



THE MILITARY OFFICERS ASSOCIATION OF AMERICA

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HELIOGRAM

THE MILITARY OFFICERS
ASSOCIATION OF AMERICA

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April 2016

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Volume 43 Number 4 April 2016

FUTURE MEETING DATES

BOD MEETING 11:30 Apr 20, 2016

LANDMARK CAFÉ

Dinner Meeting April 21, 2016

Pueblo Del Sol Country Club

2770 South St Andrews Drive

Social Hour — 1800 Dinner— 1830

MENU: Salad, Iceberg Lettuce, Romaine Lettuce, Sliced Roma Tomatoes, Mozzarella , and Italian Vinaigrette

Chicken Marsala w/ Wild Mushrooms

Orzo Pasta

Fresh Sautéed Vegetables

Amaretto Cheese Cake

Dinner Rolls and butter

Water, Ice Tea, Coffee

PROGRAM; Our Webmaster, Bill Frobe will demonstrate our website

BOD MEETING 11:30 May 18 2016

LANDMARK CAFÉ

Dinner Meeting May 19, 2016

Pueblo Del Sol Country Club

2770 South St Andrews Drive

Social Hour — 1800 Dinner— 1830

MENU: Field green topped with grapes, candied walnuts, and oranges w/ creamy vinaigrette

Baked Stuffed Asian Catfish w/ Lobster Cream Sauce

Garlic Mashed Potatoes

Fresh Sauteed Vegetables

Orange Mousse

Dinner Rolls & Butter

Water, Ice Tea, Coffee

PROGRAM: Mr . Jack Blair will speak to us on Sulphur Springs Electric Cooperative



CORONADO CHAPTER NEWSLETTER

WWW.MOAACORONADO.ORG

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

Our March meeting certainly lived up to expectations. We hosted 9 High School Seniors of the class of 2016 and their parents to a grand dinner and awards ceremony. The

recipients certainly EARNED their scholarships. And watching the pride in the eyes of their parents exceeded the price of admission. Thank you to all the members who attended this special meeting.

So what has MOAA done for me lately??

1. Blocked means testing for TRICARE Prime and TRICARE For Life
2. Helped preserve commissary benefits and restoring \$300 million in funding.
3. Ended the annual threat of large Medicare/TRICARE payment cuts.

And what Goals does the Coronado Chapter have for 2016?

1. Support funding for a third VA Counselor in Sierra Vista.
2. Support the Veterans Memorial Park Modernization Project.
3. Support the Cochise College Small Business Development Center efforts to establish a Veterans Business Outreach Center in Sierra Vista.

If you know of other goals that the Chapter should pursue this year, please let us know about them! Next month we will be presenting JROTC MOAA awards at Buena and Tombstone High Schools cadets. Also at our meeting in April, we are recognizing Nancy Rea for her many years of sponsorship of the HELIOGRAM.

I look forward to Major Bill Frobe, our Webmaster, and his presentation on how to optimize the extraordinarily useful information on our site.

www.moacoronado.org

(cont on Page 4)



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

Arizona House of Representative Committee/Caucus testimony on SB 1316 has continued along party lines with primarily numerous

Democrats commenting on the predatory nature of the Bill, And the Bill sponsor or spokesman and very few Republicans citing the lobbyist, lending industry, and leadership mantra on their view as to their perception as to the need for the legislation and free enterprise new business.

The Bill passed in the House 31 to 26 with 3 not voting late on 21 March and was sent the Senate the same day. An attempt was made by the sponsor to place it on the 22 March Senate Caucus, but it was blocked by the chairperson to provide more time for members to be brought up to speed on this issue.

We sent Emails to all of our Senators on 22 March to help bring them up to speed with the detail below, and by the time you see this article we will probably already have petitioned them one or more times again with brief follow on Emails just prior to it being on an agenda, hopefully to help in putting this predatory lending bill 'to bed'.

The detail placed emphasis on the fact that **it's time for Legislators to consider constituency views on the issue and to independently assess the insidious aspects of the lending industry business model that is hidden in SB 1316** instead of mostly voting on it along party lines, as happened in the House.

