



CORONADO CHAPTER NEWSLETTER

VOLUME 37 NUMBER 1

January 2010

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PRESIDENTS NOTES by President Allen Rossow

2009 was a good year for the Chapter –

- We opened our new website – Bill Colberg did a great job creating a dramatic and useful site for our members. Full of information, Gene's Legislative Alerts, applications, and headline news, and a wealth of information in the reference sites he built.
- Our overall membership made some gains, despite the normal losses we face each year. Coupled with initiatives from National, we look forward to recruiting more new members from National members as they move into our community.
- Gene's Legislative Alerts column was recognized by MOAA National Headquarters.
- The Chapter was awarded its third straight Five-Star award – one of 80 of the 417 Chapters nation-wide.
- Harry Bowen achieved great success informing all businesses in the area of the Employers Support to the Guard and Reserves (ESGR) – no other Chapter can meet that claim.
- Our Secretary, Ron Pflipsen accurately produces the record of your Board, and develops each meeting agenda. And, he has been our unofficial photographer, orders badges for new members, and assists the reception table at each dinner.
- We had a very successful scholarship program. Director John Black extensively encouraged all schools to assist students to apply and we had truly outstanding candidates to interview. Through generous contributions by our members, and the expert oversight of our funds by our Treasurer Bob Abney, we are in much better financial shape than most other chapters. Hopefully, we will be able to award an additional scholarship this coming year.

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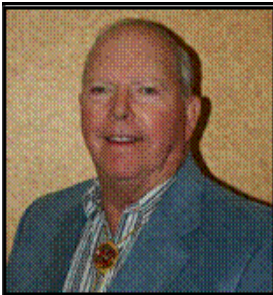


LEGISLATIVE AFFAIRS by Gene Fenstermacher, Colonel USAF (Ret)

Proposition 200, the "**Payday Loan Reform Act**", was soundly defeated in the Fall of 2008 by a nearly 60% to 40% vote of the **people**, despite more than \$14.7 million poured into the campaign by the payday loan industry while opponents had less than \$1 million to work with. Now Payday Loan Industry lobbyists are gearing up to try to convince the **Legislature** to void the 1 July 2010 'sunset' provision Arizona Revised Statute, Title 6, Chapter 12.1 that governs the payday loan industry in Arizona, with a "**Small Dollar Loan Legislative Proposal**".

The proposal would change current statute to establish a process for verification of citizenship, a credit check, and verification that no other payday loans exist for the borrower (all things that they could do on their own as a financial industry). **However**, it also proposes to change the deferred presentment (**payday loan**) provision of the statute to read like Proposition 200 that would have let a 390% annual percentage rate (APR) prevail (down from 460% APR currently permitted but not mandated). The current proposal literature only talks about a \$15.00 'charge' or 'fee' on a \$100 loan that will again be left to the reader to figure out that on a 2 week loan it equates to 390% APR; i.e., $\$15/\$100 \{ = 15\% \text{ interest over a 2 week period} \} \times 26 \{ \text{two week periods in a year} \} = 390\% \text{ APR}$.

The current statute enacted in 2000 permitted a 460% APR, being charged at that time by the payday loan industry, to remain in effect until 1 July 2010 when the law would 'sunset' (terminate) and return to the 36% APR Arizona Usury rate as the maximum for all small loans. This is similar the 36% APR limit on payday loans for Active Duty Military, who are now protected from exorbitant payday loan fees by Federal Law.



DEALING WITH THE FINANCE CENTER AT TAX TIME by Col Bob White, USMC (ret)

Understanding as a military retiree that you have already established communications

with the Finance Center, using <https://mypay.dfas.mil>, allow us to remind our Chapter members that the Finance Center will provide your personal retirement account information 24 hours a day as well as on-line availability to your Tax form 1099R. But, we have to understand that in return the DFAS will not routinely print and mail these documents to you. You will also be prompted to establish a new User ID and password.

Those without an internet capability can call the DFAS Customer Service Contact Center at 1-800-321-1080 and your 1099R and Annual Retiree Account Statement will be mailed to you.

Mypay now allows you to provide a personal e-mail address for future correspondence. Enter the Mypay site as above with your User ID (SSAN) and PIN, click on personal settings and then select e-mail addresses. The DFAS will then keep you apprised of future events and capabilities such as pay changes and other items of interest. Happy tax time!

MEMBERSHIP STATUS:

Regular Members	211
Auxiliary Members	29
TOTAL	240



Ronald J. Veto, D.M.D.
General Dentristy

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SCHOLARSHIP UPDATE by Col John Black, USA (ret)

Great News!! Based on your generous donations, the Chapter Board of Directors recently agreed on a full slate of \$1000 scholarships

for the 2009-2010 school year. All local High Schools have been notified of our scholarship requirements and timelines. Applications will be due in March of 2010 and our Scholarship Dinner Meeting will be in April.

