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HELIOGRAM

THE MILITARY OFFICERS
ASSOCIATION OF AMERICA

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November 2016

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Volume 43 Number 8 November 2016

FUTURE MEETING DATES

BOD MEETING 11:30 Nov 16, 2016

LANDMARK CAFÉ

Dinner Meeting Nov 17, 2016
Pueblo Del Sol Country Club
2770 South St Andrews Drive
Social Hour — 1800 Dinner— 1830

**MENU: Field Greens topped w/raisins,
Bleu cheese, Raspberry vinaigrette
Chicken Cordon Bleu/ white wine
crème sauce
Roasted Red Potatoes
Chef's vegetables
Pumpkin Mousse
Rolls, Butter
Iced Tea, Coffee, Water**

**PROGRAM: Mr Dan Standage, Director of
Disability in Education: Student Veteran
Cultural Competency**

BOD MEETING 11:30 Dec 14, 2016

LANDMARK CAFÉ

Dinner Meeting Dec. 15, 2016
Pueblo Del Sol Country Club
2770 South St Andrews Drive
Social Hour — 1800 Dinner— 1830

**MENU: Spinach Salad w/tomatoes, Rasp
berries, Onion/ Feta Cheese
Dinner Rolls & butter
Fruit filled Pork Loin w/currant
Cranberry Rice Pilaf
Fresh Sautéed Vegetable
Spice Cake**

**PROGRAM: Annual Community Chorus
Concert**



CORONADO CHAPTER NEWSLETTER

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PRESIDENT'S NOTES by President Bob Covalucci, COL, USA (Ret.)

The guest speaker program for our October Meeting featured the triple threat team of LTC Arroyo, CSM Hill and Mrs. Long from the Ray-

mond W. Bliss Army Health Center on Fort Huachuca. If you missed the meeting you missed a great presentation on all the positive and patient oriented efforts that are taking place at the Center. LTC Arroyo and his team are marking extraordinary efforts to support the Retiree Population in the greater Sierra Vista area. You can visit the Center and speak with the Tricare Counselor for additional information.

At our November meeting, in accordance with our by-laws, we will be conducting our ANNUAL ELECTION MEETING. This will also be our ANNUAL BUSSINESS MEETING. So if you have not been to a meeting recently, please make an effort to join us in November.

On your behalf, I will be attending the awarding of the 5 STAR Levels of Excellence Award Streamer to the CORONADO Chapter for the TENTH consecutive year! This accomplishment recognizes both the hard work of your Board of Directors and YOUR commitment to our Veterans and our community. Without the extraordinary support of our more than 200 members this would not be possible. Thank you for your commitment to the Coronado Chapter and our Veterans. Just a reminder, we are collecting nonperishable food donations at our dinner meetings in November, December and January for The Post Chapel Food Bank. These donations will provide a brighter holiday season to our soldiers and their families on Fort Huachuca. We will have a float (hay wagon) in the Veterans Day Parade on 11 November. A SHOUT OUT to Joan Strom for once again providing the wagon and hay and to Bob Abney our very own Wagon Master.

(cont on Page 4)



VETERANS LEGISLATIVE AFFAIRS by Gene Fenstermacher, Col, USAF (Ret)

For those who haven't heard, the 2017 COLA for Military Retired Pay, Social Security, SBP, VA disability pay, etc. will be 0.3%. That will be ef-

fective 1 Dec 2016 and in the case of your retired pay, it will be deposited to your account on Friday 30 December 2016 because 1 Jan 2017 occurs on a weekend (Sunday).

MOAA has been pushing for better preventative care within TRICARE for quite some time, and thankfully some progress was made. TRICARE announced they are now covering several preventative services that previously were uncovered. Cologuard is now one of those preventative services. It is a relatively new effective and non-invasive colorectal cancer screening exam. Given the devastating mortality rate of late-stage colorectal cancer, providing this U.S. Preventative Task Force-approved test as an option is a crucial milestone in addressing the second-leading cause of cancer deaths, especially in older individuals. I can speak first hand on this, having undergone a successful Cologuard screening last year (the first for this area). Search on 'Cologuard' at Google for more information - that you might want to avoid doing at lunch time.

Last year, after years of lobbying by MOAA and others, Congress [passed a historic solution](#) to replace the flawed Medicare payment formula that previously caused annual threats of 20-percent cuts in Medicare and TRICARE payments to doctors.

