



# OFFICERS CALL

ST. PETERSBURG AREA CHAPTER,  
Military Officers Association of America  
PO Box 7054, St. Petersburg, FL 33734



★★★★★ Five Star Chapter ★★★★★

Vol XIV No.XII

December 2014

### President's Comments:

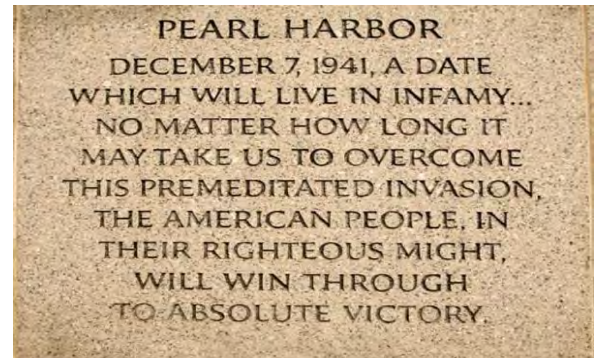
Thanks to Paul Matthews for a very informative program at the November luncheon meeting. I believe we will continue to receive great support from Congressman Jolly for our servicemen and women and our veterans. Let's all continue to work on Paul to join our Chapter.



Thanks also to the nominating committee for their continued work to fill the vacancies for next year's Officers and Board members. They have accomplished this feat and elections will be held at the December luncheon meeting. We are still in need of someone to step forward for a couple of committees.

At this time of year it is appropriate for us all to reflect on the things we are thankful for, and I believe we as Americans have a great deal to be thankful for. I am thankful for the honor of serving as your Chapter President for the last three years.

Our speaker for the December 19<sup>th</sup> meeting will be MAJ Ruth Rymal, USA (Ret). I hope to see everyone there, and don't forget to bring a toy for Toys for Tots and to invite a friend.



**Pearl Harbor Remembrance Day in United States**

National Pearl Harbor Remembrance Day, which is annually on December 7, commemorates the attack on Pearl Harbor, in Hawaii, during World War II. Many American service men and women lost their lives or were injured on December 7, 1941. National Pearl Harbor Remembrance Day is also referred to as Pearl Harbor Remembrance Day or Pearl Harbor Day.

On the direction of the President, the flag of the United States of America should be displayed on the homes of Americans, the White House and all United States government buildings. The flag should be flown at half-mast to honor those who died in the attack on Pearl Harbor.

Many associations, especially those linked with Pearl Harbor survivors or those who died from the attack, participate in special services to commemorate the event. Memorial services are held at venues such as the USS Arizona Memorial in Pearl Harbor. Other activities include: wreath-laying ceremonies; keynote speeches by those associated with the event; luncheons; media stories on survivors' recollections of the Pearl Harbor attack; and school activities to educate students about the attack on Pearl Harbor in relation to World War II history.

On Sunday morning, December 7, 1941, the American Army and Navy base in Pearl Harbor, Hawaii was attacked by the Imperial Japanese Navy. The attack came as a surprise to the American Army and Navy and lead to great losses of life and equipment. More than 2000 American citizens were killed and more than 1000 were injured. The Americans also lost a large proportion of their battle ships and nearly 200 aircraft that were stationed in the Pacific region. More than 60 Japanese servicemen were killed, injured or captured. The Japanese Navy also lost five midget submarines and 29 aircraft.

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# Officers Call

**Print Media Winner- 2006****Print Media 1st Runner-Up-2008 & 2010-11**

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- Editor – CWO4 Jim Patton, USCG (Ret) ..... 393-4160
- Photos – Col Bill Lofgren, USAF (Ret) ..... 528-3946

**EXECUTIVE COMMITTEE****DIRECTORS**

**President- LTC Terry Carr, USA (Ret) ..... 459-4026**  
 1<sup>st</sup> VP- CDR Glen Crabb, USN (Ret) ..... 561-0697  
 2<sup>nd</sup> VP- MAJ Joanne Taylor, USA (Ret) ..... 388-2384  
 Secretary- Mrs. Chris Lillich Spouse-A ..... 546-2246  
 Treasurer- Maj Pete Dawson, USAF (Ret) ..... 894-3761

**EXECUTIVE ADVISORY BOARD****2014 & 2015 —**

LTC Duane "Ozzie" Osborn, USA (Ret) ..... 570--8817  
 COL Roger Popham, USA (Ret) ..... 498-6860  
 Capt Frances "Fran" Shivers, USAFR (Fmr) ... 347-9538

**2013 & 2014—**

CDR Maureen Conners, USN (Ret) ..... 347-7976  
 LTCol Robert Palsha, USA (Ret) ..... 391-6431  
 Mrs Pauline Edwards, AuxMbr-MC ..... 360-2936

