



Charleston Chapter, Military Officers Association of America

October — Issue 09 2026

Published monthly, except July

Web site: www.charlestonmoaa.com

Chapter Luncheon with CAPT Anne O'Connell, USCG Commanding Officer of USCGC STONE, homeported in Charleston, SC

*CAPT O'Connell will speak about activities in the Caribbean and eastern Pacific,
which have been in the news of late.*

NOTE: This event falls on the Fifth Friday in October

Place: Fleet Reserve Association
99 Wisteria Rd.
Goose Creek, SC 29445
(843) 569-2692

Date: Friday, October 30, 2026

Time: Social Hour 11AM accompanied by a cash bar

Lunch: 12 Noon

Menu: Lunch served with choice of: Water, Tea



Choice between two entrees:

Roast Beef w/ Homemade Gravy OR

Baked Black Forest Ham with Pineapple Cinnamon Glaze

Sides include Red Potatoes with garlic butter and parsley and Italian Green Beans

Cost: \$30.00 per person. Make checks payable to Charleston MOAA. Please make sure that you note your choice of entrée when you make your reservation. Using Zelle, note your choice in the Note section.

Dress: Casual.

RSVP: Checks to arrive NLT Saturday, October 24, 2026, or use ZELLE

Mail to: CAPT Bud Schneeweis, 6 Wappoo Creek Pl, Charleston, SC 29412

For addl. info - call or txt: (703.300.0811) OR email: wschneeweis@verizon.net

Check out 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](#)

VOTE!

The 2026 Statewide General Election will be held on November 03, 2026. South Carolina has one Senate seat in play, and of course, all House seats are up at this election. There are also bond initiatives and other issues to be decided, depending on your locale. Early Voting for 2026 Statewide General Election will be held:

Monday, October 19 - Saturday, October 31.
Early voting centers are open 8:30 a.m. - 6:00 p.m.
Closed on Sunday, October 25.

Early voting is a great way to meet your civic responsibility and (usually) avoid the potentially long lines on election Day.

Everyone should plan to vote in the November elections!

Please be sure that your voting registration is up to date. Confirm your polling place for either early or regular voting.

Visit <https://scvotes.gov/voters/early-voting/> for the most up to date information.

COLA Watch

The August 2026 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Sept. 11, was 328.481, 3.5% above the COLA baseline of 317.265.

CPI-W figures from the end of the fiscal year (July, August, and September 2026) will be compared with the COLA baseline to calculate the

2027 COLA (see "How Your COLA Is Calculated," below). September 2026 figures are scheduled to be released October 14. These COLA figures affect military retired pay and survivor's annuities, as well as Social Security payments. We anticipate a Medicare premium increase though, so don't plan any extravagance with your COLA bumps. Uncle Sam giveth and taketh away...

NDAA Provision Would Help Remove Health Care Barriers

For too many servicemembers, retirees, their families, caregivers, and survivors, navigating the military health system means encountering significant barriers to care. Whether the problem occurs at military treatment facilities (MTFs) or within the TRICARE civilian provider network, beneficiaries often lack a consistent, clear, and widely understood way to report an access problem, ensure it reaches the right resource, and know what happens after they raised the concern. That needs to change.

Together with a group of military and veterans service organizations, MOAA recently led a letter urging Congress to preserve a key provision in the Senate Armed Services Committee (SASC) version of the FY 2027 National Defense Authorization Act (NDAA) that would give military health system pa-

Continued on page 5.

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

Unfortunately, nothing to report.



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This month's interesting members biographical sketch

LTC Gloria J. Carlucci, USA (Ret)

LTC Gloria J. Carlucci, was raised in Hillside, New Jersey. After completion of high school, she attended the University of Delaware, a privately governed, state assisted, land-grant research university in Newark, Delaware and graduated in 1985 with a BSA degree in Parks and Recreation Administration. LTC Carlucci enrolled in ROTC and was commissioned as a second lieutenant in the Adjutant General's Corps in 1985 in the US Army. LTC Carlucci's career was from 1985 until 2011 spanning 26 years of active duty.



