

MOAA®

THE EMERALD VOICE

A FIVE STAR CHAPTER



EMERALD EMPIRE CHAPTER OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

2021 ANNUAL MEETING

November 10th—11:30 Social / 12:00 Lunch

Vet's Building, 1626 Willamette

Lunch - \$18.00

MENU

Roasted turkey breast served with cranberries

Mashed potatoes with turkey gravy

Seasoned stuffing

Green beans with onions

Mac's Caesar salad

Grandma's rolls & butter

Pumpkin pie with whipped cream



PROGRAM

Guest speaker: Mindy Bell of the School Garden Project

Election of Officers and Board Members

Remember: Guests are always invited, but make a reservation.

VOLUME 57, ISSUE 11

NOVEMBER 2021

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The 2022 meeting dates are listed on page 8. Cut it out and save it.

Save the Date: Christmas Dinner is on Dec 8th.

TIME TO VOTE— SEE PAGE 2

MOAA MEMBERSHIP BENEFITS MANY

2021 CHAPTER OFFICERS

| | | |
|---------------|-----------------|--------------|
| President | Ken Evans | 914-6235 |
| 1st Vice Pres | Dick Norton | 915-5696 |
| 2nd Vice Pres | Dick Kimbell | 915-0405 |
| Secretary | Jim Koch | 719-440-9036 |
| Treasurer | Elaine Callahan | 968-1746 |
| Chaplain | Jonathan Landon | 946-3888 |
| Membership | Mike Kennedy | 463-7951 |
| Newsletter | Pat Harris | 942-5274 |
| Webmaster | Ginger Banks | 484-3336 |

Luncheon reservations must be received by

5:00 PM Sunday, November 7th

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EMERALD EMPIRE CHAPTER ELECTION FOR 2022

The 2022 Slate of Officers and Board of Directors Members

The Emerald Empire Chapter nominating committee has completed its selection of candidates for Officer and Board of Director positions for 2022. These names are submitted to you, the general membership, and will be voted on during the Annual Meeting on November 10th. Nominations will still be allowed from the floor during the meeting for any additional chapter members looking to compete and be voted on. You must be present at the meeting to vote.

OFFICERS

| | |
|--------------------------------|-----------------|
| President | Michael Kennedy |
| 1 st Vice President | Dick Norton |
| 2 nd Vice President | Dick Kimbell |
| Secretary | James Koch |
| Treasurer | Elaine Callahan |

MEMBERS OF THE BOARD OF DIRECTORS

| | |
|---|--------------------|
| Eric Watkins | Representing USA |
| Frank Balazs | Representing USMC |
| Ken Evans | Representing USPHS |
| Ginger Banks | Representing USAF |
| Tom Kulick | Representing USCG |
| Michael Pace | Representing USN |
| NOAA and USSF Positions are vacant until a member of those services is available to fill them | |

COMMITTEE CHAIRMANSHIPS

(As appointed by the President)

| | |
|--------------------------|-----------------|
| Legislative | Ken Evans |
| Membership | Ken Evans |
| Programs | Dick Norton |
| Personal Affairs | Jonathan Landon |
| Chaplain | Jonathan Landon |
| House and Calling | Dick Norton |
| Newsletter | Pat Harris |
| Webmaster | Ginger Banks |
| ROTC and Awards | Eric Watkins |
| Scholarship Fund | Dick Kimbell |
| Annual Picnic | John Toensing |
| Audit/Historian | Eric Watkins |
| Surviving Spouse Liaison | Carol Norton |
| ROTC Liaison | Chris Warren |
| Special Events | Floyd Bard |
| Awards | Frank Balazs |

BOARD OF DIRECTORS MEETING, 27 Oct 2021

PRESENT: Officers: President Ken Evans, 1st Vice President Dick Norton, 2nd Vice President Dick Kimbell, and Secretary Jim Koch, Board members: Eric Watkins, Tom Kulick, Mike Kennedy, and Frank Balazs. Committee members: Pat Harris. Member: LTC Chris Warren and Mike Rainbolt. A quorum was established.

OPENING: President Evans called the meeting to order at 11:59 hours and led the Pledge of Allegiance. Mike Kennedy gave an opening prayer.

MINUTES: Minutes of the 22 September 2021 board meeting were reviewed. Motion by Dick Norton and seconded by Tom Kulick to accept. Motion approved.

TREASURER'S REPORT:

TREASURER'S REPORT for 22 September – 26 October 2021

UMPQUA ACCOUNT

Club Operations:

| | |
|---|-------------------|
| Beginning balance as of 22 September 2021 | \$ 5156.00 |
| Deposits: to Club Operations | \$ 805.00 |
| Expenses: luncheon, guest plaque, door prize, Jasper Park picnic | \$ -853.21 |
| Club Operations as of | \$ 5107.79 |

Special Projects Fund: added \$27 in donations \$ 2495.05

ROTC Scholarship Booster Fund: added \$150 in donations \$ 650.00

UMPQUA CHECKING ACCOUNT grand total as of 26 Oct 2021 **\$ 8252.84**

OCCU ROTC SCHOLARSHIP ENDOWMENT FUND

| | |
|---|-------------------|
| Balance as of 15 September 2021 | \$ 2006.37 |
| Interest | \$ 0.36 |
| OCCU Total Balance as of 30 September 2021 | \$ 2006.73 |

BENTON COMMUNITY FOUNDATION (BCF)

EMERALD EMPIRE MOAA SCHOLARSHIP ENDOWMENT FUND

| | |
|--|-------------------|
| Previous balance as of 31 August 2021 | \$50982.38 |
| Member Contribution | \$ 1000.00 |
| Change in value (gains/losses) | \$ -1465.18 |
| Administrative Costs | \$ -64.35 |
| BCF Balance as of 30 September 2021 | \$50452.85 |

TOTAL DONATIONS to the ROTC Scholarships Annual Drive (Umpqua Account and Benton Community Foundation) beginning 1 June 2021 to date: \$ 1650.00.