**Immediate Past President**

MAJ Ed Lillich, USA (Ret) ..... 546-2246

**COMMITTEE CHAIRS**

Advertising .....	Vacant .....
Auxiliary Liaison .	Mrs Anita Harrow, AuxMbr-N . 367-9050
Awards .....	Vacant .....
Chaplain .....	COL George Brown, USA ..... 866-6859
Chaplain Ass't .....	COL Mike Day, USA ..... 394-9151
Database Manager	Lt Col Larry Fernald, USAF .... 522-6237
Help Our Troops	Mrs Anita Harrow, AuxMbr-N . 367-9050
Honor Guard Coord	MAJ Ed Lillich, USA ..... 546-2246
Historian: .....	CDR Maureen Conners, USN .. 954-0482
Hospitality .....	CDR Glen Crabb, USN ..... 561-0697
Installation Cerem	Vacant .....
JROTC .....	MAJ Ed Lillich, USA ..... 546-2246
Law: .....	Vacant .....
Legislative: .....	CWO4 Jim Patton, USCG ..... 393-4160
MacDill Ret Actv	Lt Col Bill Lewis, USAF ..... 480-6766
Master at Arms ....	Vacant .....
Membership .....	Vacant .....
MOWC Liaison ...	Mrs Violet Smith, AuxMbr-A .. 595-5543
Newsletter .....	CWO4 Jim Patton, USCG ..... 393-4160
Nominating Cmte	Col Bill Lofgren, USAF ..... 528-3946
Parliamentary .....	Col Bill Lofgren, USAF ..... 528-3946
Personal Affairs ...	Mrs Violet Smith, AuxMbr-A .. 595-5543
Pinellas Co Vet Lia	MAJ Ed Lillich, USA ..... 546-2246
Programs .....	CDR Glen Crabb, USN ..... 561-0697
Publicity: .....	Pauline Edwards, AuxMbr-MC . 360-2936
Reservations .....	Pauline Edwards, AuxMbr-MC . 360-2936
Scholarships: .....	Lt Col Larry Fernald, USAF .... 522-6237
TOPS .....	Vacant .....
VAMC Vol Svcs ...	Vacant .....
Vet Liaison .....	MAJ Ed Lillich, USA ..... 546-2246
Visitation .....	Mrs Virginia Balke AuxMbr-A . 544-3598
Webmaster .....	Lt Col Larry Fernald, USAF .... 522-6237

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To subscribe to the electronic version of *Officers Call*, and save valuable funds for your Chapter, call Larry--727-522-6237.

**Luncheon Meetings** The 3<sup>rd</sup> Friday — mixer  
 11:00 - 11:45; luncheon program 11:45 - 13:15;  
 Banquet Masters, 13355 49th St. N., Clearwater

## CALENDAR

**December 19<sup>th</sup>** MAJ Ruth Rymal, USA (Ret)

**January 16<sup>th</sup>** Installation

**February 20<sup>th</sup>** Lewis Hoffman

**March 2<sup>nd</sup>**

**\*\* Need a ride to the luncheon?**

**Call: LTC Terry Carr 459-4026**

**Business Meetings** are on the 1<sup>st</sup> Monday of the month 11:30-12:30 at Perkins Restaurant on the NE corner of Starkey Rd. & Park Blvd., Seminole.

**December 1<sup>st</sup>** Monday

**January 5<sup>th</sup>** Monday

**February 2<sup>nd</sup>** Monday

## MILITARY OFFICERS WIVES' CLUB

**Luncheons:**

- Next luncheon will be  
 Tuesday December 9<sup>th</sup> Isla Del Sol Yacht & Country Club  
 1130 hours 6000 Sun Blvd., St Petersburg  
 Clearwater

**Luncheon Reservations:**

- Rose Munchbach, 727-397-4146 or  
 Barbara Walters, 727-595-4619

**Membership Info:**

- Barbara King 391-2564

**Bridge:** (1st Wednesday of the month) 10:30 AM

Banquet Masters, **13355 49th Street N, Clearwater.**

- Reservations or Information: Evelyn Hamilton 399-1272

## Chapter Statistics

Total Membership - 246  
 Regular Members - 159  
 Auxiliary Members - 88  
 Inactive Members - 1

**Military Services:**

Army - 66 USMC - 11  
 USAF - 46 USCG - 7  
 Navy - 28 NOAA - 0

11/30/2014



Visit our Chapter Web Site =>





## Minutes

Reported by **Chris Lillich**  
**Monthly Luncheon; 21 November 2014**

**Attended – 56:** (56 reservations), 0 Member Guest, 1 Chapter Guests, 2 Walk in, 0 Cancel, 2 No Shows

The Luncheon meeting was called to order by President Terry Carr. Glen Crabb gave the invocation and the Pledge of Allegiance was said.

Ann Isley told the members of an upcoming musical “Seasonal Sparkle” which will be held on December 21 and 22 and presented by the St Petersburg Opera Company. Two well known opera stars will highlight the program.



Glen Crabb asked everyone to bring a new, unwrapped toy for the Toys for Tots collection at the December luncheon.

Bill Lofgren read an invitation to the Chapter membership from the Clearwater Chapter to attend a December 7, 2014 luncheon at the Clearwater Country Club at 1300 hours. Price of the lunch is \$30.00 and the menu choice is Surf and Turf (filet and stuffed shrimp), or Grouper. Please call Violet Smith for reservations.

Marie Lorence was celebrating her 99th birthday with us today.

H.O.T. lady Anita Harrow read a thank you letter from Carole Barkalow for the Welcome and Halloween Baskets our Chapter recently gave to the residents of Heaven on Earth for Veterans. Anita also introduced Ellen Fine who is making pillow cases for HOEV and Helping Hands. Ellen asked for monetary donations to purchase patriotic themed material or for the pillow cases. Anita thanked the members for all their donations and said that she was in need of spam, soups, ravioli, tuna, ramen noodles, etc. for the Christmas baskets.

Anita will be packing boxes in the coming week for the troops. She has three units and expects to send twenty to twenty five boxes.

Ed Lillich, Nominations chairman, reported a full slate of officers and directors. Chris Lillich made a motion to close nominations, seconded by Ken Fine, motion passed. Election of officers and directors will be at the December luncheon. You will find the ballots in the O.C. and you are urged to fill them out and send them in prior to the luncheon if you do not intend to be there, or bring them to the luncheon if you are planning to attend.

