



# OFFICERS CALL

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



★★★★★ Five Star Chapter ★★★★★

Vol XVI No.I

January 2016

### President's Comments:

This is my last column as president. As I leave what has been a very enjoyable experience, I am heartened by those waiting to take not only my place, but other positions of leadership in the chapter. COL Roger Popham and Jeanie are exceptionally fine people and will lead us very well. LTC Bill Eichholz and Ginni; Maj Pete Dawson and Linda; Mrs. Pauline Edwards; LTC Fran Chancey, LTC Pauline Mallory and Dave; Capt Buck Williams; CAPT Pete Gunderson and Kathy; Mrs. Evey Hamilton; and CDR Maureen Conners--all exceptionally fine people.



I thank all of the above folks for stepping up and taking our chapter to the next level.

Before I put the lid back on the pen, let me toss out some numbers for you. I began my term with 189 chapter members. On the first of January, we will have 194 with perhaps a few more to renew. We had 14 chapter members pass away during 2015, and, to date, have 36 chapter members yet to renew for 2016. Of those 36, 4 have moved away from the area and several are surviving spouses, all of whom most likely will not renew.

By comparison, in 2014, we started the year with 228 members, had 17 deaths, 32 members who did not renew for 2015,

and we had 10 new members, bringing us to the 189 at the start of this year.

I could go back several more years, but the general trend is the same--a small reduction in chapter members on a year-to-year basis.

Recruiting new members will be the challenge for the incoming leadership, just as it has been over the years.

We have tried many approaches to recruit new members, but the one that works the best is the personal contact approach. Most all of you have friends in the area who are retired or former officers or surviving spouses of retired or former officers--invite them to a luncheon. Remember, if your friend joins and lists you as his/her sponsor, your friend and you get a free lunch.

Thank you for allowing me to represent you in the various MOAA functions over the last year. I have thoroughly enjoyed everything--MOAA.

And, thank you to those who worked with me this past year. I could not have done it without you.

Adios.

**RENEW NOW!**  
**36 of you have not renewed.**

**If the mailing label on your envelope says "Pd-15," this is your last OC.**

**Free Lunch Winners**  
 (With respect to Robert Heinlein and Milton Friedman, there really is a FREE lunch)

**New Members:**

- Mrs. Laura Speairs, AuxMbr-A
- CW2 Jim Ward, USA (Ret)
- Mrs. Jo Ward, AuxMbr-Spouse
- Dr. Charlie Lake, CPT, USA (Fmr)

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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- Lt Col Larry Fernald, USAF** ..... 522-6237
- 1<sup>st</sup> VP- CDR Glen Crabb, USN ..... 561-0697
- 2<sup>nd</sup> Mrs Betty Finley AuxMbr-N ..... 391-5908
- Secretary- Mrs. Ginni Eichholz AuxMbr Spouse 347-9538
- Treasurer- Maj Pete Dawson, USAF (Ret) ..... 894-3761

**EXECUTIVE ADVISORY BOARD**

- 2015 & 2016 —**
- CDR Maureen Connors, USN (Ret) ..... 347-7976
  - LTC William Eichholz, USA (Ret) ..... 347-9538
  - Mrs Evelyn Hamilton, AuxMbr-A ..... 399-1272
- 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
- Immediate Past President**
- LTC Terry Carr, USA (Ret) ..... 459-4026

**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 LTC Fran Chancey, USA ..... 251-9653
- Honor Guard Coord MAJ Ed Lillich, USA ..... 546-2246
- Historian: ..... CDR Maureen Connors, 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 .... CAPT Peter Gunderson.....404-304-3313
- Membership ..... Mrs Betty Finley AuxMbr-N .. 391-5908
- MOWC Liaison ... Mrs Violet Smith, AuxMbr-A .. 595-5543
- Newsletter ..... CWO4 Jim Patton, USCG ..... 393-4160
- 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

**Luncheon Meetings** The 3<sup>rd</sup> Friday — mixer  
11:00 - 11:45; luncheon program 11:45 - 13:15;  
Pasadena Yacht Club, Gulfport

## CALENDAR

- Jan 15<sup>th</sup>** Installation
- February 19<sup>h</sup>**
- March 18<sup>th</sup>**
- April 15<sup>h</sup>**

**\*\* Need a ride to the luncheon?  
Call: Lt Col Larry Fernald 522-6237**

**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.

- Jan 4<sup>th</sup>** Monday
- Feb 8<sup>th</sup>** Monday
- Mar 7<sup>th</sup>** Monday

