the Chapter Secretary at the Annual Meeting.

**Section 4C.** Donations received by the Chapter for the CRMF will be deposited in the CRMF bank account, or otherwise transferred to the CRMF Treasurer at least monthly. The deposit or transfer shall be documented in the Chapter's financial records. A listing of donor names and amount donated, including any donor's stated use for the donation, shall be provided to the CRMF Treasurer in accordance with procedures established between the Chapter and the CRMF.

**Section 5.** The financial records and documentation for the previous four quarters shall be audited during the fourth quarter of the Chapter's fiscal year. The audit will be conducted in accordance with the Chapter's General Procedures Audit Guide by a special committee appointed by the Chapter President.

**Section 6.** The Chapter has an "open book" policy, and any member in good standing may request to examine the financial records of the Chapter and the minutes of the Executive Board meetings by scheduling such a meeting with the President or Treasurer.







## Legislative Contacts

### MOAA Legislative Action Center

<http://www.moaa.org/Legislative/>

**MOAA Capitol toll free hotline** at 1-866-272-6622

### White House

Comments: 202-456-1111 Switchboard: 202-456-1414  
FAX: 202-456-2461 E-mail: [comments@whitehouse.gov](mailto:comments@whitehouse.gov)

### Congresswoman Jaime Herrera Beutler Washington's 3<sup>rd</sup> Congressional District

<http://herrerabeutler.house.gov/>

<b>Washington, DC Office:</b> U.S. House of Representatives 1107 Longworth House Office Building Washington, DC 20515 Phone: (202) 225-3536 Fax: (202) 225-3478	<b>Vancouver, WA Office:</b> O.O. Howard House 750 Anderson Street, Suite B Vancouver, WA 98661 Phone: (360) 695-6292 Fax: (360) 695-6197
Contact Congresswoman Herrera Beutler via email: <a href="https://herrerabeutler.house.gov/contact/">https://herrerabeutler.house.gov/contact/</a>	

The U.S. Government's Portal: <http://www.usa.gov/>  
U.S. Senate: <http://www.senate.gov/>  
U.S. House of Representatives: <http://www.house.gov/>



### U.S. Senator Maria Cantwell <http://cantwell.senate.gov/>

<b>WASHINGTON, DC</b> 511 Hart Senate Office Building Washington, DC 20510 202-224-3441 202-228-0514 - FAX 202-224-8273 - TDD	<b>SW WASHINGTON</b> The Marshall House 1313 Officers Row Vancouver, WA 98661 360-696-7838 360-696-7844 – FAX	<b>SEATTLE, WASHINGTON</b> 915 Second Avenue Suite 3206 Seattle, WA 98174. 206-220-6400 206-220-6404 - FAX
Contact Senator Cantwell via email: <a href="https://www.cantwell.senate.gov/contact/email/form">https://www.cantwell.senate.gov/contact/email/form</a>		

### U.S. Senator Patty Murray <http://murray.senate.gov/>

<b>WASHINGTON, DC</b> 154 Russell Senate Office Building Washington, D.C. 20510 Phone: (202) 224-2621 Fax: (202) 224-0238	<b>SW WASHINGTON</b> The Marshall House 1323 Officer's Row Vancouver, Washington 98661 Phone: (360) 696-7797 Fax: (360) 696-7798	<b>SEATTLE, WASHINGTON</b> 2988 Jackson Federal Building 915 Second Avenue Seattle, WA 98174 Phone: (206) 553-5545 Toll Free: (866) 481-9186 Fax: (206) 553-0891
Contact Senator Murray via email: <a href="https://www.murray.senate.gov/public/index.cfm/contactme">https://www.murray.senate.gov/public/index.cfm/contactme</a>		

## Vancouver Area Washington State Legislative Districts and Representatives

Legislator	District 49	District 17	District 18	District 14	District 20
<b>Senator</b>	Annette Cleveland 786-7696	Lynda Wilson 786-7632	Ann Rivers 786-7634	Curtis King 786-7626	John Braun 786-7638
<b>Representative, Position 1</b>	Sharon Wylie 786-7924	Vicki Kraft 786-7994	Brandon Vick 786-7850	Chris Corry 786-7810	Richard DeBolt 786-7896
<b>Representative, Position 2</b>	Monica Stonier 786-7872	Paul Harris 786-7976	Larry Hoff 786-7812	Gina Mosbrucker 786-7856	Ed Orcutt 786-7990

Note: All phone numbers are 360 area code, except where otherwise noted. Toll free **1-800-562-6000**  
More info at [www.leg.wa.gov/legislature](http://www.leg.wa.gov/legislature)

**Federal Legislative Update:****by Buck Marr**

In Montana, when you ask people about what's going on in D.C., they frequently answer with, "Lots of clucking but no eggs." It is a takeoff on the "egg song" ascribed to clucking chickens after they lay an egg. Since the last newsletter, there has been no lack of "clucking" in Washington but from a Federal legislative standpoint, there have been few "eggs." Most of the "clucking" has to do with other high interest emotionally charged topics than passing legislation. That pretty much describes legislative activity since August when the Congress passed, and the President signed into law, the Bipartisan Budget Act of 2019. This new law killed the Budget Control Act of 2011 and its sequestration feature. The two-year fiscal deal increased defense spending caps for fiscal years 2020 and 2021 by approximately \$90 billion and \$81 billion. Unfortunately, putting a budget deal in place does not guarantee that "the appropriations process would proceed smoothly."

That would be supremely correct unless we count the short term passing of a stop gap continuing resolution measure passed on 26 September. The good news is that the Federal Government stays open for business; the bad news is that it operates on FY2019 spending levels which in the defense world presents significant funding challenges for existing programs and a significant problem for new initiatives.