Terry Carr announced the monthly dinners held at Haley VA Hospital on the 3rd Thursday of every month. If you would like to attend any of the dinners please contact Terry.

The door prize was won by Isabel Osborne and the 50/50 was divided between Paulette Carr and Pete Dawson.

Following lunch Glen Crabb introduced our speaker, Paul Matthews. Paul is the Constituent Services Representative for Congressman David W. Jolly, U.S. House of Representatives, Florida District 13. Paul is a graduate of the Naval Academy class of 1985 and a retired Commander of the U.S. Navy. His bio can be found in the November O.C. Paul began by thanking the spouses for their involvement as well as all the veterans who served in our Country’s armed services. He spoke of Congressman Jolly’s continued efforts to keep in touch with the Veterans, especially here in the community. When Congressman Jolly is working on the Veterans concerns in Washington, Paul and his staff are working here. Congressman Jolly is looking forward to meeting with our Chapter’s representatives when they go to Washington to Storm the Hill. Employment and health care for our Veterans are top priorities. Rep. Jolly has formed a Veterans Advisory Council which will meet monthly to discuss these issues and others that Veterans have. Unemployment of Veterans is higher than the general public figures. Rep. Jolly is also concerned with the low number of graduating high school seniors not applying for scholarships to the military academies. Paul said that Rep. Jolly has been appointed to the Appropriations Committee - a committee that he knows well as he had worked with Congressman Young for several years on it. Rep. Jolly will continue his efforts with VA affairs as well as the Appropriations Committee. After a brief question and answer period, President Carr thanked Paul for his words and presented him with the customary drink glasses.

There being no further business the meeting was adjourned with the benediction given by Glen Crabb.

### Executive Committee Meeting 3 November 2014

The meeting was called to order by President Terry Carr at 1130 hours. Chaplain George Brown gave the invocation and the Pledge of Allegiance was said. Fourteen members were present to include: George Brown, Terry Carr, Glen Crabb, Pete Dawson, Pauline Edwards, Larry Fernald, Chris Lillich, Ed Lillich, Bill Lofgren, Ozzie Osborn, Jim Patton, Fran Shivers, Violet Smith and Joanne Taylor.

**Secretary’s Report:** A correction was made in the spelling of Eichholz. There were no other corrections to the minutes. Larry Fernald made a motion to accept the minutes as corrected, second by Ed Lillich. Motion passed.

**Treasurer’s Report:** The end of the month balance in the operating account is \$7,394.17. This figure includes \$3,718.91 from the 2014 convention receipts and dues renewal for 2015. Larry Fernald made a motion to accept the Treasurer’s report subject to audit, seconded by Jim Patton. The Treasurer’s report will be filed for audit.

**1st Vice President’s report:** Glen Crabb said he had re-

**See Minutes Pg 4**





## **BALLOT FOR 2015 OFFICERS**

### **ELECTION OF OFFICERS, DEC 19, 2014**

Complete & bring to Nov. 21<sup>st</sup> luncheon meeting, or mail to the Chapter P. O. Box.

**President:** Lt Col Larry N. Fernald, USAF (Ret)

**1<sup>st</sup> Vice Pres.:** CDR Glen Crabb, USN (Ret)

**2<sup>nd</sup> Vice Pres.:** Mrs Betty J. Finley, AuxMbr-Sp

**Secretary:** Mrs Ginni Eichholz, AuxMbr-Sp

**Treasurer:** Maj Pete Dawson, USAF (Ret)

### **Executive Advisory Board**

(Term Expires December 31, 2016)

CDR Maureen Conners, USN (Ret)

LTC William R. Eichholz, USA (Ret)

Mrs Evelyn N. Hamilton, AuxMbr-A

### **I ACCEPT THE SLATE AS LISTED**

Signature: \_\_\_\_\_

I accept the slate **except** as indicated:

### **2015 Installation of Officers**

The installation of officers for 2015 will be held at our monthly luncheon on January 16<sup>th</sup>. It will be held at the Bayou Club. The cost will be \$30.00 and reservations must be prepaid with no walk-ins. Dress will be coat and tie for the men and appropriate dress for the ladies. Reservation and menu options will be in the January OC.

### **Minutes from from Page 3**

ceived several complaints about the new meeting place and it was decided to table any further discussion until after the December meeting. Banquet Masters is still in the process of finishing all the rooms with carpeting and furniture and by December everything will be in place. Glen said that the speaker for the November luncheon is Paul Matthews, representative of Congressman David Jolly's office, and he will speak to the members on Veterans Affairs. In December Major Ruth Rymal, a U.S. Army helicopter pilot, will be the speaker. Glen will also try to have a Marine representative present to accept the toys for the Toys for Tots drive.

**2nd Vice President's report:** Joanne Taylor is diligently working to obtain new members and has a candidate who hopefully will be at the November luncheon.

### **COMMITTEE REPORTS:**

**Personal Affairs:** Violet Smith reported the recent deaths of Chapter members and spouses. Violet also said that our Chapter members are invited to attend a luncheon given by the

Clearwater Chapter on December 7, 2014. The luncheon will be at the Clearwater Country Club at noon and the cost of the luncheon is \$30.00. Violet is accepting reservations and choice of menu and our members can pay at the door. Menu choice is Surf & Turf (filet and stuffed shrimp) or Herb Crusted Grouper. A memorial service will follow dessert.