(cont on page 5)

PRESIDENTS NOTES (cont)

As mentioned last month we are moving toward Email delivery of the Heliogram in September. If you are not receiving the Heliogram by Email now or want to change the address it is sent to, please send your Email address to Duane Brofer at brabec@cox.net .

SHOUT OUTS:

Chaplin Tom Day for his donation of his 50/50 raffle winnings to the Scholarship fund.
Recognition of the 18 members of the Coronado Chapter who have been selected to the Arizona Veterans Hall Of Fame Society:
Duane Brofer, Earl Devine, Tom Dingwall, Gene Fenstermacher, Tom Finnegan, Carroll Fyffe, Virginia Gannon, Terrie Gent, Gerd Grombacher, Hank Hauser, Tom Hessler, Jack Isler, Casey Jones, George Kirmse, Gene Manring, Bob Strain, Tom Stevens. Bud Strom, and Ken Symmes.

Hope to talk to you at our next meeting. Come and meet old friends or come and make NEW friends!!!

BOB

<p><u>COMING EVENTS</u></p> <p>SYMPHONY CONCERT —APRIL 16</p> <p>RELAY FOR LIFE — APRIL 30</p> <p>BHS PROJECT GRADUATION —MAY 19</p> <p>VETERANS RESOURCE FAIR — AUG 19</p>
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CHAPLAIN’S NOTES by COL Tom Day, Chapter Chaplain

When our daughter joined the Army, as an Army Nurse, about nine years ago she called one day to tell us she was going to write a book about all the stupid things the military does. I told her that is probably going to be a very long book! Last week I was reminded of that phone call when she told me another officer told her she was going to get in hot water, why, because she walked on the grass in uniform!

In 32 years of Active Duty service, I don't remember ever being told not to walk on the grass in uniform; so, I did some digging. It turns out, that has been an important maxim for some in the military. One might find such a rule at a Department of Defense or Army Headquarters assignment. Some retired Marines had seen young Marines walking on the grass in uniform and felt this is a sign of low standards for today's Marines. Since our daughter, who has deployed to Iraq, and I had only served in posts directly supporting warfighters and their families, we had not encountered this odd rule.

For me the lesson is similar to the book, "Don't Sweat the Small Stuff." Most of us in MOAA have lived long enough to realize what is important and what we need let slide right by us. Richard Carlson says in his book, "We forget that life isn't as bad as we're making it out to be. We also forget that when we're blowing things out of proportion, we are the ones doing the blowing." So I guess my response at this time, if someone is walking on the grass in uniform, let's build a sidewalk in that spot! Blessings to you!



VETERANS LEGISLATIVE AFFAIRS (cont)

First, there is the widely known 180% to 204% *annual* percentage rates (APR) that is not directly mentioned in the Bill.

And then there is the insidious nature of the minimal initial principle payment on the loan and the impact it has on the resulting interest accumulation over the 24 monthly payments allowed by the legislation.

For example, **on an unsecured \$2500 loan**, at 17% per month interest (204% APR) as allowed by SB1316, **the first monthly interest payment will be \$425 and the first monthly principle payment will be \$10.05.** That **\$10.05** initial principle payment, when added to the first month's interest payment (**\$425**) becomes the total monthly loan payment (**\$435.05**) that remains constant over the term of the loan.

That minimal initial principle payment (**\$10.05**) is automatically determined in the loan amortization process such that increasing it incrementally each month by the amount that the interest payment decreases (to keep the loan payments constant) **cumulatively adds up to the \$2500 amount of the original loan with the last loan payment.**

But due to the predatory nature of this business model where monthly loan payments remain at **\$435.05** through all 24 payments, even with the monthly interest payments decreasing each month (because of the monthly principle payments) **the interest on the loan will accumulate to over \$7,900** over the 24 month term of the loan. **That's over three times the amount of the \$2500 loan.**

While the small initial monthly principle payment (beginning at **\$10.05** per the normal amortization schedule) benefits the borrower by keeping the monthly payments to a minimum, **it's that huge cumulative \$7900 interest payment that is the insidious nature of the predatory lending industry business model.**

VETERANS LEGISLATIVE AFFAIRS (cont)

And it's a similar situation with a **\$500 unsecured loan** over 24 months.

