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HELIOGRAM

THE MILITARY OFFICERS ASSOCIATION OF AMERICA

NOTICE: THERE WILL BE NO DINNER MEETING DURING JUNE, JULY, OR AUGUST. NEXT DINNER MEETING WILL BE SEPTEMBER 15, 2016

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May 2016

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FUTURE MEETING DATES

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

BOD MEETING 11:30 AUG 19,M2016 BOD MEETING 11:30 Sept 14, 2016 LANDMARK CAFÉ

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

MENU: Field Greens w/Orange, Grapefruit & Pineapple, citrus vinaigrette Margarita Chicken, peppers, onions, & green chilis

Spanish Rice Pilaf Chef's Vegetables

Coffee Flan

Rolls, Butter

Ice Tea, coffee, water

PROGRAM: MG Scott Berrier, CG USAICOE & FH (tentative)



CORONADO CHAPTER NEWSLETTER

WWW.MOAACORONADO.ORG

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

A really fun and informative dinner meeting this month. Major Bill Frobe displayed the great work and extraordinary up grading of the

Coronado web site. I think we have a MOAA Communications Award winner. We also learned that Bill will be retiring in July and returning to California with his family. We wish them all the best and appreciate the contribution Bill made to our chapter even while on active duty. Bill with be a great asset to his local chapter in California.

Chaplain Tom Day and Susan gave us a wonderful tour of their travels in Oman. If you have never been in that part of the world, Tom and Susan certainly gave us a flavor of the opulent wealth and grandeur of Oman and some of their customs that are very different that those of the West. Maybe some of you will have to update your "bucket list".

We also recognized our auxiliary member Nancy Rea for over 10 years of sponsorship of the Heliogram. If you conduct business with a merchant in our community ask if they will budget \$100 a year to have their business card advertised in the Heliogram. The Heliogram is sent to hundreds of recipients with each edition!

Next month will be our final meeting of the season. There will be NO dinner meetings in June, July or August. Each of you are going to have to find another opportunity to take someone special to dinner during the summer.

As mentioned at our meeting, we are looking for someone to be an understudy to Paul Puttkammer our Deputy Director for the Newsletter, "Heliogram". If someone has experience with or wants to learn about digital publication, we need your help.

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

A proposed amendment to the SB 1316 S/E predatory lending Bill has been an effort to attempt to influence some who have been opposed to SB 1316

S/E to consider supporting the Bill now as amended. It changes the maximum term for a loan from 24 months to 18 months, and reduces the monthly interest rate by 2% per month, from 17% per month to 15% per month (180% APR) on an unsecured loan and from15% per month to 13% per month (156% APR) on a secured loan and is still unconscionable. That's still nearly \$4900 in interest on an unsecured \$2500 loan over just 18 months. And automatically, through the amortization process, starting off with first month principle payment of \$32.97 vs. the \$10.05 payment under the original Bill is even more detrimental to the borrower.

The amendment includes a proposed 'voluntary' fee that would go towards a fund of up to \$10M over 10 years to be administered by an element of the Governor's office to augment existing charitable organization financial giving programs. It is a veiled attempt to gain support for this Bill. And it is an indication of the predatory lending industries expectations for millions of dollars in profits annually in Arizona. This shows how desperate the usurious predatory lending industry is to get a foothold in Arizona. It is difficult to understand why the major proponents are so adamant about this issue, and it makes one curious as to why they have been doing so, and "Because it's the right thing to do" is not the correct answer. It also makes one curious as to why so many

(cont on page 5)

(cont on Page 4)

PRESIDENTS NOTES (cont)

The understudy does not have to be a member but maybe a spouse or friend of MOAA. Paul focuses about four days a month to produce the Heliogram.

We are also looking for someone to understudy Bill Frobe for our Webmaster position. Bill tells me ALL the hard work is done and maintaining the site will be very easy for his replacement. Bill is prepared to train anyone who wants to become a Web Master.

A call is also out for a Coronado Chapter Flag Bearer to participate in Memorial Day Ceremonies at the Veterans Cemetery in the morning of 30 May. If you can spare a couple of hours and want to represent the Chapter, please contact me or Vice President Tom Hessler.