**Publicity:** Pauline Edwards reported that she had placed the regular releases in the local newspapers.

**Veterans Liaison:** Ed Lillich, on behalf of the Chapter, met with Congressman David Jolly to talk with him about his thoughts and aims for taking care of the Veterans in our area. Ed felt that this was a good meeting and anticipates that Congressman Jolly will definitely do his best to meet the needs of the Veterans in our area. Congressman Jolly asked Ed to attend monthly meetings with other group's Veteran representatives and him to discuss current and local needs.

**Membership:** Larry Fernald reported that 60% of the membership has renewed for 2015. The 2nd notice will go out the middle of the month. We should be able to meet MOAA's requirement for early registration.

**HOT** Larry Fernald said that at last month's E.C. the council approved expenditure for 250 bags for the Heaven on Earth for Veterans project. Anita Harrow informed Larry that 100 bags would be sufficient. He will reduce the order to that amount. No voting action was required.

President Carr read a letter of thank you for boxes received recently.

### **OLD BUSINESS:**

**Nominations:** Ed Lillich, Chairman of the committee, announced that there still was a vacancy for 2nd Vice President and Secretary. Joanne Taylor said she would stay on until a 2nd Vice President was found, and Ed said he still would try to find a replacement for the position. Members then discussed names of people who might be willing to take one of the two open positions. Elections will be at the December luncheon.

**Installation Banquet:** The installation luncheon will be held at the Bayou Club on Friday, January 16 at the regular meeting time. Cost of the luncheon is \$30.00 and there are three entree choices. Discussion took place on having valet parking for those unable to walk up the incline to the Club. Violet Smith made a motion that the Chapter pick up the cost of the valet service. Pete Dawson seconded the motion and motion passed. The luncheon must be prepaid and the dress is coat and tie for the men and appropriate dress for the ladies.

### **NEW BUSINESS:**

**Report of MOAA Annual Meeting:** Terry and Paulette Carr represented the Chapter at the Annual Meeting in Washington, D.C. Terry said it was a great and informative meeting and he appreciated going to the annual meeting as a representative of the Chapter as well as receiving the 5 Star award on behalf of the Chapter. Admiral Ryan reported at the meeting that the Logo will be changed to read "Continuing to Serve".

**See Minutes Page 8**





## MOAA Legislative Update

Edited by **Jim Patton**

From MOAA and other sources

### Civilianizing Retirement

November 25, 2014

A new military retirement study by the Rand Corporation claims DoD could save as much as \$4.4 billion a year by revamping the system. The savings would be the result of increasing compensation levels earlier in a servicemembers' career and reducing future retirement benefits.



“The military system, with vesting at 20 years, may be perceived as out of step with civilian employers—a disparity, if not an outright inequity,” the study says.

The study proposes two different reform concepts:

Provide a smaller immediate annuity to retirees after reaching 20 years of service, when a servicemember can begin a second career. The retirement benefit would increase upon full retirement in the retiree's early 60s.

Reduce the multiplier used to calculate retirement, lowering retirement compensation across-the-board.

In order to make up for the reduce retirement benefits, the study calls for three new cash incentives:

A 401(k)-type defined contribution plan with full vesting after six years of service

A cash retention bonus around twelve years of service

A lump sum transition payment after twenty years of service

The study suggests some of today's personnel might welcome an end-of-career payout in exchange for smaller monthly retirement payments upon leaving the service.

The study notes that junior servicemembers are more likely to be in favor of the retirement concepts than mid-career and senior servicemembers. This is understandable. Junior servicemembers are less likely to have made career decisions and are less likely to understand the total overall value of the military retirement benefit.

MOAA believes that the military retirement system is the only offset the country can offer for 20 plus years of service and sacrifice. It takes an exceptional benefit package to induce high-quality people to serve two or three decades in uniform under arduous conditions.

To its credit, the study did note some positives of the current retirement system. “The current system has advantages, however, not the least of which is that it has generally enabled the services to meet their manning requirements over the past 70 years... The system provides a predictable and stable career force to the services and provides advantages to servicemembers. The defined-benefit feature of the current system, backed by the fed-

eral government, is low-risk and predictable, and the immediate annuity to qualified personnel provides a transition benefit to members as they embark on their second career in the civilian world.”

Any change to the current military retirement system will require congressional approval.

MOAA believes that Congress should wait and hear from the Military Compensation and Retirement Modernization Commission (MCRMC) before making any substantive changes to the retirement system. The MCRMC is scheduled to release its recommendations in February 2015. MOAA plans to be involved in the deliberations that could affect the retirement benefit for those in uniform.

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### Hagel Steps Aside

Nov. 24, President Obama announced Chuck Hagel will step down as Secretary of Defense.

A nominee to replace him has not yet been announced.

Hagel is a former infantryman and the first person of enlisted rank to lead the Defense Department.

He volunteered to serve in the Army from 1967-1968 and was awarded two Purple Hearts for wounds incurred in Vietnam.

He served in the Reagan Administration as Deputy Administrator of the VA.

Serving as a Republican senator from Nebraska from 1997 to 2009, Hagel teamed with Senator Frank Lautenberg (D-N.J.) in 2007 sponsoring MOAA-endorsed legislation to put statutory caps on TRICARE fee increases.

As Secretary of Defense, Hagel was asked to carry out the difficult task of cutting the defense budget while maintaining military operations around the globe.

He made considerable efforts to engage personally with military and veteran service organizations – regularly hosting roundtable discussions with association leaders.”

MOAA thanks Secretary Hagel for his service to our nation and his relentless effort to engage in productive dialog with the military and veteran community. We recognize in many ways his hands are tied by the arbitrary cuts of sequestration, but Mr. Hagel strove to work together despite the difficult circumstance,” said MOAA President Vice Adm. Norb Ryan, USN (Ret).