The rest of the news is that there exists the possibility of operating on continuing resolutions throughout FY20. It does not appear legislators on either side of the aisle want that scenario but at the writing of this article, there exists a real possibility of a delay in the appropriations process due to impeachment inquiry activities and the ongoing wall impasse.

The President signed the stop gap Bill on September 27 keeping the government doors open through November 21 and a Conference Committee of House and Senate negotiators kicked off their work to resolve the differences in their versions of the annual defense policy bill on 19 September. Meanwhile, Senate appropriators continue their work on a series of appropriations bills. The Appropriations Committee

has cleared 10 of the 12 bills although none of them have made it to the Senate floor for a vote.

Closer to home, let's check the status of two of MOAA's topline issues:

**SBP-DIC:** The draft House authorization bill includes eliminating the offset problem which can cost some families up to \$15,000 a year. But the Senate thus far has resisted the same plan, noting the \$5.7 billion price tag over the next decade. However, SBD-DIC offset elimination has never remained alive in any draft authorization bill into the conference committee process. Keep your fingers crossed.

Additional good news on this front surfaced on Sept 25. MOAA reported "In a 94-0 vote, senators advised lawmakers to include language in the final version of the National Defense Authorization Act that would repeal the widow's tax. The sponsor of the initiative, **Sen. Doug Jones** told Senators the "time is now to repeal this penalty for widows..." Jones pushed a nonbinding "**motion to instruct**" which is a strong recommendation to the conferees. SBP-DIC joins the list of issues to be hashed out between the Senate and House conference members.

It should be pointed out that despite voting in favor of the motion, **Sen. Jim Inhofe** said he supported the motion but is clueless how the Congress will pay for it. This gives me a perfect opportunity to summarize a published solution by MOAA's **VP of Government Relations, Dan Merry**.

Very recently, MOAA published an article all of us who actively communicate with our legislators should read. **Col Merry** expressed surprise by the continual argument about not being able to pay for the repeal of the widow's tax. He pointed out that in OMB's recent analysis of the FY19 budget, a funding source jumped off the pages. From 2017-2019 the military retirement fund had a large surplus in the neighborhood of \$218B. **Merry** asks, "can't this be used to fund the offset elimination?" MOAA has suggested we all send a MOAA prepared message to our elected officials. It's on the MOAA website. Please, please do that!!

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**Federal Legislative Update continued**

A disappointing turn of circumstances surrounds the Blue Water Navy Vietnam Veterans Act of 2019. The Bill was signed into law in June. The Bill provided an opportunity for veterans who served as a member of the Vietnam era Blue Water Navy and suffered from Agent Orange exposure to receive VA health benefits. Days after the signing, the VA Secretary placed a six-month blanket stay on the program which stopped all claim processing. While the Secretary has the authority to put a stay on an individual claim, MOAA and other nationally recognized VSO's feel strongly that the Secretary does not have the authority to put a stay on every single claim by a Blue Water Veteran for up to

six months. The severity of the situation is that some claimants will not survive a six-month delay. MOAA and eight other VSO's wrote the President asking to meet with him for the purpose of requesting a Presidential override of the VA Secretary.






Stay tuned to legislative "clucking" ...more to follow.

**Buck Marr**  
**Federal Legislative Affairs**





## 2019/2020 CHAPTER CALENDAR

10 October Thursday	<b>Executive board meeting.</b> 0900 at Bingo Hall. Everyone is welcome	
17 October Thursday	<b>Membership meeting luncheon</b> at the Boxcar at 40 et 8 Chateau. 7607 NE 26th Ave, Vancouver 98665 Our speaker, <b>Mark Hanneman</b> , is an Intelligence Officer at Hanford Nuclear Site. Catering by Panera Bread for \$15.00 We will have a raffle, so bring your donation. The cost is \$15 per person. RSVP <b>Susan Ellis</b> at (360) 910-0357 or sdellis1973@gmail.com by <b>Tuesday, Oct 15.</b>	
26 October Saturday	<b>New member orientation/welcome at Di Tazza at 12 noon.</b> Come out and get to know our newest members for a light lunch and camaraderie. Di Tazza is at 2011 SE 192nd Ave, #101, Vancouver 98607	
14 November Thursday	<b>Executive board meeting.</b> 0900 at Bingo Hall. Everyone is welcome	
21 November Thursday	<b>Membership meeting luncheon</b> at Cascadia Technical Academy Meet and Greet at 11:30. Lunch at Noon. Meeting to follow. Our speaker is <b>Howard Lim</b> president of the Olympia chapter MOAA. He will discuss his experiences with cyber ops. Lunch is \$15 with RSVP to Susan Ellis by Monday, November 18 at 360 910-0357 or sdellis1973@gmail.com. We will have a raffle. The address is 12000 NE 28th St, Vancouver 98682	
5 December Thursday	<b>Our Holiday/Scholarship Party</b> will be at Club Green Meadows from 5:00 pm to 8:00 pm. Please join us for this celebration and meet our scholarship recipients. We will have a buffet dinner and a bar available for purchase of adult beverages. The cost will be \$25 per person. More details next month.	
12 December Thursday	<b>Executive board meeting.</b> 0900 at Bingo Hall. Everyone is welcome	
18 January 2020 Saturday	<b>Annual business meeting</b> at Club Green Meadows at 1030 am. We will have a brunch buffet, then conduct the chapter business including annual reports and installation of new officers. Please mark your calendars now.	

Don't forget to check our [Chapter Website](http://www.moacolumbiariver.org/events-3/) for more events and the latest event details  
See: <http://www.moacolumbiariver.org/events-3/>



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MOAA  
P.O. Box 1872  
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