## MILITARY OFFICERS WIVES' CLUB

**Luncheons:**

- Next luncheon will be Tuesday Jan 12<sup>th</sup> Clearwater Country Club  
525 North Betty Lane, Cledarwater  
1130 hours

**Luncheon Reservations:**

Rose Munchbach, 727-397-4146

**Membership Info:**

- Fran Chancey 251-9653

**Bridge:** (3rd Thursday of the month) **10:30 AM** at The Club  
Treasure Island

- Reservations or Information: Evelyn Hamilton 399-1272

## Chapter Statistics

- Total Membership - 194
- Regular Members - 126
- Auxiliary Members - 42
- AuxMbr-Spouse - 26
- Inactive Members - 0

**Military Services:**

- Army - 54 USMC - 7
- USAF - 33 USCG - 7
- Navy - 25 NOAA - 0

1/1/2016

**Did you know** that if you were to subscribe to the *Officers Call* via email that you could, using your computer, easily enlarge the pages and even selectively print out a page or more? Or, just read or print it all out in color!

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



Visit our Chapter Web Site =>





# Minutes

Reported by **Ginni Eichholz**

## Monthly Luncheon; 18 December 2015

**Attended – 68:** (76 reservations), 2 Member Guest, 2 Chapter Guests, 1 Walk in, 2 Cancel, 6 No Shows

President Larry Fernald called luncheon to order a 12:00

1stVP Glen Crabb led invocation

President introduced visitor Charlie Lake and Marine rep for Toys for Tots Private Arlys Becerra.



Sheila Barkalow reported that there will be a fund raiser for Heaven on Earth for Vets on Wed 13 Jan at Simpatico Wine Shop in South Pasadena.

Door prize winner Pvt Arlys Beccera, USMC

50/50 winners Kathy Gunderson and Betty Finley

The new officers were elected by acclamation by Ed Lillich.

- New officers are: President, Roger Popham
- 1st VP, Bill Eichholz
- 2nd VP, Pauline Edwards
- Secretary, Ginni Eichholz
- Treasurer, Pete Dawson
- Executive Advisory Board

For term expiring Dec 31, 2016

Peter Gunderson

For term expiring Dec 31, 2017

Fran Chancey

Pauline Mallory

Buck Williams

Installation of new officers will take place at the January luncheon. Our Area Vice President Skip Hartnett will install the new officers and board.

The barbershop quartet entertained us after lunch.

The meeting was then adjourned.

### Executive Committee Meeting 9 December 2015

The meeting was called to order by President Larry Fernald.

Invocation by George Brown, President Larry Fernald led The Pledge of Allegiance .

Evey Hamilton made a motion that minutes be approved as published, Pete Gunderson seconded the motion. Minutes approved as published.

First VP Glen Crabb reported that entertainment and Marines to accept Toys for Tots were confirmed for 18 Dec luncheon.

Treasurer Pete Dawson gave his report, Ed Lillich motioned to accept report subject to audit. Jim Patton seconded. Report approved subject to audit .

Pauline Edwards reported that press releases were sent out. She had gotten a response from a potential member who had seen an article .

General Peck will be awarded The Exceptionally Distinguished Service award. Bill Lofgren was approved for the Distinguished Member award. Motion made by Ed Lillich and seconded by Pete Dawson.

Following lunch, meeting adjourned.

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### Forget Swiping — There’s A New Way To Use Your Credit Card

If you have a credit card, you’ve already received - or soon will - a spanking-new one with a highfalutin computer chip embedded in the front. Such chips are designed to reduce credit card fraud, though they won’t eliminate it.

Beginning Oct. 1, 2015, by law, retailers are required to use credit card readers that check the chips of such cards, or they will have to accept liability if someone counterfeits your card. Until now, the bank issuing the credit card was liable.

As before, consumers still won’t be liable in most cases for credit card fraud. If your physical card is stolen, federal law limits you to \$50 as long as you report the fraud within 60 days of receiving your statement, though credit card companies typically waive this. If your information alone is stolen, you have zero liability.

You already might have used the “smart” part of your “smart credit card,” also called a “chip card” or an “EMV card.” EMV stands for Europay, MasterCard, and Visa, the three companies that created the technology. Among big retailers, Wal-Mart has been at the vanguard in taking advantage of these cards. Target and Home Depot have done so for some time as well.

Other large retailers, including Lowe’s and Best Buy, also have stepped up. Small retailers, however, are moving more slowly. According to the consulting firm Mercator Advising Group, only 19 percent of all merchants will have invested in new credit card terminals by Jan. 1.

These smart cards might help reduce fraud, but this comes with a price. Using the card is slightly less convenient. Instead of quickly swiping the card through a credit card reader, you have to insert it, the right way, until the transaction is over. Experts estimate this takes about an extra five seconds.