The next defense secretary faces several difficult tasks. The across-the-board cuts of sequestration return in 2016 and threaten to gut the defense budget while operations continue in Afghanistan, Iraq, and Syria.

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### Reminder: ID card expiration date changes

In 2012, the Department of Defense changed its policy and related software to adjust the way the expiration date is reflected on a military retiree's identification card.

**See Legislature Pg 11**





Immediate Past President Ed and current Secretary Chris Lillich



Guest speaker Paul Matthews



Terry Carr presenting Paul Matthews with chapter gift



1<sup>st</sup> VP Glen and Katie Crabb



Treasurer Pete Dawson



Larry and Barb Fernald



Jon Barber



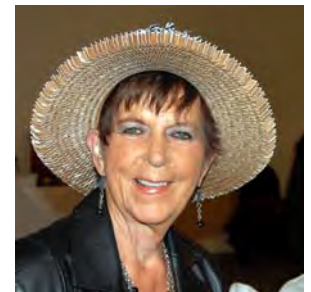
Natalie and Dick Oliver



Barbara Stakk and Robert Palsha



H B Love



Bobbie Walters



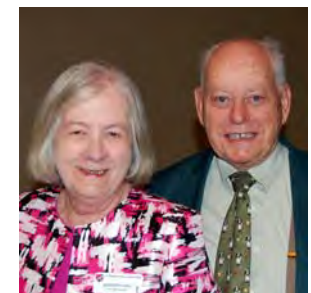
Herb Tondreau



Ginni and Bill Eichholz



George Stenehjelm



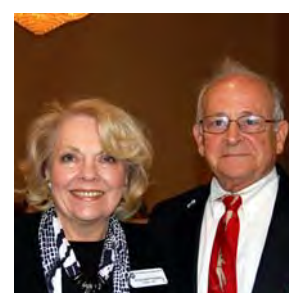
Barbara and Jim King



Bill Terwilliger



Betty and Paul Finley



Alice and Tony Quattromani



Bill Lofgren

Photos by Bill Lofgren





Fran Shivers



Ken and Ellen Marie Fine



Bill and Margaret Lewis



Anne Isley and Johnnie Neville



Door Prize winner Isabel Osborn and Pauline Edwards



Bruce and Julia Love



Stan Maratos



Peter Hermann



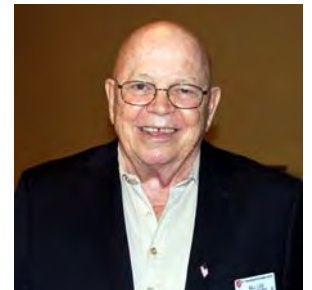
Buzz and Denise Hanson



Robert and Jean Reed



Isabel and Ozzie Osborn



Bill Lee



Margaret Lewis and Earl and Margaret Peck



Evey Hamilton and Pauline Edwards



Anita Harrow giving HOT update



50/50 winner Pete Dawson and Bill Lewis



Marie Lorence celebrating her 99th birthday and nephew Mario Mizzi



Rose Munchbach and Bill Lewis



50/50 winner Paulette Carr and Bill Lewis



Our registration and 50/50 team

**Photos**

If you would like a copy of your monthly luncheon photo taken by Bill Lofgren, please notify him of your correct email address at the following email address: [lofgrenlepc@earthlink.net](mailto:lofgrenlepc@earthlink.net)



## Minutes from from Page 4

### ANNOUNCEMENTS:

Jim Conners, immediate past president of the Florida Council of Chapters, has been appointed by the National Board of MOAA to fill the vacancy of the Alabama Representative.

There being no further business, Chaplain Brown gave the benediction and the meeting was adjourned.

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### **Safe Travel Tips**

Americans love to travel. Whether it's a weekend trip to visit family or a monthlong world tour, we're on the move more than ever. But are you doing all you can to ensure your trips are as safe as they are fun?

Safety begins during the planning stage, says Kathy Buckmaster, a travel nurse specialist with Passport Health in Raleigh, N.C. "The biggest mistake travelers make is ignorance," she says. "You need to take the time to become educated regarding your destination because what you don't know can hurt you.

"When traveling abroad, your first consideration should be the need for vaccinations, because many nations experience outbreaks not commonly seen in the U.S. As part of its online safe travel program, the Centers for Disease Control and Prevention offers a comprehensive list of international destinations that includes required vaccinations and other information.

Your travel professional also should be able to tell you what vaccinations are required for your destination, adds Darcy Grimes, manager of Travel Marketing and Training with AAA in Charlotte, N.C. Another great resource is the U.S. Department of State, Bureau of Consular Affairs.

Especially useful is the Bureau of Consular Affairs' Smart Traveler Enrollment Program (STEP), which allows U.S. citizens and nationals traveling abroad to enroll their trip with the nearest U.S. embassy or consulate free of charge. That way, the embassy can assist you more efficiently should you lose your passport, become ill, or encounter other problems during your trip.

It is helpful to know your vaccination history and whether you are in need of boosters, adds Buckmaster. Your primary health care provider might have this information, and servicemembers should consult their military vaccine record, if available.