Gloria's career took her from Fort Ord, California to Aberdeen Proving Grounds, Maryland to the Netherlands, to Alexandria, Virginia, Fort Carson, Colorado, to SHAPE, (Supreme Headquarters Allied Powers Europe) Belgium, to Fort

Eustis, Virginia and a combat deployment to Iraq in 2007-2008. Gloria also served in other locations retiring from Fort Monroe, Virginia in 2011. She credits her most rewarding career to the Netherlands assignment. There, she held a company command position as well as worked as the S-1 Personnel. While assigned to Belgium she was able to get approved for a Senior Stabilization tour year so her son could complete his high school education while attending the International School.

Gloria's activities for pleasure have transitioned through the years from playing sports, to running and motorcycles to currently being a member of 3 book clubs. Her book clubs have prompted her to read a variety of genres and she has enjoyed the variety. She now has a 3-wheeled Can-Am Spyder RT limited motorcycle and Chevy Equinox EV vehi-

cle. Gloria and her partner, Ernest, snowbird between South Carolina and Louisiana and enjoying traveling to Florida as well as many other locations. Gloria is also a life member of VFW, Post 3433, Summerville.

Gloria loves spending time with family in all of their locations. Gloria has two sons and a daughter. Her two sons are here in South Carolina and one son has her granddaughter. Her daughter lives in Kentucky. Her mother and one sister reside in Florida and have been there happily for many years. Another sister snowbirds living in Florida in the winter and New Jersey in the summers. She also has two brothers, one in New Jersey and the other retired from the Navy and lives in Florida.

Gloria's oldest son, Irvin, works as a technical system analyst for the city of Charleston. Gloria's son, Michael, is a computer animator. Gloria's daughter, Roann works as a graphic designer in Louisville, Kentucky. Gloria's granddaughter, Elliot, lives in Ladson and enjoys all the activities of an 8 year old.

Gloria is a lifetime member of MOAA National and now is a member of our Charleston MOAA Chapter. Please welcome Gloria and Ernest when they join us at our monthly luncheons which will resume in September after our summer break. Gloria didn't realize MOAA had chapters within the states until she read an article from MOAA National. We are so glad she read that article!

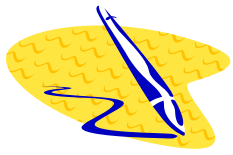
Thank you for making Charleston MOAA Chapter an organization you have chosen to join.



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

Happy Columbus Day as well as Halloween!!

It is really good to get back into the monthly luncheons routine after being out two months over the summer. Speaking about getting back in the habit, we usually meet on the 4th Friday of each month. However, with some up-coming events, we are going to have to move our luncheons to different Fridays. October, November and December are the months that will be affected. In October, MOAA National has a mandatory meeting in DC; therefore, Bud, who is a representative on the MOAA National Board of Directors, will have to attend and we are moving the luncheon to the 5th Friday. With Thanksgiving and Christmas Holidays, we are moving the November and December luncheons up to the 3rd Friday. Just making you aware of these up-coming changes so you can note them on your calendars.

With Halloween coming up just after a full moon, Halloween night just might be a very exciting one. I can remember going around the neighborhood to collect a bag of candy to last the rest of the week. We did buy several different kinds of fireworks to celebrate. Guess we were just lucky to not blow off any of our fingers as we lit the fire crackers and cherry bombs and

Thank You

**Lt Col Edward D. Knowles Toys for
Tots Benefits Program**
30th Year

Current Toys for Tots Fund

\$ 1,397.17

through them out in the road. Those were the days.

The Summer Recess Advocacy in Action seems to have been a success. I contacted each of our representatives with letters requesting their support for the three areas that MOAA National is emphasizing: The Major Richard Star Act, GLP-1 coverage restoration for TFL and Work Opportunity Tax Credit Restoration and Expansion for spouses. I received a response from each of my inquiries with a resounding definite support for each of these items. Yes, it does help to let your representatives know what you expect them to support.