**See Credit Card Page 4**





## How Much Does It Cost to Raise a Child?

The fulfillment of the traditional American dream often includes a family surrounded by all the comforts of home. We take satisfaction in buying our first house, leasing a second car, or finally replacing the couch that's been around since college, but can we afford the children that go along with it all? Rarely do prospective parents give any real consideration to the total cost of raising children - from the first diapers they wear to the car insurance they'll need before they back out of the driveway.

Every year since 1960, the U.S. Department of Agriculture has estimated the cost of raising a child. Their latest Expenditures by Children with Families report puts the average cost from birth through age 17 for a child born in 2013 at \$245,236. In less intimidating terms, a middle-income two-parent household will spend around \$14,000 a year raising a child.

Demographics, your family income, and the number and age of the children in your household greatly can influence the amount you'll pay in child-rearing costs. Due largely to higher costs of living, an affluent family living in a major city in the Northeast can pay as much as \$455,000, while a single parent in the rural South might pay as low as \$145,000, with Mississippi being the least expensive. It really can be cheaper by the dozen, because the more children you have, the less each one costs to raise. Expect to pay more as your brood gets older, though, due to higher food and clothing bills and those dreaded car-related expenses.

Eight categories of household expenditures are considered when coming up with the estimate: household, food, transportation, clothing, health care, child care, education, and miscellaneous expenses such as entertainment and personal care. It's worth noting the estimate does not include prenatal care costs, college tuition, or expenditures covered by others, like Grandpa buying Junior that iPad.

According to the study, housing is by far the largest outlay in raising a child. However, military personnel typically are eligible for a basic allowance for housing (BAH), if they don't live in no-cost government quarters. Your BAH is determined by your duty location and pay grade, and you'll receive a higher allowance if you have dependents. The calculation is based on local rental rates and is updated annually; protection against rate decreases applies in many cases. The BAH is based on civilian standards, while government quarters are assigned based on grade and family size. Depending on your personal housing choices, you might have your entire rent or mortgage payment covered. To determine your BAH, visit [www.defensetravel.dod.mil/site/bahCalc.cfma](http://www.defensetravel.dod.mil/site/bahCalc.cfma).

Child care costs take the next biggest piece of the pie. For some, annual child care expenses can cost more than some college tuition and fees, but a recent study by Care.com showed half the families surveyed didn't even budget for it. With prices having increased 70 percent from 1985 to 2011, it's no wonder the Pew Research Center cites child care costs as one of the primary reasons for the recent increase in stay-at-home moms.

There are numerous ways to manage the costs associated with raising a child. With respect to housing, consider relocating to a nearby area with lower housing costs or have the kids share bed-

rooms. Potential ways to save on child care include nanny-sharing or a babysitting co-op. DoD oversees child development centers on many military bases, and fees are determined by family income. You might also be eligible for subsidized off-site care through the military or your spouse's employer. Save bundles by purchasing gently used second-hand clothing and toys. If you have a large family, buy food or household items in bulk. Plant a vegetable garden or raise chickens - a trendy money-saver!

Don't overlook potential savings at tax time. The Child Tax Credit, Earned Income Credit, or Child and Dependent Care Tax Credit can total thousands of dollars if you qualify. Consider setting up a tax-free flexible spending account to pay for dependent care and medical expenses with tax-free dollar if you qualify.

The decision to have children is a complex one and goes well beyond dollars and cents, but understanding these costs and some proper planning will let you focus on the rewarding sides of parenting.

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### Credit Card from Page 3

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The new cards work by producing a unique code for each transaction. Counterfeited credit cards are virtually useless since the code changes each time the card is used.

Most credit card fraud losses results from counterfeiting - \$3 billion out of a total of \$3.8 billion in the U.S. last year, according to the consulting firm Alite Group.

Crooks sometimes make counterfeit credit cards by stealing information stored on your credit card's magnetic strip with the help of credit card skimmers they install in places such as ATMs and gas pumps. The magnetic strip holds your account number, the expiration date, and the security code on the back (CVV, for card verification value). Other times, they steal the same information by hacking into merchant databases. They then use machinery to manufacture the physical credit cards.

Typically, crooks use the bogus card a few times, initially for a small test purchase, then for big purchases, until they abandon it and move on to the next one.

The new chip-embedded cards still have a magnetic strip, also called a magnetic stripe or magstripe, on their back. You can thus use them with retailers that haven't upgraded their equipment. Retailers aren't required to do this, but many that don't will likely find lollygagging more costly, in terms of fraud losses, than if they had done so earlier. Big-ticket merchants such as jewelry shops and electronics stores are more vulnerable than lower-value merchants such as delis and coffee shops.