Those annual threats caused many doctors to consider dropping Medicare and TRICARE patients. To fix that, Congress passed the Medicare Access and CHIP Reauthorization Act, known as MACRA.

(cont on page)

PRESIDENT'S NOTES (cont)

If you want to ride on the float there are a few seats available. You can contact Bob Abney or me and we will make your reservations. It is a great parade with cake provided by YOU Coronado Chapter, MOAA in the park after the parade. MUM free cake!!!!

This month's additional SHOUT OUTS go to: LTC Edgar Arroyo the newest member of our chapter.

Colonel (R) Sam, the man, Rumore for once again donating his 50/50 raffle prize to our scholarship fund.

REMEMBER IF YOUR DUES ARE PAID THROUGH 2016, IT IS TIME TO PAY FOR 2017!!!!!!!!!!!!!!!!!!!!!!

I LOOK FORWARD TO SEE AND TALK WITH YOU AT OUR NEXT MEETING. PLEASE BRING A FRIEND. YOUR FRIEND MAY BECOME THE NEXT NEWEST MEMBER OF OUR CHAPTER!

BOB

LEGISLATIVE AFFAIRS (cont)

Its concept is to pay medical providers for the value of the care they deliver, instead of the fee-for-service model that pays a flat fee for each appointment or service.

The intent of value-based care is to move toward linking payments to a patient's health outcomes and quality of care.

The performance of a provider will be compiled into a composite performance score that will ultimately determine their payment adjustment. Scores above or below average will generate corresponding adjustments to the provider's Medicare Part B payments.

The hope is this system will incentivize doctors to use proven practices that lead to quality care ... and get higher payments in the process.

But this isn't going to happen overnight. Payment changes will be implemented in steps over several years to give doctors time to adjust to the new metrics and provide feedback on any potential system glitches.

Let's look again at the Military Family Relief Fund.

Donations to the **MFRF** were at **\$528,705** as of 14 October in the approach to the \$1,000,000 annual cap on donations. But there is still time to make your 'donation' as an Arizona Tax Credit (AZ Tax Form 340 - up to \$200/individual or \$400/couple). However, that 'donation' must be received by 31 Dec 2016 to be credited to your 2016 AZ Tax Return. So don't hold off too long. **And remember, that 'donation' costs you nothing** if you have an Arizona Tax obligation of that amount or more. The amount of the contribution is credited to your tax obligation or is refunded to you after you file your Tax Return if you have prepaid your estimated tax or have withholdings that cover your expected obligation.

(cont on page 10)



AUXILLIARY AFFAIRS by
Jan Cole, Director

SOCIAL SECURITY

F.Y.I. By changing the name of SSC contributions it give them a means to refute this program in the future. It's free money for the government to spend under this guise.

It is really sad to think that most people will just roll over and accept this as if there is nothing that can be done, but maybe there is if we make a little noise about our displeasure with what they have done to today's retirees. I pass this on.

The Social Security check is now (or soon will be) referred to as a Federal Benefit Payment. I'll be part of the one percent to forward this. I am forwarding it because it touches a nerve in me, and I hope it will in you.

This isn't a benefit. It is our money paid out of our earned income ! Not only did we all contribute to Social Security but our employers did too. It totaled 15% of our income before taxes.

(cont on page 12)



President Covalucci presents LTC Arroya , Comander of Raymond W. Bliss Health Center, the Chapter Challenge coin following his presentation about the changes at Raymond W. Bliss Health Center.

CHAPTER MEMBERSHIP	
Regular Members	179
Associate Members	6
Auxiliary	23
Total	208



Left to Right: Command Sergeant Major , Ms. Kathy Long Chief- Managed Care, and LTC Edgar Arroyo, Commander RWBHC.



Ms. Kathy Long explains the current activities in the Managed Care department

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<p>Hours: Mon.-Fri.: 7:30-5:00; Closed Weekends</p>	



SCHOLARSHIP REPORT by COL. John Black, USA, Ret

2016-2017 Scholarship Update

Bob Abney, Terrie Gent and I attended the Buena High School “College and Scholarship Night” on the 5th of October. I want to give special thanks to Terrie and Bob who talked to numerous students and parents about our Chapter Scholarship Program. We had a super evening meeting and talking to prospective Coronado Chapter Scholarship Applicants. I would rate the evening as a success for getting out information on our Scholarship Program. We passed out over 65 applications to qualified students and provided a large number of Applications for the school’s Guidance and Counseling Office.