The initial monthly principle payment would **only be \$2.01** (one fifth of what is required on a \$2500 loan). That results in about **\$1,600 in interest payments** over the 24 month term of the \$500 loan. **That, like on a \$2500 loan, is over 3 times the amount of the loan.**

And it's a similar situation with a **\$500 unsecured loan** over 24 months. The initial monthly principle payment would **only be \$2.01** (one fifth of what is required on a \$2500 loan). That results in about **\$1,600 in interest payments** over the 24 month term of the \$500 loan. **That, like on a \$2500 loan, is over 3 times the amount of the loan.**

And here is why the lenders business model will not encourage starting off with a higher principle payment. For example, if the initial principle payment were increased to **\$20.05** on a \$2500 loan, instead of **\$10.05**, the total interest over 24 months would decrease by about \$1600. And on a \$500 loan if the initial principle payment were to be **\$10.01**, for example instead of the normal **\$2.01**, the loan would be paid off in 15 months. And the total interest payment over that time period would only be about \$860. **That's only about one half of what it would be if the loan started with a \$2.01 initial principle payment and was paid off over 24 months.** Similar scenarios result for any loan amount whenever the initially required monthly principle payments are increased.

And with that lending industry business model we won't see them encouraging beginning with a higher initial principle payment, or early payoff of the loan balance, or offering lower per month interest rates.

(cont on page 6)

VETERANS LEGISLATIVE AFFAIRS (cont)

That's because each of these actions would reduce the total amount of interest to be paid over the 24 month or shorter period of the loan. So it is definitely in the interest of the lender to have the payments extended over 24 months as allowed by the Bill, starting off with the resulting relatively **small monthly principle payments that, of course, is intended to appear to be in the interest of the borrower. But it is primarily to the benefit of the lender, as part of their business model, to see a minimal initial principle payment and payback extended over 24 months as allowed by the Bill.**

And while it's usually beneficial to bring new industry to Arizona, as some of the leadership have been advocating as a major reason to support SB 1316, we don't need this kind of predatory lending business in Arizona.

Below is an Amortization Schedule website where you can determine the minimum initial premium payment and payment schedule for any size loan and Interest rate. Note that you need to specify the loan term in years plus the number of payments per year
<http://www.webmath.com/amort.html>

Or do a google search on that link and scroll down to: [Amortization Schedule for a Loan - WebMath](#)



MOAA Coronado Website By Maj William Frobe, USA, Webmaster

In case you didn't know, MOAA Coronado has a website where you can find all kinds of information regarding our chapter, National MOAA, and news stories from Veterans Affairs and across the military. The website address is www.moaacoronado.org. There are menus across the top of the page to help you find information, such as how to contact chapter board members, how to join the MOAA Coronado chapter, links to other informative websites, chapter by-laws, the monthly newsletters, and scholarship information. As you read down the page, I routinely post national and state legislative updates and calendar events from Gene. The website shows the last two published posts, but at the bottom of the page is a link to the older posts – great for reference!

I will be demonstrating the website at the April dinner meeting. I look forward to meeting other chapter members and showing off our website.

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SCHOLARSHIP REPORT by COL. John Black, USA , Ret

I wish to thank and recognize the Coronado Chapter's Scholarship Committee of Bob Abney, Doris Caldwell and Ron Pflipsen for their dedication and interest in the entire Scholarship process. I also want to thank Ron Pflipsen for his help on the presentation certificates and to Bob Abney for serving as out photographer. We recognize and offer special thanks to the Sierra Vista Library staff. Specifically Librarian Susan Abend and the Library Manager Emily Scherrer for providing a facility for the committee to conduct interviews and deliberations in a professional environment.