I had the pleasure to present the MOAA JROTC Award at Tombstone High School to Cadet Jennifer Maxwell. You will be pleased to know that at the ceremony Cadet Maxwell became the Yellow Jacket JROTC Battalion Commander for next year. A shout out to Jennifer and her family!!!!

A SHOUT OUT TO JIM AND MARGO HANKE FOR DONATING THEIR WINNINGS FROM THE 50/50 RAFFLE TO THE SCHOLARSHIP FUND.

I LOOK FORWARD TO SEEING AND TALKING WITH YOU AT OUR NEXT MEETING. THERE MAY EVEN BE A NEW STORY FOR ME. I KNOW YOU DO NOT WANT TO MISS THAT!!!!!!

BOB

COMING EVENTS

NATIONAL DAY OF PRAYER 0630—0800 TMAC 5 May 2016

RELAY FOR LIFE — APRIL 30

BHS PROJECT GRADUATION—MAY 19

VETERANS RESOURCE FAIR — AUG 19



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

In response to the many questions about Oman after our "travelogue" at Thursday's MOAA meeting my wife, Susan Atchison-Day, Ed.D., wrote the follow-

ing article.

Oman is the Jewel of the Arabian Gulf. The Sultanate of Oman is a magical land, an anachronism, and island of peace surrounded by turmoil in the Middle East. It has endured by aligning exclusively with none, while maintaining open and collaborative relations with all.

Seventy-five percent of all Omanis follow Ibadi Islam. Sultan Qaboos, the longest ruling monarch alive today, encourages all his people to worship together and respect each other. In accord with the standards of Ibadi Islam, both women and men dress very conservatively, and freedom of speech is somewhat curtailed, mostly in the spirit of the dictum we all learned as a child, "If you can't say something good, don't say anything at all." This applies both on the personal and governmental levels.

At the time in history in which Sunni and Shi'a Muslims split, thus launching all the conflict we see today, the founders of Ibadi Islam emigrated to far off places and, thus, avoided being caught up in the violence surrounding the other two schools of Islam. These were some of the earliest Omanis. Ibadi Islam is different from Shi'as and Sunnis in that it isn't militant and looks with disfavor on war, both with other Muslims and its neighbors. Because of this we don't hear about Omanis and Ibadis in the nightly news.

On September 25, 2001, in response to the attack on our World Trade Center, Sultan Qaboos stated: "All types of terrorism, regardless of who practices it, constitute an attack on the peace all nations aspire to, and on the international stability and security that we work with other countries to achieve. Therefore, we condemn terrorism, demanding an end to terrorism and for its causes to be resolved." This represents the Ibadi philosophy applied to international relations.

The emphasis is on concensus. Stress is given to unity and inclusiveness. This openness has enabled Oman to create and maintain friendly relations with the West down through history.

VETERANS LEGISLATIVE AFFAIRS (cont) who are currently planning to vote for this bill have been reluctant to speak out in support for the Bill. We have urged our Legislators to not let their names appear on the list of those who support this Bill.

And we have urged all Legislators to follow the lead of Senator Kinberly Yee and Senator Gail Griffin and other Republicans and Democrat colleagues in nonpartisan opposition to this amendment to **SB 1316 S/E**. And we have encouraged them to urge their colleagues to do the same.

It may have passed in the Senate and been passed to the House for a final vote before you see this. Hopefully it failed in one of those bodies. If it passes in both Bodies and gets sent to the Governor, we will have asked or will be asking the Governor to veto it.