Additionally, all High Schools in Cochise County and Patagonia High School have been notified of our Scholarship Requirements and Timelines. Applications will be due on 10 March 2017, and we will present the winners to you the dinner meeting in April 2017. You might have noticed we have extended the scholarship cycle a full month. This decision was made while taking into consideration the various school vacations and breaks during March and April of next year.

The scholarships are offered to high school graduating seniors for use at a community college, a university or four-year college, or a service academy. The Chapter BOD increased the number of Scholarships to nine last year and may very well fund nine for the 2016/2017 scholarship year. This increase in scholarships is a direct result of your generosity by giving to our Scholarship Fund. Thanks for the outstanding support to our students and their futures.

Two scholarships will be awarded to the best-qualified Junior Reserve Officer Training Corps (JROTC) students from Buena High School and/or Tombstone High School.

SCHOLARSHIP REPORT (cont)

Additional scholarships will be awarded to the best-qualified students whose parents, grandparents, or legal guardians are on active duty, in an active reservist in a drill status, in the National Guard, or retired from the uniformed services. Students attending schools in the following areas can apply: Benson, Bisbee, Bowie, Douglas, Patagonia, San Simon, Sierra Vista, St. David, Tombstone, Valley Union, or Willcox. For more information you may contact me at johnandjohnblack@cox.net or 227-5173 (cell).

If you know of any qualifying graduating senior that might be interested in applying for one of our scholarships, please contact me.

Additionally, National MOAA’s Educational Assistance Program provides interest free loans and grants to students for up to five years of undergraduate study. For more information log onto the MOAA website at: www.moaa.org/education.

If you have any questions concerning the “National” MOAA programs contact MOAA at edassist@moaa.org or 1-800-234-6622.

Thanks again for our outstanding support to our Chapter Scholarship Program.

**YOUR CHOICE OF TRICARE RETAIL PHARMACIES CHANGES
DECEMBER 1, 2016**

Express Scripts will add Walgreens to the Tricare retail pharmacy network, CVS pharmacies will no longer be in the network.

Please take action to begin transferring your prescription drugs to a Tricare network pharmacy by December 1, 2016 to avoid paying full price.

(cont on page 7)

RETAIL PHARMACY CHANGES;

What you need to know:

Starting December 1st CVS pharmacies including CVS pharmacies located within Target stores will leave the **TRICARE** pharmacy network. If you fill a prescription drug at CVS pharmacy after that date you will pay full retail price for your drugs. Beginning December 1st you can fill your prescription drugs, including specialty drugs, at Walgreens or Kroger.

CONVENIENT TO TRASFER PRESCRIPTIONS:

Take your prescription bottles to another network pharmacy—just do one of the following:

Take your prescription bottles to the new pharmacy. The pharmacist will contact your old pharmacy.

Call the new pharmacy and have them get your prescription drug information from your old pharmacy.

Ask your doctor to send your prescription information to the new pharmacy.

PHARMACY OPTIONS:

Retail Pharmacies—Find retail pharmacies near you by visiting express-scripts.com/Tricare.

MILITARY PHARMACIES: Visit Tricare.mil/mtf for local military pharmacies.

TRICARE PHARMACY HOME DELIVERY:

Next to your military pharmacy, Home Delivery is the best option for filling maintenance drugs and you may save money. Visit express-scripts.com/Tricare or call 855-778-1417 to get help to transfer prescriptions

(Information courtesy of Express Scripts)

Have a happy Thanksgiving everyone and don't forget to remember in your prayers those who protect us around the world and are often away from family and friends.

Respectfully,

Bob



TREASURER'S NOTES. By Col Bob Abney, USA, Ret

As we approach the end of the fiscal year, this is an appropriate time to review our chapter finances. In short, your chapter is in very good financial shape with no debts and slightly more than \$19,000.00 in the scholarship

account. This total includes funds for two years scholarships and at the present rate will likely allow us to recommend to the board that we again award nine scholarships in 2017. Let's hope this comes to pass. While the account is certainly healthy, we need your continued support to meet our obligations to Sierra Vista's finest student scholars in the coming year and years to follow.