2016 SCHOLARSHIP WINNERS



From Left to Right: President Bob Covalucci, Dustin Foote, Alli Kang, Mia Ricketts, Cadet LTC Nick Belvin, Kameron Payton, Casey Haller, Cadet Major Arria Chavez, Cadet Capt Jalen Scott, Zayari Jemenez Renteria,

Scholarship Selection Committee, Ron Pflipsen, Bob Abney, Doris Caldwell and I conducted interviews of all Coronado Chapter scholarship applicants on 26 February 2016. The Committee found the quality of students to be outstanding. They possessed above average to very high academic standings, were active in a number of school activities, working at various jobs and were outstanding citizens in their communities. There were 10 total applications from high schools in Tombstone, Bisbee, and Sierra Vista. One applicant was disqualified for not meeting the basic application standards. All students interviewed by the committee were found worthy of being granted a Coronado Chapter Scholarship. As with previous year's experience, the Selection Committee was impressed by the high quality of all the students who applied for scholarships. In the past year, the Chapter has lost two former members and the spouse of a member. The Board of Directors directed that those outstanding individuals be recognized this year with a Scholarship presented in their memory. Those Scholarships are indicated in the following narrative. The results of the selection process and student summaries are outlined below.



Dustin Foote: This Scholarship is presented in memory of Colonel Harry J. Walther, USA. Dustin's hard work, dedication and potential are indicative of his weighted GPA of 4.405 and placed in the top 2% of his graduating class at number nine out of approximately 500 seniors. While taking an almost exclusive high school curriculum of advanced placement courses, he has earned 44 credits at Cochise College while maintaining a straight "A" average at the college. While attending school, Dustin also was a member of the National Honor Society, the Key Club and played Freshman and Junior Varsity Football. He has participated in community service activities to include Red Cross Blood Drives, raising funds for

the Relay for Life, and performing highway clean-ups. Dustin has been recognized as a Sulfur Springs Valley Electric Co-Op Washington D. C. Youth Tour recipient, being selected for the Sierra Vista "Power-up Teen Leadership Conference," and induction into the Phi Theta Kappa International Honor Society. Dustin is planning on attending Barrett, the Honors College at Arizona State University pursuing a degree in Mechanical Engineering.



Yeahwon "Alli" Kang: Has worked very hard in her high school career taking as many Honors and AP classes as possible. Her hard work is evidenced by an outstanding weighted GPA of 4.513 and being selected as second in her class of approximately 500 seniors. While in school Alli has participated in several activities; she has been a member and leader of organizations that include Vice President of the Buena Marching Colts and Clarinet Section Leader, member of the National Honor Society, President of DECA, President of the National Art Honor Society, Director of the Buena Clarinet Choir and a member of the Cochise County Youth Orchestra. She placed first in two categories at the Eastern Arizona College Skills Day competition and was selected as the Rotary Student of the Month for October 2015. Alli has worked several hours as a volunteer at the Sierra Vista Library helping to organize children's events. She currently works as a waitress at the Golden Phoenix restaurant. Alli was recently selected as a National Merit Scholarship Finalist placing her among the top 1% of seniors statewide. She is considering numerous university options available to her. Alli ultimately wants to obtain a BS degree in anthropology or attend art school. Regardless of her decision, we are sure she will do well.

She placed first in two categories at the Eastern Arizona College Skills Day competition and was selected as the Rotary Student of the Month for October 2015. Alli has worked several hours as a volunteer at the Sierra Vista Library helping to organize children's events. She currently works as a waitress at the Golden Phoenix restaurant. Alli was recently selected as a National Merit Scholarship Finalist placing her among the top 1% of seniors statewide. She is considering numerous university options available to her. Alli ultimately wants to obtain a BS degree in anthropology or attend art school. Regardless of her decision, we are sure she will do well.