Other countries such as Canada, Australia, and Brazil have been using smart cards for some time. With these countries, it took two to three years before most retailers invested in the new technology. The Payments Security Task Force of the Federal Reserve System estimates that 60 percent of credit cards from top issuers in the U.S. will be converted to smart cards by the end of 2015, rising to 98 percent by the end of 2017.

**See Credit Card Page 8**





# MOAA Legislative Update

Edited by **Jim Patton**

From MOAA and other sources

## Big DoD Changes Could Be Coming for Families



When Secretary of Defense Ash Carter took over the Defense Department early this year, he said he wanted to take a hard look at military personnel issues. Several months of reviews later, and a huge set of proposals was placed on his desk tackling everything from how service members get selected for jobs within the military to how the military helps ensure service members who are also parents can both perform their jobs and have a family.

Unlike many other military family related policy and proposals, the ideas included on Carter’s agenda, known as the “Force of the Future” plan, aren’t aimed at military spouses or their kids – although they do impact them. Instead they are laser focused at making sure service members who are parents are taken care of from a personnel perspective.

The Force of the Future plan is being released in stages. While some of it, like these details, are widely available, other parts were obtained by the Army Times, including much of the below.

### So what is included? Families in Force of the Future:

Better support for new military moms. The Navy and Marine Corps recently expanded its maternity leave policy, and the Air Force is planning to follow in its steps, giving new military birth moms up to 18 weeks of paid maternity leave over the course of the baby’s first year. The Force of the Future plan would look to bring the Army into line with those policies while expanding them to keep new moms non-deployable for one year after giving birth or adopting.

But that’s not it, the plan also looks to establish better breastfeeding support policies for all soldiers, sailors, airmen and Marines , the Army Times reports. Right now each service has a different policy, and some of them are not overly supportive. The policy would establish rooms on all installations where service members could comfortably and cleanly pump breast milk during the day. It’s the little things, right?

Amp up fertility support. Right now Tricare does not cover IVF or artificial insemination, although some troops are able to access those services at cost at some military medical centers across the country and some wounded troops can access additional services. The plan, the Army Times reports, calls for the DoD to allow Tricare to cover IVF and artificial insemination as a way of encouraging female troops to stay in the service.

Expand the sabbatical programs. Right now some service members can take part in the “Career Intermission Program” that essentially allows a several year sabbatical from service. The Force

of the Future plan seeks to extend this program, making it more widely available.

Fix military daycare hours. This is another proposal the Navy is already looking to implement. Right now military child development center hours don’t always overlap well with the work day. The plan, the Army Times reports, looks to expand the hours so that service members have guaranteed child care two hours before and two hours after the typical duty day.

Reduce PCS moves. If you want to stay at your current duty station longer – for family reasons or otherwise – the military may soon want to make that possible. But it could cost you in the form of an additional service obligation.

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## MOAA Top Gun, Again

October 30, 2015

The Hill, a Capitol Hill daily newspaper that covers public policy and political news, cited MOAA President Vice Adm. Norb Ryan, USN (Ret.) for his defense of military members and families in its annual list of top association lobbyists.

The paper noted that Ryan “spent the last year fighting to preserve U.S. troop pay and benefits against budget cuts, a cause he’ll continue to champion in upcoming fiscal fights.”

“This recognition belongs to our 390,000+ members, MOAA Chapter and Council leaders, our Board of Directors and superb MOAA staff,” Ryan said. “We take seriously our motto to ‘Never Stop Serving’ our members and the entire military community including currently serving families, retirees, veterans, and survivors. Political leaders need to remember that our men and women in uniform are the only weapon system that has never let the nation down.”

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## TRICARE Cataract Coverage Explained

12/29/2015

Cataract removal is one of the most common operations performed in the United States. According to the National Eye Institute, it also is one of the safest and most effective types of surgery. In about 90 percent of cases, people who have cataract surgery have better vision afterward. TRICARE covers cataract surgery and related supplies and services.

More specifically, TRICARE covers the standard intraocular lens (IOL), a fixed lens designed to target vision at a single focal point. During cataract surgery, the natural clouded lens is removed and then replaced by an IOL to become a permanent part of your eye. This provides good distance vision but patients typically need glasses for near and intermediate tasks such as reading and computer use. TRICARE also covers one pair of eyeglasses or contact lenses as a prosthetic device after each medically necessary cataract surgery where an IOL is inserted.