There is also other good news to report. Through member generosity, the chapter hosted the Veteran of the year luncheon, contributed to the renovation of the Veterans' Cemetery fire pit, Awarded MOAA medals to ROTC cadets, contributed toward the Tombstone ROTC military wall Army plaque and hosted the annual scholarship awards recognition dinner for scholarship winners and their parents -- all this in addition to awarding the nine scholarships.

The chapter Board of Directors has again been very frugal in chapter operations and I expect that we will have surplus operations funds left at the end of the year that can be moved from the operations account to the scholarship or trust accounts. All chapter operations are conducted by unpaid volunteers with our single major expense this year being the publication and mailing of the Heliogram (this expense will be reduced next year with the new emailed Heliogram). So, congratulations to the board and membership for another very successful financial year.

In other matters, the Board has voted to hold 2017 membership dues at \$15.00 for regular members and \$10.00 for auxiliary members. This represents no change in rates since 2009. Membership dues are payable as of January 1, 2017, so please include membership checks made payable to MOAA with your dinner reservations or use the membership application in the Heliogram and mail them to:

Treasurer (Dues)

Coronado Chapter, Military Officers Asso
PO Box 1685

Sierra Vista, AZ 85636-1685

(cont on left)



TRANSITION LIAISON(Formerly TOPS):by CW3 Harry Bowen, USA Ret, Director for TOPS/ESGR

. General Comment:

David Briggs, the webmaster for the Transition Liaison Team remains in Huntsville, Alabama and the turna-

round time of posting is running about 1-2 days when he is in Huntsville but increases when he is on travel for the Government

Jobs:

During this past report period, we have been able to identify and post 39 new job opportunities; 17 within Cochise County (Sierra Vista-14, Fort Huachuca-2, Benson-1) and 22 external to Cochise (Scottsdale-5, Phoenix-9, Mesa-1, Chandler-4, Glendale-1, Tempe-1, and Globe-1). In addition, two multiple position announcements were identified and posted, 1 for Phoenix and 1 for Sierra Vista.

Expos/Career Fairs:

During this report period was able to attend one job fair and was able to assist nine (9) service members to find leads for jobs. There was one Job Fair at the Murr Recreation Center on

Fort Huachuca but was unable to support. At this job fair, the employers were matched to verified job seekers which was a new approach.

Employer Support to the Guard and Reserves (ESGR):

Attended a meeting of the Southern Arizona Employer Support to the Guard staff and received an overall briefing of the changes coming by the end of November.

Two paid positions are being eliminated, effective 25 November 2016, as a cost savings to the Department of Defense and ESGR.

The volunteers will be assuming more administrative and coordination responsibilities to include job fairs, award presentations, service unit training, and travel coordination.

TRANSITION NOTES (cont)

I assume the lead duties for Cochise County with two members. This is basically no change as it is how we have been operating over the past 2 years. The only difference is that I will be more involved in coordination and scheduling activities throughout the county. Now, instead of having paid personnel coordinate the Boss Lifts, Award Ceremony, annual and special training for Reserve and Guard units, and assignment of resources for job fairs.

The mission of the ESGR is now definitized as “Enhancing Unit Readiness” through avocation, recognition, information, and mediation.

More information will be made available in the coming months as this transition will not be accomplished overnight. It is anticipated that it will take until the fall to be completed.

Cochise Serving Veterans (CSV) and the forthcoming Resource Fair:

The Cochise Serving Veterans (CSV) will be meeting on 19 October to elect a new management team for the CSV and the Resource Fair, establish the schedule of events for the next year, and commence preparing the CSV to become a “Not For Profit” Organization as a 501 (C)(3) activity..

The CSV needs volunteer veteran organizations to assist in making the Sierra Vista/Cochise County even better in support of our homeless and “at risk” veterans and to become a “year around” support activity. Those interested are to contact either MS. Samantha Bivens at email Samantha.bivens2@redcross.org or telephone at 520-318-6866 or Harry Bowen at email har-rybowen@aol.com or telephone at 520-508-2685.

(cont on page 8)

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PERSONAL AFFAIRS by Terrie Gent, COL, USAF, Ret.

IDENTITY THEFT

You can do everything right and still be the victim of identity theft. There have been so many data breaches

of government and commercial data sources that it is prudent for all of us to be prepared to respond to ID theft. Knowing what to do in advance could make a stressful situation less of a challenge.