The scholarships are offered to high school graduating seniors for use at a community college, a university or four-year college, or a service academy. One scholarship will be awarded to the best-qualified Junior Reserve Officer Training Corps (JROTC) student at Buena High School. This scholarship is designated as the LTC Hans Wege Memorial Scholarship. Mrs. Wege donated \$3,000 three years ago for the purpose of providing three \$1,000 scholarships for three years. These scholarships have been designated for graduating JROTC students in loving memory of her husband, LTC Hans Wege. If you are interested in honoring a loved one by providing a Coronado Chapter Scholarship in their name, contact me for the details.

Additional scholarships will be awarded to the best-qualified graduating seniors whose parents, grandparents, or legal guardians are on active duty, in an active reservist in a drill status, in the National Guard, or retired from the uniformed services.

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Community Chorus entertains at our December Dinner Meeting.

PRESIDENTS NOTES (cont fm Page 3)

As we launched our website, we have asked the membership to (1) update personal information (current address, telephone number, email address), and (2) indicate how you would prefer to receive the Heliogram – (a) read it on the web, (b) receive it by email, or (c) receive it through US Post Office mail. This can save the Chapter money in postal fees, and it also saves paper.

- Coupled with that effort Duane Brofer, has been the stalwart behind the scenes managing our database, not only for our Chapter, but also the records for National. From that database, he provides the address labels for the Heliogram, information for Joan Connor for Chapter recognition of birthdays and our condolences for families, and accurate contact information on all of our members. He also can determine if so and so was a member in 1900!

- Earl Devine is our representative to the wide variety of community groups and veterans groups. He has served as an officer with many hats to the Southeast Arizona Veterans Memorial Cemetery and as our representative to the Sierra Vista United Veterans Council.

- Director Terrie Gent provides oversight to our deliberations and actions to insure adherence to our bylaws

- Paul Puttkammer composes and produces our Heliogram each month. Taking any subject, he creates our newsletter. BUT, he can use your help by obtaining sponsors (advertisers). If you patronize a business, encourage them to place their business card advertisement in the Heliogram. And, when you shop at one of our advertisers, tell them you did so because of their ad!

- As we embark on our new year, we want to thank our departing members of your Board of Directors: 1st Vice President Ernie Montage and director Bob White. Both have contributed much to your Chapter.

- We also welcome our reelected Board members: Secretary Ron Pflipsen, Treasurer Bob Abney, Director Gene Fenstermacher, Director John Black, Director Joan Connor, and the author of the column.

- Our new board members, 1st Vice President Tom Finnegan, 2nd Vice President Alex Okimoto are extremely experienced officers and will fill critical duties.

-

PRESIDENT'S NOTES (cont)

- We also welcome the new Buena High School JROTC Advisor, LTC, USA (R) Jim Gallagher to our Board. He and his family have joined the Chapter, although they still reside in the Tucson area.

- And we must thank Helen Paterson, for her work and diligence receiving dinner reservations each month. She creates order out of chaos.



SCHOLARSHIP DONORS

SIGNIFICANT DONORS (\$100 or More)

Gary Bell	Nancy Fyffe
Jane Gonseth	Ellen Grombacher
William Hicks	Lloyd Hill
Jack Holbrook	Drue Joy
David Newell	Cecil Nist

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Earl Devine	James Dottle
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Susan Struck	Harry Walther
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Helen Wege	Richard White
Helga Wiltse	Archie Woodin
Brigitte Woods	



MOAA BIRTHDAYS

by Joan Connor

We want to wish Happy Birthday to our members. They say it is O. K. to get older, just don't get "old."

JANUARY: 1: Janet Richards, 2: Susan Schneider, 3: Janet Hauser, 6: Robert Doak 8: Eric Walters, Ellie Caulfield, 9: Paula Hildebrand, :10: Al Davies, Angela Foltz, Gerald Richey, 11: Anne Carter, Anthony Wisniewski, Joyce Warren 13: Helen Cassidy, 14: Patrick Bell, Gary Munroe, 15: Kathryn Zoller, 16: Charles Anderson, 17: Charles Hughes, David Waldmann, 19: William Hicks, 24: Stephen Lindblous, Ruth Miller, 25: Mary Burke, Kenneth Ballenger, 26: Roy Kindred, 28: Arlene Price, Thomas Dingwall, 30: Norman Patten, Francis McMunigleaf, Jason Schmidt, 31: Harry Bowen

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DEALING WITH THE FINANCE CENTER AT TAX TIME by Col Bob White, USMC (ret)

Understanding as a military retiree that you have already established communications with the Finance Center, using <https://mypay.dfas.mil>, allow us to remind our Chapter members that the Finance Center will provide your personal retirement account information 24 hours a day as well as on-line availability to your Tax form 1099R. But, we have to understand that in return the DFAS will not routinely print and mail these documents to you. You will also be prompted to establish a new User ID and password.