Mia Ricketts: Mia is in the top 25 % of her senior class and had been consistently placed on the Buena High School's honor roll. She has accomplished this while holding down a job at Marshalls in Sierra Vista. While in high school Mia has participated in several activities and has been a member of the American Auxiliary, Key Club and volunteered for the Fort Huachuca Spouses Club. She was selected as a delegate to attend the 2015 Girl's State. While attending high school in Killeen Texas for two years, Mia played varsity soccer, was on the track and field team and served in the JROTC Program. She participated in and

was recognized for her organizational skills in Advancement Via Individual Determination, a college readiness program. Mia is planning on attending Grand Canyon University, majoring in advertising design and public relations.



Nicholas Belvin: This Scholarship is presented in Memory of Colonel Jack H. Holbrook, USA. Nick is the serving Battalion Commander of the Tombstone High School JROTC Yellowjacket Battalion. His Senior Army Instructor stated, “Under Nick’s leadership, the Yellowjacket Battalion passed our first ever JROTC Program of Accreditation with a score of 198 out of 200. Currently, this is not only the highest score given in Arizona, but in the entire 5th Brigade; which includes eight states.” With all his JROTC responsibilities, Nick has done a commendable job maintaining his academic position in the top 25% of his graduating class. In addition to JROTC, he has been very active in school, participating in a variety of activities to include Student Council, Track and Field, Cross Country, Tennis, Sons of the American Legion and has volunteered at the Tombstone Community Food Bank. Of particular note, Nick was appointed as the Editor and Chief of the Tombstone High School Yearbook where he improved the quality of the Yearbook while simultaneously lowering the overall costs. Nick’s plans are to attend the University of Arizona with a three-year Army ROTC scholarship earning a degree in Economics.



Kameron Payton: According to Joe Farmer, the Principal at Buena High School, Kameron is the most involved student at Buena. He is the President of the National Honor Society and involved in the Student Council as the Senior Class Treasurer and Senior Class Trip Coordinator, Sophomore Class Vice President and Freshman Class President. Kameron has also been active in the Key Club; Reading is FUNDamental, National Association for the Advancement of Colored People, Toastmasters where he won the Leadership Award, the National Society of High School Scholars, and the Sierra Vista City Youth Commission. He has also been active in the community by volunteering countless hours for local food drives, blood drives, highway cleanups, relay for life, and nursing home visits. Kameron has been recognized with the Academic Achievement Award all four years in high school, the Ronald Reagan Leadership Award and was selected to attend Boys State. He also is a varsity athlete in soccer, Track and Field and Cross Country. Currently he works at Sears as a cashier and sales associate. While being so active in high school, Kameron has maintained a weighted GPA of 4.317, placing him in the top 5% of his class at number 16 out of almost 500 seniors. Kameron plans on attending the University of Arizona pursuing a degree in Pharmacy.



Casey Haller: If the name Haller sounds familiar to you, it’s probably because Casey’s sister, Andrea, received one of our scholarships in 2013. Casey is an outstanding student. She has participated in several activities and had been a member of organizations that include the National Honor Society, serving as the Secretary for two years, and the Distributive Education Clubs of America. Casey has been on the cross country team and the track team all four years. She was selected as the Most Improved varsity cross country runner in 2012 and 2015 and the Most Improved Track and Field distance runner in 2015. She has served as the Secretary, Vice President and President of the cross-country club. Casey has logged several hours of volunteer work for Sierra Vista Parks and Leisure Services, helping with Academic Decathlon events and supporting various races in Tucson and Sierra Vista. In addition to all she has accomplished she has worked at the Sweet Lizard in the Mall and currently works at Target. She will be graduating with a weighted GPA of 4.415, placing her in the top 2% of her class ranking her eighth of approximately 500 students. Casey plans on attending Northern Arizona University majoring in Physics and Environmental Engineering.