If you have any form of ID theft, make a report to the police and find out how to get a copy of the report ASAP. You may need that to help get things straightened out. Also, I've checked a number of different sources on how to respond to identity theft. They all say file a report with the Federal Trade Commission, Identity Theft Office, as soon as possible. They have a great website:

www.identitytheft.gov that will allow you to set up a secure account that will step you through filing your report with the Federal Trade Commission and getting a fraud alert placed on your credit reports with the three credit report companies: Experian, TransUnion, and Equifax.

The FTC website also gives excellent checklists and helps you make a detailed plan of action to recover from your particular kind of ID theft. It has sample letters to help you report and protest actions for which you are not responsible. It explains your rights and gives contact numbers for a large number of government agencies and companies with whom lots of people do business. This is such a terrific resource it's hard to do it justice in this article. So please go to www.identitytheft.gov soon to check it out so that you get an idea of the resources and things to do now so you can be ready if you discover some form of ID theft. You can also call the Federal Trade Commission Identity Theft office at 877-438-4338 to get help and information.

(cont on right)

PERSONAL AFFAIRS (cont)

If you suspect identity theft, keep a log of everything that you do, who you contact, who you talked to, and what was the result. It might be helpful to keep a binder of information as you accumulate notes and documents. Recovering from even a minor case of identity theft can be a long and complicated process. Trying to remember what happened from day to day and office to office is difficult. A log will keep every bit of relevant information at your finger tips and reduce your own stress.

TRANSITION NOTES (cont from page 7)

Veterans Wall of Fame:

There will be an award ceremony on 11 November, at 1700, at the Canyon Vista Medical Center to honor 12 incoming veterans and pay homage to 12 veterans selected last year. This year's ceremony is special in that Terri Gent's Husband Bob and CW4 Ret. Anthony Wisniewski are two of the 12 incoming recipients.

For those who may not be aware of what this Wall of Fame is, for the second year in a row, an ad hoc group, chaired by the Legacy Foundation of Southeast Arizona, with the responsibility to select and honor 12 veterans within the community for their support to the community. Their photo and biography are mounted on a plaque that is then hung on the wall of the hospital adjacent to the reception area for all to see. At the end of each year, those 12 will be honored and retired and 12 more will be honored and inducted.

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**CHAPLAIN'S NOTES by
COL Tom Day, (USA, Ret)
Chapter Chaplain**

Thanksgiving is upon us again. In November we take time to be thankful for our country, our blessings and our

freedom. The Apostle Paul encourages us to be thankful at all times, even during the rough times. I encourage you to not only have a thankful attitude but take time to share your thanks with those around you.

I just spent a month at Thistledown Race Track in Cleveland, Ohio. Besides being thankful that the Indians are in the World Series, I found a lot of people thankful for other things, even on cold rainy days! The grooms, hot walkers, exercisers, those that pony the horses, outriders, valets, and gate crew don't make a lot, yet they were surprisingly thankful to be doing something they love and to do it around horses, which they love. I hope that you are able to do something you love, give it all you have, and be thankful, even in the tough times. When I was in high school there was a song by Ned Miller about a young man's father who gave him this advice, "Do what you do do well boy, do what you do do well, Give your love with all of your heart and do what you do do well." Reminds me of the Apostle Paul's words, "whatever you do, whether in word or deed do it all in the name of the Lord Jesus, giving thanks to God the Father through Him." Do what you do do well and have a blessed Thanksgiving!

Tom Day

LEGISLATIVE AFFAIRS (cont)

And also remember, this **MFRF** Tax Credit can be taken in addition to other Tax Credit donations such as to "**Qualifying Charitable Organizations**" (**QCOs**) that you may want to support such as the Cochise Family Advocacy Center (**Lori's Place**), Good Neighbor Alliance, etc. (collectively adding up to a total of \$400 per person or \$800 per couple). Go to: <https://www.azdor.gov/taxcredits/qualifyingcharitableorganizations.aspx> (scroll down to 2016 and click on "**QCO**") to see other Qualifying Charitable Organizations.

To make a donation to the MFRF, they need your name and address (for mailing your donation receipt) and the last four digits of your Social Security number (for tax credit reporting purposes).