And for those who may be interested, below is a link where one can easily produce Monthly Amortization Schedules to view the impact of the new rates being proposed in this amendment to SB 1316 S/E. Click on any part of it or copy and paste this link in your browser:

http://www.calculator.net/amortization-calculator.html?

cloana-

mount=2500&cloanterm=1.5&cinterestrate=156&printit=0&x=70&y=13

At that site, enter the "Loan Amount", e.g., \$2500; the "Loan Term" in year, e.g., 1.5, and the "Interest Rate (APR), e.g., 180% APR (15% interest per month times 12 months) for an unsecured loan. Then click on "Calculate" to see the "Monthly Pay", e.g., the \$407.97 monthly payment (that remains constant over the term of the loan) shown in the upper right hand corner of the screen. And at the location you will also see the "Total of 18 Loan Payments", e. g., \$7,343.38 and the "Total Interest" paid over the term of the loan, e.g., \$4,843.39. Then scroll down to see and Monthly Amortization Schedule where you will see the monthly details including the minimal first month principle payment that will have been automatically determined to be \$32.97 vs. the \$10.05 that you may recall (or can calculate at this link) was determined for a \$2500 loan over 24 months at 17% interest per month (204% APR) that was authorized in the original Bill. And as usual, these disturbing details are not revealed in the amendment.



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

Our 19 May Dinner Meeting will be our last until we return from our summer break on 15 September. If his schedule holds firm, our September dinner speaker will be MG Scott Berrier, the CG of the US Army Intelligence Center of Excellence & Fort Huachuca. This promises to be a great program. I solicited several comments about our last dinner meeting program. It was an in-house doubleheader. Two of our members, Bill Frobe and Tom Day, made presentations. They were well received. If you would like to be a presenter, please let me know and I'll see if I can schedule you in.

Between now and 17 August, I must have the names of our Nominating Committee in place. That is the date that I will present the Committee names to our Board for approval. Quoting from my last set of notes, "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!" If I don't get Committee volunteers soon, look out, as I will then instigate a draft. All I need are three non-board members. The task is easy this time around since only four directorships are up for election, and I suspect that the four incumbents may very well agree to run for re-election if asked (or begged).







PERSONNEL AFFAIRS by Terrie Gent, Col, USAF Ret

Getting Copies of your DD Form 214 Quicker

It's official. Military separation documents, DD-214s, may be

requested using online tools. The National Personnel Records Center (NPRC) has provided the following website for veterans and their next of kin to gain access to DD-214s and other documents: http://vetrecs.archives.gov/ortryhttp://www.archives.gov/veterans/military-service-records/

The NPRC says it is working to make it easier for veterans and next-of-kin with internet access to obtain copies of documents from their military files. The new NPRC web-based application was designed to provide better customer service on records requests by eliminating the NPRC's mail room and other processing time. The NPRC believes this may be particularly helpful when a veteran needs a copy of a DD-214 for employment purposes. Other individuals (say a family member) who need documents must still complete the Standard Form 180, which can be downloaded from the online web site. Because the requester will be asked to supply all information essential for NPRC to process the request, the NPRC says that delays that normally occur when it has to ask veterans for additional information will be minimized.

So, before reporting this to you, I gave it a try. I went to the first website mentioned above and typed in all the pertinent information. When the website was satisfied with what I entered, it asked me to print out and sign a document to apparently show I was who I said I was, and I sent that in. A few weeks later I got a letter in the mail saying that the NPRC doesn't have my records, but they were forwarding my request to the Air Force. But just a day or so after that letter arrived, I received a copy of my DD Form 214 in the mail. It has a raised seal and a letter attesting to its authenticity. The process worked for me. It wasn't super fast. But apparently it was much faster than before.



President Covalucci presents JROTC Medal

President Covalucci presenting the MOAA Medal of Excellence to Cadet Major Jennifer Maxwell at the Tombstone High School JROTC Change of Command and Award Ceremony, held on 21

April 2016. The Medal is presented to recognize an outstanding cadet in their next-to-last year in their program who has demonstrated exceptional potential for military leadership. Cadet Major Maxwell has met or exceeded the criteria that she be in good academic standing; be of high moral character; demonstrate a high degree of loyalty to the unit, school, and country; and demonstrate exceptional potential for military leadership. Cadet Major Maxwell has been selected to be the Yellowjacket Battalion Commander for the 2016-2017 school year.