After receiving a 4-Star rather than a 5-Star award for our Chapter website, your officers and Board of Directors are reviewing the contents to determine how we can improve the site. Our first review found that some of the information on the site is out of date. There are some items on the site that are not relevant to our Chapter and the are being removed. Please visit www.charlestonmoaa.com and let us know if there are any improvements that you would like to be made. Also, please let us know if there are any additions that you would like to see to improve the site. Thank you for your support.

We are still looking for suggestions for places for our luncheon meetings and also speakers for those luncheons. Remember, we do serve the Tri-county Area and want to move our meetings to each of those locations so everyone has an opportunity to meet close to home. Bud does a great job with locations and speakers; but, we also would like to expand our choices to offer other opportunities.

Thank you again for your continued support to the Charleston Chapter!!

Ernie

Upcoming Events

November 20, 2026: Luncheon will be on the 3rd Friday at California Dreaming. Social meeting without speaker.

December 18, 2026: Luncheon will be on 3rd Friday. Venue to be determined. Social meeting without speaker.

January 22, 2027: Luncheons will return to the 4th Friday of the month. Venue and speaker to be determined.

tients a better way to report and track access to care problems.

Section 701 of the SASC version requires a digital system that would enable TRICARE beneficiaries to electronically file a complaint, raise awareness about an issue, or provide positive feedback about access to care at military hospitals/clinics or through the TRICARE network. The system would route complaints to the appropriate patient resource and allow beneficiaries to track the status of their submission.

Not only would this system direct patients to assistance, but the increased visibility on beneficiary-level access problems should drive improvements through more effective oversight and greater accountability.

Bipartisan Momentum for a Better Reporting System

Section 701 builds on bipartisan efforts already underway in Congress in the form of H.R. 6796 - the Military Care, Access, Reporting, and Evaluation (Military CARE) Act. The NDAA language mirrors this bipartisan House bill supported by MOAA and many other stakeholders, but expands to include access to care complaints in the TRICARE network along with those in MTFs.

Together, these efforts reflect bipartisan, bicameral recognition that existing problem reporting options are fragmented, inconsistent, and insufficient to ensure beneficiaries receive timely assistance when they encounter barriers to care. They also underscore the need for Congress and the Defense Health Agency to have greater visibility on beneficiary access challenges to ensure the military health system is properly funded to deliver on both the medical readiness and benefit provision missions.

Improving the way beneficiaries report and track access problems will not, by itself, solve

Rest in Peace Spouses

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

**Mrs. Donna Repchak, wife of LCDR Richard N.
Repchak, USN (Ret) passed away on 09
September 2026.**

every challenge facing the MHS. However, it is an important step toward a system that is adequately funded, responsive, and accountable.

Access to timely, high quality health care is essential to military readiness and quality of life, and it is a core part of the nation's commitment to those who serve. Your voice matters - please urge your lawmakers to support this important legislation.

Major Richard Star Act Discharge Petition Clears Threshold

A long-sought floor vote in the House on legislation designed to end the "wounded veteran tax" faced by combat-injured military retirees edged closer Sept. 15 with the 218th signature on a discharge petition - enough to move a revamped version of the bill out of the House Rules Committee.

MOAA has supported all legislative avenues to move this long-sought fix forward, one that would allow these wounded warriors to receive both their earned military retirement pay and VA disability compensation without an unfair offset. This progress comes amid our ongoing fight on behalf of the Take Care of America's Veterans Act, which not only offers relief to combat-injured retirees, but would provide long-sought benefits to other veterans, their caregivers, and their survivors.

Understanding the Petition

The maneuver does not guarantee an immediate floor vote, but the new resolution (H.Res. 1247) could come to the floor after the House returns from its scheduled pre-election recess, which was set to begin a day earlier than anticipated. ***The House will now be in recess until after the November 03 elections.***

The resolution expressly applies to "[t]he retired pay of an eligible combat-related disabled uniformed services retiree, who is retired under chapter 61 of this title with fewer than 20 years of creditable service," which would cover the less than 60,000 combat-injured retirees targeted by the original legislation and address eligibility concerns raised by the Congressional Budget Office.