Arria Chavez: Arria stated that joining JROTC changed her life. She has been in the JROTC all four years in high school and described how the program teaches about being a better citizen through leadership skills and community involvement. Arria has served as a Squad Leader, Personnel Officer, Drill Team Commander and is now the Battalion Executive Officer. She is also the Unit Fund Manager responsible for an account containing over \$10,000. Of note, Arria was responsible for the Battalion Military Ball and she helped developed and implemented the Battalion's tutoring program. Although, being extremely active in JROTC and maintaining a JROTC 3.8 GPA, Arria has been in the Buena Choir, Dance Club, the Softball Team and participating in over 100 hours of community service such as the Sergeant Major's Association highway clean ups, Reefs Across America and flag retirement ceremonies. She has been accepted at the University of New Mexico, and is applying to the New Mexico Military Institute. Her ultimate goal is to join the military as a PTSD therapist.



Jalen Scott: This Scholarship is presented in Memory of Lucy Fenstermacher spouse of Colonel Gene Fenstermacher, USAF. Cadet Captain Jalen Scott is a Company Commander in the Buena High School "Fighting Colts" JROTC Battalion. He has been very active in JROTC by participating on the Cyber Patriots Team, the Honor Guard, and winning the Noncommissioned Officer of the Year for 2015. Additionally, he competed on the Varsity Golf Team, is a certified lifeguard and is enrolled in Cochise Community College Dual Credit program. While taking some of the most difficult courses at Buena High School, Jalen has maintained his grades well enough to end up in the top 15% of his graduating class of almost 500 students. In addition to all his activities, he has worked throughout high school. Currently he is maintaining a nearly full-time job at Martin Cleaners. Jalen's goal is to attend Northern Arizona University and join the Air Force ROTC program while pursuing a degree in Intelligence Analysis.



Zayari Jemenez Renteria: Zayari has been one of the top student leaders in Bisbee High School throughout her four years there. Academically, she is in the top 5% of her graduating class. Her Principal, Laura Miller, praised Zayari as a resilient problem solver and quite intelligent with a strength of character in all aspects of high school life. She is a member of the National Honor Society, Key Club, Health Club Peer Support Group and Senior Class Vice President. Zayari has been a Bisbee High School Cheerleader, selected for Girl's State, and been on the Honor Roll all four years in high school. She specifically

mentioned how much she has enjoyed being a member of the Bisbee Police Explorers. Zayari is planning on attending Grand Canyon University on a Provost Scholarship. She plans on pursuing a career as a Neonatal Nurse.

CONGRATULATIONS TO ALL OUR SCHOLARSHIP WINNERS



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

During the past 30 days, new jobs have been of a premium. Furthermore, the Arizona Work Force One reorganized and re-branded as Arizona@Work and no longer publishes jobs in the Cochise Area.

Consequently, I had another link added to the website, www.azjobconnection.gov so that our members can access locally whereas you must be a job searcher or provider to gain anything.

Jobs:

We posted only 16 job announcements during this report period; 4 for Phoenix, 1 for Tucson, 2 for Bisbee, 1 for Chandler, 1 for Douglas, and 7 for Sierra Vista. 6 of these announcements were for medical and dental professionals.

To compensate, started searching jobs for management, Teaching, and Nursing in the local paper and on line using myself as the job seeker. As a result we got 7+ jobs posted for Sierra Vista/Cochise County.

Expos/Career Fairs:

We were able to post 5 Expos and 2 job fairs. Border Patrol, Tempe, Phoenix, Maricopa School District, and Fort Huachuca held 1 expo per. Sierra Vista was reported hosting a job fair in April with another on Fort Huachuca.

Employer Support to the Guard and Reserves (ESGR):

Due to budget constraints, the Transition Assistance Office will not be providing transition training to Advanced Individual Training (AIT) students. As a result, we will not be providing the training on ESGR and the rights and benefits to reserve and National Guard AIT students. CW4 R Wisniewski and I have requested that we be able to participate in out processing training of retiring or ETS military personnel. Waiting on a meeting with the TAP office to resolve.

Cochise Serving Veterans (CSV):

The Leadership for the upcoming Resource Fair is now solidified with two of us being on the team; CW4R Wisniewski as Food Coordinator and myself as the Provider Coordinator. The Resource Fair (RF) will be held at the old Apache Middle School on Fry Boulevard on 19 August. The CSVRF is looking for donations to assist in financing this fair again this year.



