



AGING, OR LIKE FINE WINE THE OLDER THE BETTER

By John Harms

Yet, as with fine wine planning on aging is an absolute necessity if we are to enjoy the fruits of our labor in our “senior” period. One of the best avenues to complete this planning is the NEW MOAA booklet

“PERSONAL AFFAIRS GUIDE – A Personal Inventory for Peace of Mind”. Some of us remember their old “Survivors Benefit” booklet, which read more like a lawyer’s part on aging in the BAR Exam, not using the KISS (Keep It Simple Stupid) principle that is really necessary. This new booklet is truly excellent, covering not only our military service, but post careers, memberships in organizations, instructions like “where are the passwords for the computer programs”, or eliminating that “surprise” from the Defense Finance Agency (DFAS) when notified of the death of a service man or woman, that last month’s retirement pay disappears in a flash from our bank account, to be made up “later” after Survivor Benefit Program (SPB) documents are filled out and processed, about six to 12 weeks upon receipt of the documents by DFAS. So, I would strongly suggest that all our members call National MOAA and request one of these booklets then read and fill it out. If this booklet is completed, the surviving spouse will have little problem resolving all those issues when a military retiree passes on. So DO IT NOW, “dozo” as they say in Japan.

Live. Dine. Relax. Socialize.
Learn. Be Healthy. Stay Active.
Live on the Waterfront.

- All Utilities Included
- Health Club Membership
 - Indoor Heated Pool
- Sentara Coordinator On-Site
- Two Waterfront Restaurants
 - 24-Hour Concierge
- Rooftop Deck and Solarium
 - Lounge with Billiards



Timeless...For The Time of Your Life.

THE
CHAMBERLIN

Waterfront Apartment Homes
Dining and Special Occasions

2 Fenwick Road, Fort Monroe, Hampton • VA 23651
www.HistoricChamberlin.com or Call 757.637.7200

An Adult Living Community

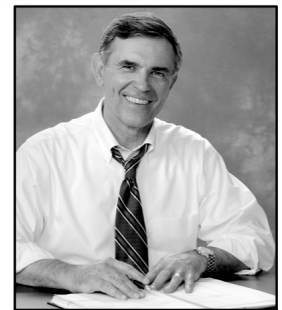
ZAREMBA
CENTER FOR
ESTATE PLANNING & ELDER LAW

123 Bulifants Boulevard
Williamsburg Virginia 23188

Walter Zaremba is a retired United States Army Colonel who understands your unique needs.

What Do We Do?

- Estate Planning
- Trusts, Wills & Powers
- Elder Law
- Probate Services
- Trust Administration
- Asset Protection
- Estate Tax Protection



MOAA members are entitled to a
25% discount.

757-259-0707 office
www.zarembalaw.com

757-259-2407 fax
walt@zarembalaw.com

A Law Practice Dedicated to Estate, Elder Law & Business Planning. Please don't leave your assets unprotected! Call our office today to schedule your complimentary consultation!