Additional things to consider when planning your trip:

Make sure your passport is up-to-date; if you need to renew it, give yourself at least two months, just to be safe. Keep in mind many nations require your passport be active at least six months after your travel dates. When sightseeing, carry a copy of your passport and driver's license with you at all times. Consult your health care provider regarding any health issues that might affect your trip and what you can do to alleviate potential problems. Keep your travel companions' needs in mind, too. Common difficulties include mobility issues, chronic illnesses, and the need for oxygen — all of which might require special arrangements in advance. Your doctor

might also have recommendations of simpler precautions like bringing along over-the-counter pain relievers, immune boosters, or antimetotics. Make sure you have a sufficient supply of prescription medications. Keep them in their original containers, and place them in your carry-on — not your checked luggage. It's also a good idea to bring a photocopy of your prescriptions with you, along with a list of the brand and generic names of your medications. Familiarize yourself with the climate at all of your destinations and how it might affect you. For example, a sensitivity to hot or cold conditions could have a serious effect on your travel enjoyment.

Supplemental travel insurance is strongly recommended when traveling abroad, says Dr. Sharon Brangman, professor of medicine at SUNY Upstate Medical University in Syracuse, N.Y. "If you get sick and don't have supplementary insurance, a lot of your care costs will be out of pocket, and that can be very expensive," Brangman explains. Some common health insurers cover emergencies abroad, but some do not. Check your policy for travel-related exclusions as well, especially if you'll be participating in popular (but excludable) activities like scuba diving or mountain climbing. Older travelers should be aware that Medicare does not cover you outside the U.S., Brangman warns.

Travel itself also can affect your health and safety, experts note. For example, traveling in cramped quarters for an extended period of time might place you at risk of deep vein thrombosis (DVT), which is a blood clot in the legs that can travel through the bloodstream to other parts of the body. To reduce your risk, Brangman suggests getting up and stretching your legs every hour or two, if you can do so safely. Pressure stockings, which aid circulation, are another effective option.

Usually less serious but still troublesome is illness contracted from your fellow travelers, such as a cold or flu. "You should assume that everything you touch on a plane is contaminated with something," warns Buckmaster. "To avoid illness, wash your hands often, use antiseptic gel, and never touch a bathroom door handle with your bare hands.

"Lastly, take steps to ensure your safety over the course of your trip. For example:

Pack as lightly as you can so that your suitcases are easy to transport. Leave valuables such as expensive jewelry at home to avoid theft. Bring a miniature flashlight or battery-operated night light so you can safely move about your hotel room at night. This is especially important for older travelers, who are at greater risk of falls, notes Brangman. Familiarize yourself with your hotel's evacuation routes, in case of emergency. Sightsee with a group for safety, and walk away from strangers who approach you. If you feel unsafe for any reason, seek shelter in a nearby store or government building and contact the local police.







# TAPS

- ◆ **Smith, Margaret E, Mrs. AuxMbr-A,**  
20 August 2014
  - ◆ **Sartorio, Salvatore, Maj, USAF (Ret),**  
10 Nov 2014
- Our thoughts and prayers are with family and friends.

## Sick List

Your cards, prayers, and thoughts are welcome.  
(Contact Mrs. Virginia Balke, 544-3598)

- ◆ **Lt Col John Milford, USAF (Ret)**
- ◆ **Col Mildred “Gene” Butler, USAF Ret)**
- ◆ **Mrs. Margaret Mattson, AuxMbr-CG**
- ◆ **COL Frederick Terry, USA (Ret)**
- ◆ **CWO4 Basil Burrell, USCG (Ret)**
- ◆ **BG Paul Smith, USA (Ret)**

## December Birthdays (56 to 97 years)

Day	LName	FName	Rank	SVC
18	Adams	Barbara	Mrs.	AuxMbr-AF
26	Barkalow	Carol	LTC	USA (Ret)
3	Bell	Hugh	MAJ	USA (Ret)
07	Butler	Jerome	COL	USA (Ret)
28	Butler	Mildred (Gene)	Col	USAF (Ret)
21	Butterfield	Larry	LTJG	USN (Fmr)
30	Cormier	Martha	LCDR	USN (Ret)
05	Edwards	Richard	CAPT	USN (Ret)
21	Harrow	Anita	Mrs.	AuxMbr-N
21	Holzart	Raymond	Maj	USMC (Ret)
7	Joonsar	Heikki	Lt Col	USAF (Ret)
29	Klein	William	MG	USA (Ret)
07	Lillich	Chris	Mrs.	AuxMbr-Spouse
05	Lillich	Edward	MAJ	USA (Ret)
30	Mattson	Margaret	Mrs.	AuxMbr-CG
10	Osborn	Duane	LTC	USA (Ret)
09	Reed	Robert	CDR	USN (Ret)
6	Ripson	Bernice	Mrs.	AuxMbr-AF
30	Schlager	Fred	CWO4	USCG (Ret)
27	Simmons	Eleanor	Mrs.	AuxMbr-Spouse
25	Stenehjem	George	COL	USA (Ret)
4	Terwilliger	William	MAJ	USA (Ret)

## Financial Report Summary for the Month of October

### HOT Fund

.... Balance, Beginning of Month .....	\$ 2,192.38
.... Donations .....	\$ 1,588.00
.... 50/50 .....	\$ 40.00
.... Memorials .....	\$ 50.00
.... Expenses .....	\$ (378.66)
.... HOT Balance, End of Month .....	\$ 3,491.72

### Scholarship Fund

.... Balance, Beginning of Month .....	\$ 1,648.00
.... Donations .....	\$ 1,135.00
.... Expended .....	\$ 0.00
..... Balance, End of Month .....	\$ 2,783.00

### Operating Account

.... Balance, Beginning of Month .....	\$ 2,635.43
.... Luncheon Income .....	\$ 595.00
.... Dues .....	\$ 1,875.00
.... Misc Income .....	\$ 3,958.91
.... Interest Earned .....	\$ 1.01
.... Luncheon Expense .....	\$ (684.00)
.... Supplies .....	\$ (154.13)
.... Post Office .....	\$ 0.00
.... Honraria/donations .....	\$ 0.00
.... Niscellaneous expenses .....	\$ (250.00)
.... Memorial to HOT .....	\$ (50.00)
.... Printing/mailling .....	\$ (174.25)
.... Newsletter Costs .....	\$ (358.80)
.... VA/JROTC .....	\$ 0.00
..... Balance, End of Month .....	\$ 7,394.17



## Welcome Our New Members!

Sadly, none!