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

General Comment:

During the past 30 days, new jobs continued to be a premium. In order to counter this trend of less and less

jobs being identified, I have had two links added, one last month, http://az.jobconnection.gov, and another this month, http://agencylist.org/tucson that provide listings of companies hiring and companies by category. The latter was added to enable our membership the ability to search for category of company so that they can identify what companies are in the area that would be most likely to have positions of their skill sets.

Jobs:

We posted 31 specific job announcements, 2 listings for Phoenix and Bisbee requiring multiple RN and LPN positions, and 1 listing in Phoenix for American Express for veteran only jobs during this report period. Of the 26 specific positions, 16 were from the Phoenix area, 2 were from Tucson, 7 from Bisbee, 4 from Sierra Vista, 1 was for Fort Huachuca, and 1 from Douglas

Expos/Career Fairs:

On the up side, were able to post 12 job fairs scheduled out to July 2016. Of these, Sierra Vista was reported hosting a job fair in April with another on Fort Huachuca the following day.

Employer Support to the Guard and Reserves (ESGR):

This month has been devoted more to gaining support for the upcoming ESGR Awards Banquet for 31 extraordinary companies who were nominated for the Freedom Award and who continue to provide outstanding support to our Reserve and National Guard Service Members during deployments and training. Of awardees are three Sierra Vista Companies receiving, at a minimum, the Extraordinary Employer Support award and one in the Arizona final three contestants for the prestigious Secretary of Defense's Freedom Award. Sulphur Springs Of interesting note is the fact that SSVEC has now made it to the semifinal evaluation of 30 of which will be down selected to the final 15 for award in August.

This banquet was hosted on 15 April 2016 at the Westward Look Wyndham Grand Resort, 245 East Ina Road, Tucson, AZ 85704.

Cochise Serving Veterans (CSV):

The CSV is formalizing the processes for all activities involved with the planning, organization, and execution of a Resource Fair. This was a very needy action to solidify the support to the In-Need veterans and ensure a more organized and efficient event.

TRANSITION NOTES (cont)

Cochise Serving Veterans (CSV):

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The Cochise Resource Fair (CRF) management team has been busy identifying requirements and solidifying the provider listings. I will send out registration forms to all prospective providers o/a 1 May 2016. Currently, the CRF is anticipating somewhere in the neighborhood of 62 providers present at the event.



CHAPTER MEMBERSHIP

Regular Members 179
Associate Members 7
Auxiliary 20

FROM THE CHAPTER HISTORIAN By LTC Tom Fail, USA, (Ret)

Recently the "Panama Papers" became a news item reminding me of a course in Latin American History I took as an undergraduate study. Our "involvement" in obtaining the rights to complete the Panamanian canal was one of the topics addressed in the course.

In 1899 President McKinley appointed the Walker Commission to determine the best route for a transisthmus canal. The Commission's report recommended Nicaragua rather than Panama. The House of Representatives accepted the recommendation and approved a bill calling for construction of such a canal in Nicaragua.

The French New Panama Canal Company had wanted to sell its Panama Canal rights, improvements and equipment for \$109 million but with the US interest in Nicaragua reduced the asking price to \$40 million. With this new price, Congress amended the previous bill authoring President Roosevelt to purchase the Company's rights for \$40 million and to negotiate with Colombia (Panama being a part of Colombia) for land concession.

A treaty was negotiated with Colombia for rights to a six mile strip of land in Panama at a cost of \$10 million, plus \$250,000 annually until 2000 – at which time ownership would revert to Colombia. The US quickly ratified the treaty but the Colombian Congress would not. There were a number of reasons for their refusing to ratify. One possible reason was due to the New Panama Canal Company's failure, in every respect, to keep the terms of their contract. Many Colombian Senators felt it might properly proceed to forfeiture and take over the company under the terms of such forfeiture. Then Colombia would be in a position to sign the treaty, collect what it provided, plus sell the company and collect the additional \$40 million. Roosevelt was furious. Panama had previously made a number of attempts to secede from Colombia. With Colombia's refusal to ratify the treaty, the Panamanians, with tacit approval from President Roosevelt, revolted against Colombia. Roosevelt sent the USS Nashville to the region to "protect American lives in Panama," although the action had the added benefit of preventing Colombian troops sailing to Panama to suppress the rebellion. (The US. involvement was referred to as an "act of sordid conquest" and a "vulgar and mercenary venture" by various newspapers.) The battle for Panama lasted only a few hours. On November 3, 1903, the nation of Panama was born. The US quickly assumed parental interest. Americans had written the Panamanian Constitution in advance. The newly declared Republic of Panama immediately named Philippe Bunau-Varilla (previously a French engineer with the Panama Canal Company) as Envoy Extraordinary and Minister Plenipotentiary. In his new role, Bunau-Varilla, as Panamanian envoy to the United States, signed the Hay-Bunau-Varilla Treaty on 18 November 1903. For a payment of \$10 million the US secured a canal zone and rights to build the canal. An advantage over the treaty with Colombia gave the US a 10 mile strip of land with ownership in perpetuity.