It is unclear whether the change will improve the bill's chances in the Senate, where attempts to pass the standalone Star Act via unanimous consent have been rejected on multiple occasions.

Both the standalone Star Act and the Take Care of America's Veterans Act will face a crowded legislative calendar in the remaining few months of the 119th Congress. Your voice will be critical to ensuring these and other MOAA priorities are not lost in the shuffle - register at our Legislative Action Center today to learn how your voice can make a difference.

MOAA SIGNATURE GROUPS

**Join MOAA Leadership and your fellow MOAA members
on these hosted cruises and land tours.**

October 1-10, 2026	Western Europe Yacht Cruise	9-nights from \$4,999
April 25-May 2, 2027	Castles Along the Rhine River Cruise	7-nights from \$4,199
July 19-27, 2027	France & Spain Yacht Cruise	8-nights from \$5,799
September 14-25, 2027	Circle Iceland Yacht Cruise	11-nights from \$8,999
Sept. 25-Oct. 4, 2027	Battlefields of WWI & WWII Tour	10 days from \$6,495

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Defeat the Bot

Use the magic words

You want a human. For starters, don't explain your issue. That's the trap. You need words the AI has been programmed to treat differently.

Nuclear phrases: When the AI bot asks why you're calling, say, "I need to cancel my service" or "I am returning a call." The word cancel sets off alarms and often sends you straight to the customer retention team. Saying you're returning a call signals an existing issue the bot cannot track. I used that last weekend when my internet went down and bam, I had a human.

Power words: When the system starts listing options, clearly say one word. "Supervisor." If that doesn't work, say, "I need to file a formal complaint." Most systems are not programmed to deal with complaints or supervisors. They escalate fast.

Technical bypass: Asked to enter your account number? Press the pound key (#) instead of numbers. Many older systems treat unexpected input as an error and default to a human.



Col Patrick K. McClintock, USAF, Commander, 437th Airlift Wing, Joint Base Lindsay Graham speaks at our September luncheon at Logan's Roadhouse in Summerville.

Charleston Chapter MOAA () Membership Application () Renewal () Change of Address. Chapter Dues: \$20.00 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.

Last Name _____ First Name _____ MI _____
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Make sure the name shown is: Charleston Chapter, Military Officers Association of America

Step 3: Enter your payment details.

- Amount: Enter the correct amount for your payment.

• **Memo (important!):** Please include what the payment is for:

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- Luncheon/food choices
- Donation - Toys for Tots or Scholarship Fund

This memo helps us credit your payment correctly.

Step 4: Confirm and send. Review your payment details before submitting. You'll receive a confirmation from your bank or Zelle® once it's sent.

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EDITOR			
SCHOLARSHIP/Web Site	Col Rudy Smart, USAF	843-834-0474	r2smart1@gmail.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 - 208
Regular Members—161
Honorary Members - 4
Surviving Spouse Members - 42
Special Members—1

Members receiving the newsletter by email 134

CHARLESTON MOAA MEMBERS: We are continuing our recruiting drive for new members. If you are uncertain of your status, just e-mail me at brockman1982@att.net and I will verify if you are current for another year or more or— if you need to pay dues for 2026. My cell number is 704-300-8739, but an e-mail is usually the best and most efficient. We value your membership and appreciate your support of our chapter.

As of January 1, 2026 our dues for Regular Members has been increased to \$20/year. The dues will remain at \$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. We now have an alternative method for payment of dues other than USPS. Please see the instructions for Zelle payments on page 7.

RECRUITING UPDATE - I 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 704-300-8739 or e-mail me at brockman1982@att.net. I will be happy to answer your questions.

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

Thank You

*For your gift in support of
Chapter programs:*

*LTC Ellen C. Beckmann, USA (Ret) ***

*Thank you to all that contribute to our
programs at our luncheons, too.*

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