Every member get a new member!

### Membership

Do you have a friend or know of someone who is eligible for membership in MOAA? Invite them to one of our luncheons.

### Help Our Troops (HOT)

The SPA-MOAA Executive Board voted to support Heaven on Earth, a St Petersburg based



**For Fish, Steak Pasta & Chops  
We are Tops!**



**Breakfast \* Lunch \* Dinner**

**Beer • Wine • Cocktails**  
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**Early Bird Menu 4 – 6 pm**  
**Open 7 Days 7 am - 11 pm**

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**727 360-1029**

Thru June 2012

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*Memory Care is all we do*



Did you know that there is a special financial benefit from the Veteran's Administration called Aid & Attendance that can fund a stay at a memory care community such as Arden Courts?

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**(727) 559-8411**



Call (727) 559-8411 or e-mail [largo@arden-courts.com](mailto:largo@arden-courts.com) to speak to our dementia specialist.

*We've Raised the Bar...*



The Future of Senior Care is Here.  
 You Will Find it Only at Seasons – The Leader  
 in Assisted Living and Memory Care.

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 our innovative approach for yourself.**  
 Benefits for veterans and their spouses are available.



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4175 East Bay Dr. • Largo, FL 33764

**Seasons Belleair ~ 727.754.9797**

1145 Ponce De Leon Blvd. • Belleair, FL 33756

[info@SeasonsALF.com](mailto:info@SeasonsALF.com) • [SeasonsALF.com](http://SeasonsALF.com)

This community  
 is managed by:



Seasons Largo Assisted Living License #AL12518  
 Seasons Belleair Assisted Living License #AL12532



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 Debbie Butterfield**  
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## 2014 Scholarship Fund Donors (Includes donations to National MOAA)

**Gold** (\$100 & more); **Silver** (\$50-99); **Bronze** (\$1-49)

### ••GOLD –

Balke, Virginia Mrs.  
Barnes, Carol COL  
Barnes, Van 1LT  
Carr, Terry LTC  
Edwards, Pauline Mrs.  
Fernald, Larry Lt Col  
Flint, John Col  
Green, Richard CWO4  
Harrow, Anita Mrs.  
Isley, Anne Mrs.  
Landers, Joan Mrs.  
Langston, Gregg Lt Col  
Langston, Susan Capt  
Lee, Bill LCDR  
Lillich, Ed MAJ  
Lofgren, Bill Col  
Love, H. B. COL  
Milford, John Lt Col  
Neville, Johnnie Mrs.  
Palmer, Stew Col  
Patton, Jim CWO4  
Patton, Kathi Mrs.  
Peck, Earl Maj Gen  
Schoeppner, John Maj Gen  
Smith, Violet Mrs.  
Spears, Tom 2LT  
Summers, Stormy Col  
Talibitzer, John LT  
Vitters, Cindy LTC

**Member donations ONLY:**  
**\$4,311 as of 11/30/2014**

### ••SILVER –

Bolin, Bill CDR  
Dawson, Linda Mrs.  
Dawson, Pete Maj  
Fratangelo, Paul MajGen  
Gioe, Shirley Mrs.  
Hamilton, Evelyn Mrs.  
Hetherington, Chuck Col  
Koch, Dick Lt Col  
Popham, Jeanie Mrs.  
Popham, Roger COL

### ••BRONZE –

Brown, George COL  
Butler, Jerry COL  
Christie, Bob LtCol  
Hermann, Peter Col  
Holecek, John LTC  
Kirkland, Doug CDR  
Lewis, Bill Lt Col  
Maxson, Paul Lt Col  
McCormick, Jim Lt Col  
Myers, Ralph Lt Col  
Newton, Dick Col  
Osborn, Ozzie LTC  
Sartorio, Sal Maj  
Tondreau, Herb CWO4  
Trahan, Creighton LTC  
Vaughn, Sid RADM  
Vecchio, Joe MAJ  
Wildes, Shirley Mrs.

Scholarship donations have permitted us to complete our first \$25,000 scholarship, we began a second scholarship at the beginning of 2009 (to be completed by 2014). Each of these scholarships, managed by MOAA, will provide a \$500 grant and a \$5,000 interest free loan.

### Legislature from Page 5

1 Before the software upgrade, the front-side of the DD Form 2 (Retired) blue ID card reflected an “Indefinite” expiration date, and a civilian “TRICARE” health care expiration date appeared on the back-side of the ID card reflecting the last day of the month just before the retiree’s 65th birthday.

Currently, when a retired ID card is issued or replaced, instead of reflecting “Indefinite” status, it now shows an expiration date on the front and back that coincides with the last day of the month before the Medicare eligibility month begins.

Another change affects retiree spouses and former spouses who are eligible for a DD Form 1173 (Dependent) tan ID card.