NOTES from your Immediate Past President (IPP) Tom Hessler COL (USA Ret)

You probable thought you wouldn't hear from me after I left the Chapter Presidency. Wrong! My main duty as Immediate Past President (IPP) is to head up our next Nominating Committee to fill the four current directorship terms that will expire the end of this year. The Committee won't be activated until around September. Please let me know if you would be interested in being a member of the Committee. It may be the only way for you to ensure you won't be drafted to be on the ballot!

I also have a secondary duty as IPP – Chapter Colors Sergeant. I am the caretaker of our chapter flag, which includes setting it up for our dinner meetings. The flag gets heavier every year as we have received MOAA's 5-Star streamers for nine straight years, and expect to secure number ten later this year.

Due to the two VP vacancies, I have agreed to fill one of the slots, and continue to handle our dinner meeting programs, menus and reservations. Ps. Only George Kirmse has had more experience in running programs than me.

CHAPTER MEMBERSHIP	
Regular Members	201
Associate Members	11
Auxiliary	22

FROM THE CHAPTER HISTORIAN

By LTC Tom Fail, USA, (Ret)

“Knowledge of the past is the only foundation we have from which to peer into and try to measure the future. Expert knowledge, however indispensable, is no substitute for a generous and comprehending outlook upon the human story with all its sadness and with all its unquenchable hope.” Winston Churchill

The Burning of the USS Philadelphia

By the time Thomas Jefferson was inaugurated in 1801 the US had been paying Barbary Coast Provinces a yearly tribute of one million dollars for 15 years for protection of US shipping. That month the *Pasha* of Tripoli demanded \$225,000 from the new administration. Jefferson had long opposed the paying of these tributes and he now refused the demand. Consequently, on 10 May 1801, the Pasha declared war on the US. Jefferson responded by sending a small squadron, consisting of three frigates and one schooner to the region under the command of Commodore Richard Dale. The next year he increased the military force with the deployment of many of the navy's best ships to the region. The *Argus*, *Chesapeake*, *Constellation*, *Constitution*, *Enterprise*, *Philadelphia* and *Siren* all saw service during the war under the overall command of Commodore Andrew Preble.

Throughout 1803, Preble set up and maintained a blockade of the Barbary ports and executed a campaign of raids and attacks against the cities' fleets. Then in October 1803, Tripoli's fleet was able to capture the *Philadelphia* intact after the frigate ran aground on a reef while patrolling Tripoli harbor. Efforts by the Americans to float the ship while under fire from shore batteries and Tripolitan Naval units failed. The ship's captain, all officers and crew were taken ashore and held as hostages. The *Philadelphia* was turned against the Americans as a gun battery.

Preble feared the blow to the prestige of the US would suffer among the other Barbary States. “I fear our national character will sustain an injury with the Barbary States” and decided it was necessary to destroy the frigate though he believed the mission would be extremely dangerous and undoubtedly cost many lives; the *Philadelphia* lay in the middle of Tripoli Harbor, protected by 115 guns spread throughout numerous batteries, its own 40-gun compliment, with the majority of the Tripolitan fleet anchored in the harbor. A plan was developed to take a hand-picked crew on the captured Tripoli ketch *Mastico*, now christened *Intrepid*, into the harbor and sink the *Philadelphia*. To lead the mission Preble selected Lt Stephen Decatur, Jr, captain of the *Enterprise*. The 24-year old Decatur was the son of a naval officer who had fought in the American Revolution. Preble gave Decatur orders “to proceed to Tripoli in company with the *Siren*, captained by Lt Charles Stewart, enter the harbor in the night, board the *Philadelphia*, burn her, and make good your retreat with the *Intrepid*.”