To download a **MFRF Donation Form**, click on or copy and paste the following link into your browser: http://dvs.az.gov/sites/default/files/documents/files/MFRF-2016-Donation-Form_0.pdf

FROM THE CHAPTER HISTORIAN

By LTC Tom Fail, USA, (Ret)

The Lipizzaners

“Study history, study history. In history lie all the secrets of statecraft.” Winston Churchill

In their attempt to achieve, and propagate perfection in the human race, the Third Reich extended their fetish to include horses. To do this for horses they established a stud farm near the town of Hostau, Czechoslovakia. There they assembled the best breeding stock of various breeds from across Europe, including Arab, Thoroughbreds, and Lipizzaners.

By April 26, 1945, Patton's third army was miles from Hostau with the Russian army 60 miles away. Under the terms of the Yalta Conference, Russia would have control of post war Czechoslovakia. On April 26, 1945, a German intelligence officer, star rank, surrendered to Colonel Charles Hancock Reed, Commander of Patton's 2nd Cavalry Group. Next morning the two had breakfast together, during which the General showed a number of photos taken at the stud farm. They agreed the horses should not be allowed to fall into Russians hands, and must be rescued. Reed sent a message to Patton requesting permission for the rescue operation. Patton's swift response: “Get them, make it fast”.

Patton, an expert horseman, had participated in the first modern pentathlon in the 1912 Olympics, placing sixth out of twenty three in the equestrian phase. Reed acted quickly. He first dispatched one of the General's couriers with a message to the stud farm asking them to send an officer through the lines to arrange terms of transfer. His request was answered that evening when a Captain Rudolf Lessing, in a Wehrmacht uniform, came out of the woods near the 2nd Cavalry. Over dinner with Reed he suggested Reed send an officer back with him to confer with the local commander to arrange surrender. Reed agreed and his second action was to select an intelligence officer, Captain Thomas M. Stewart, from the 42nd Reconnaissance Squadron to accompany Lessing. When Stewart arrived Reed told him he was to accompany the German Captain through the lines and arrange release of the horses as well as allied prisoners being held there. Reed gave him a letter in German and English designating him as an emissary under Lessing's protection and granting him authority to negotiate.

When they arrived at the farm they learned the manager, a Lt. Col. Rudofsky who had originally agreed to the transfer, decided he could make a better deal with the Russians. He had gone to the office of the local German commander, General Schulze; Lessing found one of Schulze's officers who arranged for he and Stewart to meet with the General. When they arrived they found Rudofsky and several German officers with the General. Lessing explained why he and Stewart were there. A lot of arguing ensued among Lessing, Rudofsky, and the German officers. Finally the General gestured to Stewart who gave him the letter, Lessing told the General their responsibility now was to the horses. The General spoke to Stewart in English asking how many panzers he could send. Stewart realized the General did not want to surrender to a lone Captain and assured him the 2nd Cavalry would return with a sizeable force including tanks and other vehicles. The General then gave him a note of safe passage and told him there would be no difficulties when he came. Returning safely to his unit, Stewart briefed Reed by radio.

By daybreak the next morning, April 28, a task force of about seventy men from the 42nd Recon along with two tanks and two assault guns were on their way and reached the stud farm with no problems. There the surrender was peaceful.

Although the horses were now in American hands, they were still in Czechoslovakia and Reed knew something had to be done to get them out of the path of the Red Army soon. Reed recommended to Patton's headquarters that the Arabs and Lipizzaners be transferred as soon as possible to a large facility in Mannsbach in central Germany. The Third Army swiftly gave its assent, along with a guarantee to give the movement of the horses priority along the required roads.

At dawn on May 12, the remarkable procession began. About 350 horses, including approximately 250 Lipizzaners, were herded in small groups, with American vehicles positioned before and after them and with a band of Polish, Czech, and Cossack horsemen as outriders, along with a smattering of Americans. Despite the prevailing chaos of the time, the evacuation was an organizational masterpiece; the Americans had closed off all major intersections and the group covered the roughly 130 miles to Mannsbach safely. The fastest groups made the journey in two days; the slower groups, those that included mares and foals, arrived a day later. Of the operation COL Reed later said “We were so tired of death and destruction, we wanted to do something beautiful.”