If you would like a non-standard IOL instead of a standard monofocal IOL, you will be responsible for the difference in the charges. For more information about your covered vision services, contact your regional contractor or visit the Eye Surgery and Treatment page on the TRICARE website.





Pvt Arlys Becerra, USMC. Toys for Tots



Barbershop Quartet



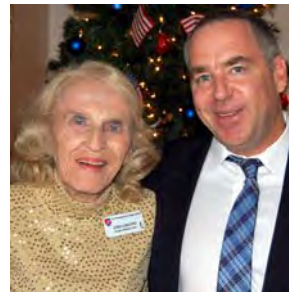
Loading out all the toys



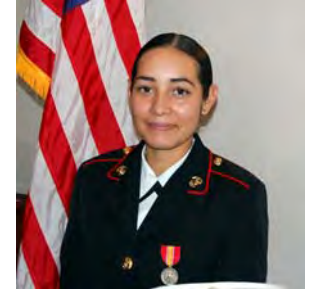
New members Jo and Jim Ward



Guest Carmin Ray with Dr Jim Wall and Midge Slowik



Joan and son Brad Landers



Door Prize winner Pvt Arlys Becerra, USMC



50/50 winner Betty Finley and Rose Munchbach



50/50 winner Kathy Gunderson and Rose Munchbach



Harry Greenwald



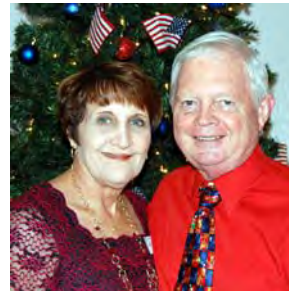
Barbara Stakk and Robert Palsha



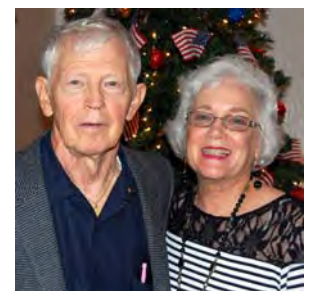
Linda and Pete Dawson



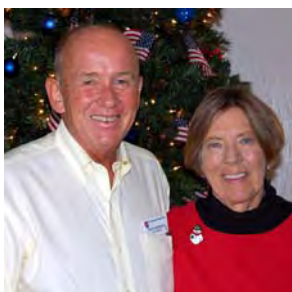
Charles Lake



Carol and Van Barnes



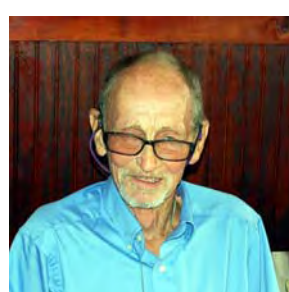
David and Carol Sjolund



Peter and Kathy Gunderson



Pauline Mallory and Fran Chancey



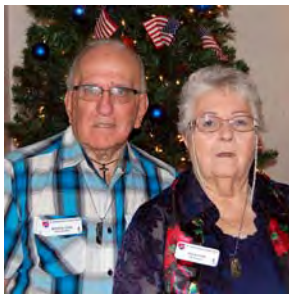
Buck Williams



Stan and Ellen Beach



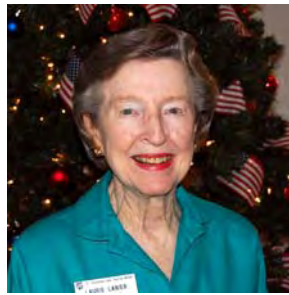




Bruce and Julia Love



Chris and Ed Lillich



Laurie Lanier



Bill Lee



Jeanie and Roger Popham



Bill Bolin



Fred Schlager



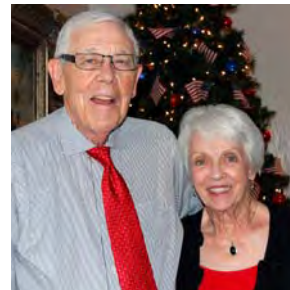
Barbara and Dr Jim King



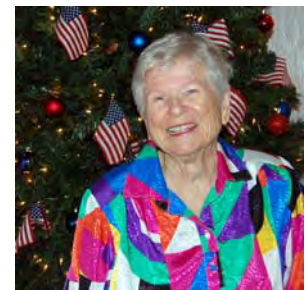
Larry and Barb Fernald



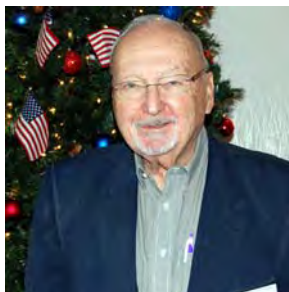
Ginni and Bill Eichholz



Glen and Katie Crabb



Anne Isley



Peter Hermann



Ken and Ellen Marie Fine



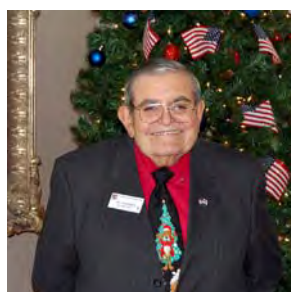
Past President Terry and Paulette Carr



Betty and Paul Finley



Carol Barkalow and Sheila Mutascio



Jim Patton

**Photos by Bill Lofgren**

**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: papabil77@outlook.com



## 2015 Help Our Troops 2015 Heaven on Earth

### Donors

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

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Alvarez, Jeanne Mrs.  
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Bartlett, Bill CAPT  
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Carr, Terry LTC  
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Harrison, Christa Mrs.  
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Isley, Anne Mrs  
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Love, H. B. COL  
Maxson, Paul Lt Col  
Milford, John Lt Col  
Misuraca, A. J. 1st Lt  
Neville, Johnnie Mrs.  
Palmer, Stew Col  
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Patton, Kathi Mrs.  
Peck, Earl Maj Gen  
Phillips, Bettye Mrs.

Quattromani, Tony LTC  
Schoeppner, John Maj Gen  