On the night of 16 February 1804 the *Intrepid* sailed into the harbor and pulled up to the captured frigate. The Tripolitan captain called to the ship and ordered her to stay away. The *Intrepid's* pilot, a Sicilian, called back asking permission to tie the boat to the frigate saying the ship had lost its anchor in a storm. The two ships exchanged lines and the *Intrepid* moored next to the frigate. As soon as the *Intrepid* pulled up to the ship, Decatur gave the order to board and was the first on the *Philadelphia*. Behind him, sixty men boarded the ship and quickly overpowered the Tripolitans, killing 20, with the rest of the Tripolitan guards escaping either by boat or by jumping overboard. Once the frigate was in their power, the crew of the *Intrepid* began the task of destroying the ship. The crew spread throughout the ship placing combustibles and waiting for Decatur to give the order to set fire to the ship. As the crew set about its work, the Tripolitans in the harbor and on shore raised the alarm. “The noise occasion by boarding... gave a general alarm on shore... many boats filled with men lay round, but from whom we received no annoyance.” The guns from the shore batteries began to fire, “but with no other effect than one shot passing through our top gall sail.” Decatur ordered the ship to be set fire, going to each station and giving the command. Decatur then supervised the withdrawal of the crew back onto the *Intrepid*, counting each man and ensuring everyone had gotten off the burning ship before he left it. Twenty minutes had elapsed. Decatur quickly ordered his crew to push off of the burning frigate, as the *Intrepid* was in danger of catching fire. The crew pushed off with spars and the *Intrepid's* boats towed her away from the burning *Philadelphia*. As the *Intrepid* pulled away, the *Philadelphia's* cannons began to go off. “She had all of her guns mounted and loaded which, as they became hot, went off as she lay with her broadside to the town.” The *Intrepid* pulled out of the harbor, rejoined the *Siren*, and the two ships made for Syracuse, returning on February 18 to general rejoicing by the rest of the squadron.

Admiral Horatio Lord Nelson is said to have called this "the most bold and daring act of the age."

At the age of twenty-five, Decatur was promoted to captain, becoming the youngest naval officer ever to attain that rank in the US Navy.

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Veterans With Incomplete Health Care Applications Receive Additional Year to Enroll

WASHINGTON - The Department of Veterans Affairs (VA) announced today it will extend the healthcare enrollment application period for one year to approximately 545,000 living Veterans that have pending incomplete enrollment applications.

"Fixing the Veterans enrollment system is a top priority for VA. This is an important step forward to regain Veterans' trust and improve access to care as we continue the MyVA Transformation," said VA Deputy Secretary Sloan D. Gibson. "We've got a lot of work left to do, but this is a big step in the right direction to restore the data integrity of our enrollment system," Gibson said.

The National Enrollment Improvement team conducted a detailed analysis of the pending applications in VA's enrollment system and identified approximately 545,000 living Veterans whose applications were incomplete and in a pending status. The team also validated that approximately 288,000 pending enrollment system records were for deceased Veterans. VA has segregated deceased records from living Veteran records and, as part of the Veteran Enrollment Rework Project (VERP), will review each incomplete application to determine if any should have been enrolled in VA health care.

VA is required by law to provide notice to Veterans of incomplete applications. The VERP team could not verify that VA's mailing system used to contact Veterans about their incomplete applications was able to notify the 545,000 Veterans identified above.

VA will contact living Veterans to confirm their continued interest in enrolling in VA health care and ask them for the necessary information to complete their application. Veterans will have one year from the notice to provide this information. After a year, VA will close the record. A Veteran may reapply for enrollment at any time.

As Veterans choose to enroll, VA offers an enhancement to their enrollment experience through "Welcome to VA" (W2VA). Veterans enrolled since July 1, 2015 have received a personal introduction to VA health care services, programs and resources to help them become more familiar with VA's services. In addition, VA sends each new enrollee an introductory letter and personalized handbook in the mail. W2VA enhances communication by reaching out to newly enrolled Veterans through personal phone calls upon enrollment, providing assistance with health care inquiries and assisting with their initial appointment at their preferred VA healthcare facility.

THURSDAY, APRIL 21, 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 _____

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RESERVATIONS MUST BE POSTMARKED by April 12, 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: _____

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



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