2016 DONORS (SCHOLARSHIP & OPNS)

SUSTAINING LEVEL DONORS (\$300)

Kenneth Allison	Ron Beer
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Bill Hicks	Bruce Judson
Ken Symmes	

GOLD LEVEL DONORS (\$200—\$299)

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Dennis Ehrenberger	Allen Rossow
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Ross Ramiro	Ernest Reynolds
Bill Sherod	Larry Singer
Joseph Sorenson	Vaughn Hormann
Archie Woodin	

AUXILLIARY AFFAIRS (cont from page 4)

If you averaged \$30K per year over your working life, that close to \$180,000 invested in Social Security. If you calculate the future value of your monthly investment in Social Security (\$375/month including both you and your employers contributions) at a meager 1% interest rate compounded monthly, after 40 years of working you'd have more than \$1.3 million dollars saved. This is your personal investment. Upon retirement, if you took out only 3% per year, you'd receive \$39,318 per year or \$3,277 per month. That's almost 3 times more than today's average Social Security benefit of \$1,230 per month according to the Social Security Administration. And your retirement fund would last more than 33 years (until you're 95 if you retire at 65). I can only imagine how much better most average income people could live in retirement if our government had just invested our money in low-risk interest-earning accounts. Instead the folks in Washington pulled off a bigger "Ponzi Scheme" than Bernie Madoff ever did. They took our money and used it elsewhere. They forgot (oh, yes they knew) that it was OUR money they were taking. They didn't have a referendum to ask us if we wanted to lend the money to them. And they still don't pay interest on the debt they assumed. And recently they've told us that the money won't support us for very much longer. (Isn't it funny that they NEVER say this about welfare payments? But it is our fault they misused our investments. And now, to add insult to injury, they're calling it a "benefit" as if we never worked to earn every penny of it. Just because they borrowed the money, doesn't mean that our investments were charity. Let's take a stand. We have earned our right to Social Security and Medicare. Demand that our legislators bring some sense into our government. Find a way to keep Social Security and Medicare going for the sake of that 92% of our population who need it. Then call it what it is: Our Earned Retirement Income.

THURSDAY NOVEMBER 17, 2016 DINNER RESERVATION FORM

Pueblo Del Sol Country Club, 2770 South St Andrews Drive, Sierra Vista
Social Hour 1800 — Dinner 1830

My Name _____ Guest Name(s) _____

Check Information

Amount for meal @ \$25 each _____

Amount for Operating Fund _____

Amount for Scholarship Fund _____

Check total _____

RESERVATIONS MUST BE POSTMARKED by November 10, 2016

(result of post office mail handling changes)

Make check payable to Coronado Chapter, MOAA and mail to: **Reservations, Coronado Chapter, MOAA , P. O. Box 1685, Sierra Vista, AZ. 85636-1685** (Note on envelope “Dinner Reservation”)

Please change the following information for me: Address _____

Phone: _____ Email: _____

(We are collecting non-perishable items for the Post Chaplain’s Food Bank at our dinner meetings thru January)

Contact person for reservations is Tom Hessler, phone 459-0093, email: tjhessler@cox.net



CORONADO CHAPTER

2017 CHAPTER RENEWAL MEMBERSHIP APPLICATION



Rank _____ Last Name _____ First _____ Initial _____

Spouse's First Name _____ National MOAA Number _____

Street Address _____ City _____ State _____ Zip _____

Home Phone Number _____ Work Phone Number _____

Please circle as appropriate: ARMY—AIR FORCE—NAVY—MARINE CORPS—COAST GUARD—NOAA—PUBLIC HEALTH SERVICE

Please circle all that apply: REGULAR— RESERVE— NATIONAL GUARD— FORMER OFFICER—ACTIVE— RETIRED—

MALE ___ FEMALE ___ WIDOW ___ WIDOWER ___

Member Date of Birth: MM ___ / DD ___ / YYYY ___ Spouse Date of Birth: MM ___ /DD ___ / YYYY ___

EMAIL ADDRESS _____

I am currently a member in good standing with MOAA._____,
Renewal Membership is (Reg) \$ 15.00; (Aux) is \$ 10.00

Mail to: Coronado Chapter, MOAA
PO Box 1685
Sierra Vista, AZ 85636-1685

Signature and Date _____

For further Membership questions, contact LTC George Kirmse, 378-2670, email : kirmsegm@cox.net