Sims, Bob Maj  
Sjolund, Dave and Carol  
Smith, Violet Mrs.  
Talbitzer, John LT  
Vitters, Cindy LTC  
Warren, David LTC

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Hansen, Gidge CPT  
Hermann, Peter Col  
Hetherington, Chuck Col  
Lewis, Margaret Mrs.  
Myers, Asa Mrs.  
Reed, Bob CDR  
Sartorio, Sal Maj  
Taylor, Joanne MAJ  
Terry, Frederick COL  
Tondreau, Herb CWO4  
Trahan, Creighton LTC  
Walters, Bobbie Mrs.

#### ••BRONZE –

Edwards, Richard CAPT  
Hamilton, Rosemary Mrs.  
Lee, Bill LCDR  
Mallory, Pauline LTC  
Schlager, Fred CWO4  
Shivers, Fran Capt  
White, Jim COL

**Member donations ONLY:**  
\$ 3,234 as of 1/1/2016

## 2015 Scholarship Fund Donors (Includes donations to National MOAA)

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

#### ••GOLD –

Barnes, Carol COL  
Barnes, Van 1LT  
Bartlett, Bill CAPT  
Bolin, Bill CDR  
Carr, Paulette Mrs.  
Carr, Terry LTC  
Crabb, Glen CDR  
Crabb, Katie Mrs.  
Dawson, Pete Maj  
Edwards, Pauline Mrs.  
Fernald, Larry Lt Col  
Flint, John Col  
In Memory of Tom Spears  
Isley, Anne Mrs  
Landers, Joan Mrs.  
Langston, Gregg Lt Col  
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  
Phillips, Bettye Mrs.  
Schoeppner, John Maj Gen  
Sjolund, Dave and Carol  
Smith, Violet Mrs.

Summers, Stormy Col  
Talbitzer, John LT  
Vitters, Cindy LTC

#### ••SILVER –

Augustine, June Lt Col  
Christie, Robert LtCol  
Fowler, Wilma Mrs.  
Gunderson, Pete CAPT  
Hetherington, Chuck Col  
Kirkland, Doug CDR  
Lewis, Bill Lt Col  
Maxson, Paul Lt Col  
Sims, Bob Maj  
Warren, David LTC

#### ••BRONZE –

Briggs, Margaret Mrs.  
Edwards, Richard CAPT  
Eichholz, Bill LTC  
Gioe, Shirley Mrs.  
Hartnet, Skip Maj  
Hermann, Peter Col  
Holecek, John LTC  
Mallory, Pauline LTC  
Peck, Margaret Mrs.  
Quattromani, Tony LTC  
Reed, Bob CDR  
Sartorio, Sal Maj  
Schlager, Fred CWO4  
Tondreau, Herb CWO4  
Walters, Bobbie Mrs.

**Member donations ONLY:**  
\$4,344 as of 1/1/2016

### Credit Card from Pg 4

The new cards are a step in the right direction. But many observers feel the smart new credit cards aren't smart enough. For transactions above a certain limit, they still require only a signature, which is virtually useless. The new cards provide no extra protection for online purchases or against the physical theft of a credit card.

A more secure option, which some countries in Europe and Africa have adopted, is to require punching in a PIN, or personal identification number, as you do when making a debit card purchase. This would prevent the use of stolen credit cards or credit card information that's stolen online. But it would be less convenient still, requiring even more time to complete a purchase, not to mention the possibility of forgetting your PIN.