Agreement was reached to purchase the New Panama Canal Company for \$40 million. J.P. Morgan & Co., which had been appointed in 1903 as fiscal agent for the newly independent Republic of Panama, was selected by the U.S. Treasury Secretary to arrange the funds' transfer. To do so, Morgan organized an "exchange syndicate" comprised of eight banks, five in Paris and three in New York. The firm's Paris affiliate, Morgan, Harjes & Co., managed the business in France, and J.P. Morgan & Co. headed the New York account. Some historians have questioned whether or not the various owners of the Company ever received all of the \$40 million and characterize the handling of the disbursement as "nepharious."

In 1914 the US negotiated a treaty with Colombia agreeing to pay Colombia \$25 million, and other concessions, as indemnity for any injury which Colombia may have suffered through the loss of Panama and the building of the canal. Colombia, in turn, formally recognized the independence of Panama. Though the treaty was signed in 1914 and ratified by Colombia, the US congress did not ratify until 1921 due to opposition by some "Roosevelt" senators.

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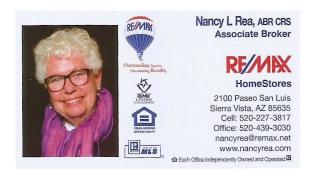
Retirees Welcome at RW Bliss Health Center
Again

The Medical Activity Command team at Raymond W. Bliss Army Health Center, headed by Lt. Col. Edgar Arroyo, is reaching out to TRI-CARE beneficiaries to invite them to return to RWBAHC as a valued patient. "Our Patient Centered Medical Home Primary care teams will provide you and your family with a full range of comprehensive health care service," Arroyo said. At this time, RWBAHC leadership is trying to contact an additional 3,000 beneficiaries from the areas surrounding Fort Huachuca to encourage them to take advantage of the benefits of quality Army medical care. Patients will have a multi-disciplinary team approach to health care. access to online appointments and medical test results, online communication with the primary care team using secure messaging, and complete access to address primary health care needs.

Enrollees wishing to take advantage of this invitation should complete the Primary Care Manager Request Form [included in a letter to them] and the Other Health Insurance form [it's fine if you don't have any other health insurance] and take them to the Benefits Counselor Assistance Center (Mrs. Liria Wise - 533-1204; Room 103-13 at R W Bliss Army Health Center) or go on line and register on TRICARE online.

P. S. For help getting enrolled contact Col Terrie Gent at tmgent@cox.net

Mrs. Angela Camara Public Affairs Officer 3015 Carnahan St., Bldg. 21115 Fort Huachuca, AZ 85613-7027 TEL 520.533.1850 DSN 821



THURSDAY, MAY 19, 2016 DINNER RESERVATION FORM

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

My Name		Guest	Name(s)		
Check Informat	ion				
	al @ \$25 each				
Amount for Ope	erating Fund				
Amount for Sch	olarship Fund				
	otal		_		
RESI	ERVATIONS MUS	T BE POST	MARKED by	May 10, 20	<u>16</u>
Make check payable to O. Box 1685, Sierra V	Coronado Chapter, Mo	OAA and mail			oter, MOAA, P.
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For further Membership questions, contact LTC George Kirmse, 378-2670, email: kirmsegm@cox.net