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Mypay now allows you to provide a personal e-mail address for future correspondence. Enter the Mypay site as above with your User ID (SSAN) and PIN, click on personal settings and then select e-mail addresses. The DFAS will then keep you apprised of future events and capabilities such as pay changes and other items of interest.

SCHOLARSHIP UPDATE (cont fm Page 4)

graduating JROTC students in loving memory of her husband, LTC Hans Wege. If you are interested in honoring a loved one by providing a Coronado Chapter Scholarship in their name, contact me for the details.

Additional scholarships will be awarded to the best-qualified graduating seniors whose parents, grandparents, or legal guardians are on active duty, in an active reservist in a drill status, in the National Guard, or retired from the uniformed services.

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

Additionally, National MOAA's Educational Assistance Program provides interest free loans and grants to students for up to five years of undergraduate study. For more information log onto the MOAA website at: www.moaa.org/education. If you have any questions concerning the "National" MOAA programs contact MOAA at edasist@moaa.org or 1-800-234-6622.

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

LEGISLATIVE NOTES (cont from page 3)

The long 'sunset' provision was established to give the payday loan industry time to get their act together to come up with a more reasonable payday loan program. **Prop 200 was an appeal to the citizens to approve a change** that would lower the APR from the current 460% to 390%. Now the **"Small Dollar Loan Legislative Proposal** is gearing up **as an appeal to our State Legislators to make the same change in the APR.**

When and if the **"Small Dollar Loan Legislative Proposal"** advances to a draft Bill early in 2010, I will be prepared to send out a State Legislative Update Email with an easy procedure for everyone to petition **all Legislators** and the **Governor** to oppose the legislation, because of the adverse affect it would have on medically retired/separated Wounded Warrior families, Guard & Reserve (while not on active duty), retirees and other veterans, seniors and other Arizona citizens who are now victims of exorbitant payday loan fees.

LEGISLATIVE NOTES (cont)

Exorbitant payday loan fees and associated problems don't directly affect most of us. And there is some tendency to view it as a problem that victims generally bring on by their own poor choices. However, the fact remains that too many folks in Arizona are being victimized by the payday lending industry, and will remain victims under the proposed change.

If you are not receiving my Federal and State Veterans Legislative Updates, and would like to try the process out, drop me a line at fensteg@cox.net.



THURSDAY, JANUARY 21, 2010 DINNER RESERVATION FORM

Thunder Mountain Activity Center — Social Hour 1800 — Dinner 1900

My Name _____

Guest Name(s) _____

Check Information

Amount for meal @ \$25 each _____

Amount for Operating Fund _____

Amount for Scholarship Fund _____

Check total _____

Please make your reservation prior to January 5, 2010

Contact person for reservations is Helen Patterson, phone 458-2032, email: hdpatterson.2006@yahoo.com

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

Please change the following information for me: Address _____

Phone: _____ Email: _____

CHAPTER MEMBERSHIP APPLICATION

1. First fill out the form below.
2. If you already belong to National MOAA, then **your first calendar year of chapter membership is free.**
Regular members - \$15.00 per year after the 1st year
Associate members - \$10.00 per year
3. If you do not belong to National MOAA or have any questions, contact Allen Rossow at 439-4144 or alrossow@cox.net for details

Last Name _____ First Name _____ MI _____ Spouse First Name _____

Rank _____ Service _____ National MOAA Number _____

Street Address _____ City _____ State _____ Zip _____ - _____

Home Phone Number _____ Work Phone Number _____

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

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

MALE--- FEMALE---WIDOW___ WIDOWER ___

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

E-mail Address _____

I am currently a member in good standing with MOAA.

Please mail this form to

Military Officers Association of America

Coronado Chapter

P. O. Box 1685

Sierra Vista, AZ. 85636-1685

Applicant Signature and Date _____

SPONSOR _____

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FUTURE MEETING DATES

BOD MEETING — 11:30 January 20th

JANUARY 21 — Dinner Meeting
Cocktails — 1800 Dinner — 1900

MENU: Chicken Cordon Bleu
Honey-Ginger Baby Carrots
Baked Potato
Mixed Green Salad w/dressing
Cheese cake w/ Raspberry Compote

PROGRAM: Lt Col Ross Lambert, USAF (ret)
Pres. Cochise County Air Force Association
“Your Air Force at risk”

BOD MEETING — 11:30 February 17th

FEBRUARY 18 — Dinner Meeting
Cocktails — 1800 Dinner — 1900

MENU: TBA

PROGRAM ; TBA

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