## Help Our Troops (HOT)

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

### Military Leaders

1. Who am I? I fought as a young officer in WWI, earning the Pour le Mérite for leading a bayonet charge against an Italian stronghold. In WWII, I continued to excel in several theaters of the war, being wounded during the fighting after D-Day. After being implicated in a 'treasonous' plot, I committed suicide, and received a full State funeral.

2. Who am I? Known as the 'conqueror of the conqueror', I served my nation's armed forces from a young age, leading my troops to many victories, eventually becoming Prime Minister. I fought my last battle at Waterloo in 1815.

See Leaders Pg 9







# TAPS

**Col Mildred “Gene” Butler, USAF (Ret)**

3 December 2015

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)**
- ◆ **CWO4 Basil Burrell, USCG (Ret)**
- ◆ **Mrs. Bobbie Walters, AuxMbr-A**



## Welcome Our New Members!

- ◆ **Speairs, Mrs. Laura, AuxMbr-Army, 10566**  
139th Way N, Largo, FL 33774, 727-595-2262
- ◆ **Ward, James, CW2, USA (Ret), 5970 80th St**  
N #301, St Petersburg, FL 33709, 727-560-4119
- ◆ **Ward, Jo, AuxMbr-Spouse, 5970 80th St N**  
#301, St Petersburg, FL 33709, 727-560-4119
- ◆ **Lake, Charles, Dr., CPT, USA (FMR),**  
10355 Paradise Blvd #413, Treasure Island, FL 33706, 727-363-7875

**Every member get a new member  
and get a free lunch!**

### Leaders from Pg 8

#### Military Leaders

1. Erwin Rommel. It is now thought by some historians that Rommel was erroneously thought to be implicated in the plot to kill Hitler.
2. Arthur Wellesley. Wellesley (Duke of Wellington) became known as the Iron Duke, and after Waterloo went into politics, serving in cabinet and as the British Prime Minister from 1828-30.

## Financial Report Summary for the Month of November

### HOT Fund

..... Balance, Beginning of Month .....	\$ 4,994.32
..... Donations .....	\$ 920.00
..... 50/50 .....	\$ 32.00
..... Expenses .....	\$ 0.00
..... HOT Balance, End of Month .....	\$ 5,946.32

### Scholarship Fund

..... Balance, Beginning of Month .....	\$ 2,862.00
..... Memorials .....	\$ 100.00
..... Donations .....	\$ 1,454.00
..... Expended .....	\$ 0.00
..... Balance, End of Month .....	\$ 4,416.00

### Operating Account

..... Balance, Beginning of Month .....	\$ 3,224.97
..... Luncheon Income .....	\$ 790.00
..... Dues .....	\$ 1,070.00
..... Misc Income .....	\$ 60.00
..... Interest Earned .....	\$ 0.72
..... Luncheon Expense .....	\$ (825.00)
..... Supplies .....	\$ (5.00)
..... Post Office .....	\$ (101.59)
..... Honraria/donations .....	\$ 0.00
..... Miscellaneous .....	\$ (35.00)
..... Memorial to Scholarship .....	\$ (100.00)
..... Printing/mailling .....	\$ 0.00
..... Newsletter Costs .....	\$ (418.66)
..... VA/JROTC .....	\$ 0.00
..... Balance, End of Month .....	\$ 3,670.44

## January Birthdays (64 to 93 years)

<u>Day</u>	<u>LName</u>	<u>FName</u>	<u>Rank</u>	<u>SVC</u>
22	Anderson	Patsy	Mrs.	AuxMbr-AF
15	Barnes	Carol	COL	USA (Ret)
18	Burch	Jo Ann	LTC	USA (Ret)
13	Fernald	Barbara	Mrs.	AuxMbr-Spouse
9	Fraser	Jean	Mrs.	AuxMbr-CG
27	Hardin-Gres	Jeanne	COL	USA (Ret)
31	Harrison	Christa	Mrs.	AuxMbr-A
10	Kirkland	Douglas	CDR	USN (Ret)
28	Kottich	Charles	COL	USA (Ret)
17	Maxson	Harry	Lt Col	USAF (Ret)
14	Neville	Alice	Mrs.	LifeAuxMbr-AF
16	Palmer	Samuel	Col	USAF (Ret)
07	Patton	Charles	LTC	USA (Ret)
14	Schramm	Jean	Mrs.	AuxMbr-AF



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 rectly or indirectly in any political campaign on behalf of or in  
 opposition to any candidate for public office. Stated briefly,  
 the association may advocate issues, but it may not advocate  
 the election or defeat of particular candidates or political par-  
 ties."