## 2014 Help Our Troops 2014 Heaven on Earth Donors

**Gold** (\$50 & more); **Silver** (\$25-49); **Bronze** (\$1-24)

### ••GOLD –

Balke, Virginia Mrs.  
Bolin, Bill CDR  
Carr, Paulette Mrs.  
Carr, Terry LTC  
Dawson, Pete Maj  
Edwards, Pauline Mrs.  
Fernald, Larry Lt Col  
Fine, Ellen Marie Mrs.  
Fine, Ken MAJ  
Fratangelo, Paul MajGen  
Freese, Sherry Mrs.  
Gioe, Shirley Mrs.  
Green, Richard CWO4  
Harrison, Christa Mrs.  
Harrow, Anita Mrs.  
Isley, Anne Mrs.  
Koch, Dick Lt Col  
Kottich, Chuck COL  
Landers, Joan Mrs.  
Lee, Bill LCDR  
Lofgren, Bill Col  
Love, H. B. COL  
Mallory, Pauline LTC  
McDonough, Mike LtCol  
Milford, John Lt Col  
Misuraca AJ 1st Lt  
Munchbach, Rose LTC  
Myers, Asa Mrs.  
Neville, Johnnie Mrs.  
Palmer, Stew Col  
Palsha, Robert LTC  
Patton, Jim CWO4  
Patton, Kathi Mrs.  
Peck, Earl Maj Gen  
Popham, Jeanie Mrs.  
Popham, Roger COL

Poteat, Genevieve Mrs.  
Schoeppner, John Maj Gen  
Smith, Violet Mrs.  
Spears, Tom 2LT  
Stakk, Barbara Ms.  
Talibitzer, John LT  
Tondreau, Herb CWO4  
Vitters, Cindy LTC

### ••SILVER –

Barnes, Carol COL  
Barnes, Van 1LT  
Bax, Giles COL  
Bolin, Lynn Mrs  
Brown, George COL  
Hamilton, Evelyn Mrs.  
Hermann, Peter Col  
Hetherington, Chuck Col  
Maxson, Paul Lt Col  
Newton, Dick Col  
Osborn, Ozzie LTC  
Sartorio, Sal Maj  
Taylor, Joanne MAJ  
Terry, Frederick COL  
Trahan, Creighton LTC  
Walters, Bobbie Mrs.

### ••BRONZE –

Finley, Paul LCDR  
Holecek, John LTC  
Lorence, Marie LTC  
Peck, Margaret Mrs.  
Reed, Bob LCDR  
Vision, Mick CDR  
Wildes, Shirley Mrs.  
Vaughn, Sid RADM  
Vecchio, Joe MAJ

**Member donations ONLY:**  
**\$ 3,902 as of 11/30/2014**

Their ID cards will now be modified to extend — the expiration date for those spouses and former spouses who are between age 65 and 75 with an incremental expiration date of five years, versus the former four-year issuance. At age 75, their ID card is issued with an “Indefinite” status and will never expire as long as the individual remains eligible.

Currently, any eligible dependent, including un-remarried and unmarried widows, widowers, and former spouses older than age 75 can receive an ID card reflecting the “Indefinite” status.

For more information, call the Total Force Service Center at 800-525-0102.



# St Petersburg Area Chapter, MOAA

## Monthly Luncheon

**Friday**  
**19 December 2014**

**Banquet Masters**  
**(new address) 13355 49<sup>th</sup> St. N.**  
**Clearwater. FL**

**11:45 AM - 1:15 PM**  
**Social Hour 11:00 to 11:45**  
**Program Begins at 11:45**

### Guest Speakers:

**MAJ Ruth Rymal, USA (Ret)**

**Subject: Finding your MOJO**

Ruth knew from an early age that she had a driving passion to fly. As often happens, dreams from youth were set aside, replaced by the needs of “reality.” It wasn’t until her mid-twenties that she was able to realize that childhood dream earning a private pilot’s license and later attending Army flight school, combining two passions — working with soldiers and flying.



Since departing the military in 2004, Ms. Rymal has been on a quest to discover her other passions – where her Mojo comes from. This quest has lead her to the realization that “working with soldiers” and guiding people on the journey to discover their passion — their Mojo — are one in the same. Ms. Rymal’s goal is to focus her work on servicemen and women — both in uniform and veterans — leading them to discover where their passions lie and how to have a great life out of the military.

Ms. Rymal and her husband live in Clearwater, Florida. She regularly speaks to high school students and adults about finding their Mojo.

## MONTHLY LUNCHEON

**11:45 AM - 1:15 PM, December 19<sup>th</sup> 2014**  
**Banquet Masters**

**13355 49<sup>th</sup> N., Clearwater, FL**

• **Reservations MUST be in by Wed, December 17<sup>th</sup>**

Name: \_\_\_\_\_

**Each reservation \$15:**

**Prime Rib:** \_\_\_\_\_

**Salmon w/Dill:** \_\_\_\_\_

**Cobb Salad :** \_\_\_\_\_

**Reservations call;**  
**Pauline Edwards 727-360-2936**  
**(If no answer please leave message) or**  
**Evelyn Hamilton 727-399-1272**

**To expedite entry, please have checks prepared before arrival.**

**For a RIDE call:**

**LTC Terry Carr 459-4026**

## TOYS FOR TOTS



**U.S. MARINE CORPS RESERVE**

Bring a new unwrapped toy to our December luncheon to support the Marine Corps Reserve "Toys For Tots" Annual Drive.



## December

- 7: Pearl Harbor Remembrance Day
- 13: U. S. National Guard established (1636)
- 16: Hanukkah Begins
- 21: First Day of Winter
- 25: Christmas Day
- 26: Kwanzaa Begins