Visit our Chapter Web Site =>





# WINE TASTING FUNDRAISER

*Simpatico Wines* | 722 Pasadena Ave South  
 (For directions see the Google map below)

**Wednesday, January 13, 2016 from 6PM-9PM**

**100% of the proceeds go to Heaven on Earth for Veterans (HOEV) a local non-profit**



HOEV's mission is to alleviate Pinellas County veteran homelessness by providing quality, low cost, safe living spaces for veterans in need.



**\$15/per person entry fee (ages 21+)**

- **Silent Auction Items**
- **Raffle Tickets for Prizes: \$5 for 1 ticket or 3 for \$10**
- **50/50 Raffle: \$5 for 2 tickets or \$10 for 5 tickets**  
*(winner takes home half the pot!)*

**Funds raised at this event will go towards putting a new roof on one of our homes and to fix the A/C duct system in another.**

For more information about Heaven on Earth for Veterans, please visit our website at [www.heavenonearth4veterans.org](http://www.heavenonearth4veterans.org) or email us at [HOEVhome@gmail.com](mailto:HOEVhome@gmail.com)



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# St Petersburg Area Chapter, MOAA

## Monthly Luncheon

*Our January speaker was to be a representative from CENTCOM in Tampa. Due to operational commitments they will be unable to provide a speaker at this time. We anticipate having a speaker from CENTCOM in the future so I am providing this short history of CENTCOM.*

**The St Petersburg Area Chapter**  
Military Officers Association of America

### 2016 Installation Luncheon

Friday, 15 January 2016  
Pasadena Yacht Club  
6300 Pasadena Point Blvd South., Gulfport, FL

Noon to 1:30 PM Luncheon

Guest Speaker

TBD

TBD

Menu;

Prime Rib with au jus

Chicken Pasadena, pan seared, topped with baked peaches

Mahi Mahi, topped with tropical fruit salsa

Desert; speciality cake

RSVP: Not Later Than 10 January 2016 by mailing payment \$28 per person and meal choice to:

Pauline Edwards

7979 Sailboat Key Blvd. #607

S Pasadena, FL 33707-6356

727-360-2936

### U.S. Central Command History

United States Central Command (CENTCOM) was established January 1, 1983. As its name implies, CENTCOM covers the “central” area of the globe located between the European and Pacific Commands. When the hostage crisis in Iran and the Soviet invasion of Afghanistan underlined the need to strengthen U.S. interests in the region, President Jimmy Carter established the Rapid Deployment Joint Task Force (RDJTF) in March 1980. To provide a stronger, more lasting solution in the region, President Ronald Reagan took steps to transform the RDJTF into a permanent unified command over a two-year period. The first step was to make the RDJTF independent of U.S. Readiness Command, followed by the activation of CENTCOM in January 1983. Overcoming skeptical perceptions that the command was still an RDJTF in all but name, designed to support a Cold War strategy, took time. The Iran-Iraq war clearly underlined the growing tensions in the region, and developments such as Iranian mining operations in the Persian Gulf led to CENTCOM’s first combat operations.

By late 1988, the regional strategy still largely focused on the potential threat of a massive Soviet invasion of Iran. The new CENTCOM Commander-in-Chief, General H. Norman Schwarzkopf, was convinced that the changing international climate made this scenario far less likely. He began to focus his attention on the possible emergence of a new regional threat—Iraq’s Saddam Hussein—and translated these concerns into the summer 1990 command post exercise Internal Look. There was an eerie similarity between the exercise scripts and the real-world movement of Iraqi forces which culminated in Iraq’s invasion of Kuwait during the final days of the exercise. U.S. President George Bush responded quickly. A timely deployment of forces and the formation of a coalition deterred Iraq from invading Saudi Arabia, and the command began to focus on the liberation of Kuwait. The buildup of forces continued, reinforced by U.N. Security Council Resolution 678, which called for Iraqi forces to leave Kuwait. On January 17, 1991, U.S. and coalition forces launched Operation Desert Storm with a massive air interdiction campaign, which prepared the theater for a coalition ground assault. The primary coalition objective, the liberation of Kuwait, was achieved on February 27, and the next morning a cease-fire was declared, just one hundred hours after the commencement of the ground campaign.



## January

- 1: New Year's Day
- 6: Epiphany
- 7: First Presidential Election 1789
- 9: First iPhone introduced 2007
- 18: Dr. Martin Luther King Day (Born 1929)
- 30: FDR 23<sup>rd</sup> President (Born 1882)