Invoices for 2022 Dues will be mailed out in November.

Motion was made by Pat Harris and seconded by Tom Kulick to accept the Treasurer's report. Motion passed.

"The Emerald Voice"

is published monthly by Emerald Empire Chapter, Military Officers Association of America (MOAA),
PO Box 767, Eugene, Oregon 97440-0767
Email: EmeraldEmpireMOAA@gmail.com

The Emerald Empire Chapter of MOAA is a Eugene-based 501(c)(19) veterans organization that meets regularly at the Veterans' Memorial Building at 1626 Willamette Street. We have 141 regular and associate members made up of active, retired and former members of the nation's seven uniformed services and their surviving spouses. We, and the national organization, are a non-partisan advocate on military personnel matters, especially proposed legislation affecting the career force, the retired community and veterans of the uniformed services. As a local chapter, we focus more on the local military community, e.g., gathering clothing and personal care items for the patients in the VA Hospital in Roseburg. Other areas of emphasis can be found at <http://www.moaa.org/takeaction/>.

BOARD OF DIRECTORS MEETING (Continued)

OLD BUSINESS:

1. The proposed 2022 slate of officers and board of directors was confirmed.
2. Chapter calendar for 2022 was approved.
3. 13 October Luncheon went well.
4. Mindy Bell of the School Garden Project has been invited to be the November Luncheon Guest Speaker. She has good information about this community project.
5. Mike Rainbolt, who had served as ROTC Advisor at Oregon State University, presented a recap of the Benton Community Fund. He explained how he started a ROTC Scholarship Fund and Newsletter with previous ROTC Cadets from OSU. \$52,000 was awarded to cadets and other veterans in need for 2021. He further explained how required minimum distributions (RMD) from traditional IRAs can be donated without any tax withholding and still be used as a tax deduction, either when itemizing or using a standard deduction. Dick Norton asked about individual donations and if they should go to BCF; further discussion on this issue is needed within the board. Mike also shared a few ideas of how to raise donations, including donations in lieu of flowers for deceased members, advertisement fees in newsletters and raffles. The board will take ideas for further review and create a possible method that can be used.

NEW BUSINESS:

1. Level of Excellence Awards – Tabled until November meeting. Dick K. handed out criteria.
2. Continuing to have a website – We will continue as it is a portal for members and potential members. We will ask National MOAA and local veterans' organizations to add a link to our website on theirs.
3. Joining the Veterans Memorial Association – Tabled until November meeting. Eric Watkins provided a short history in an email.
4. ROTC – Chris Warren reported that they are now back to in-person training. They won 3rd place in a Ranger competition. Their annual Chili Cookoff will take place on 2 December.

1st VICE PRESIDENT REPORT: Nothing to report.

2nd VICE PRESIDENT REPORT: Nothing to report.

COMMENTS FROM THE PRESIDENT: A Chapter Leader Virtual Roundtable will be held Thursday, October 28, 2021 at 4pm Pacific time.

Chapter Luncheon Meeting: 10 November 2021 Veteran's Building

Next Board Meeting: 17 November 2021 Veteran's Building

Meeting adjourned 13:27 hours

James Koch, Secretary

Chapter Dues for 2022: Dues of \$25.00 are due on 1 January 2022 (separate from national MOAA dues). A few members have already paid for next year; early payments will be graciously received. Invoices will be mailed out around 1 November.

DUES ARE DUE. 1 JAN 2022, \$25.

Visit our website at www.emeraldempiremoaa.org

PRESIDENT'S CORNER

Fall is upon us as we experience the changing colors, cooler, wetter days and less sunshine, reminding us that we are closer to the end of the year with all the festivities of the holidays.

The lunch meeting on the 13th was really very nice. The meeting portion started a little late due to the active social time. There was much conversation and catching up that we have had such limited time to do. It was a little difficult to start the meeting but, once we got rolling, we packed quite a bit in. It started with the recognition of ROTC cadet Alex Andrade for his selection as one of the three scholarship recipients. He was not able to attend the June recognition, but we wanted to be sure he was recognized. Next was the introduction of Zack Goodenough from the St. Vincent de Paul Veterans Supportive Services group. Zack was presented with a ceremonial check for \$2,020 that represented the chapter's donation to the program based on funds provided by contributors to the Veterans Appreciation Golf Tournament who wanted their contributions to be retained by the chapter for use in supporting this program.

The Chicken Piccata lunch was delicious and was followed up by our main speaker, Chris Quaka from the Benton Community Foundation (BCF). Mr. Quaka provided a recap of how the BCF funds operate and how our Chapter endowment for supporting ROTC scholarships is doing. He provided ideas on how the fund might grow and the levels of fund principal we want to set goals for based on how we wish to provide amount and numbers of scholarships. The Board will continue to look at ways to meet our goals.

In addition to our traditional thanksgiving lunch meal in November, you will remember that there will be one last opportunity to add a name to the slate of officers and board members prior to closing the nominations at the 10 November meeting. Voting on the slate will begin just after the slate is closed. Installation of the new officers will take place during the December meeting, and they will begin their duties in January.

We look forward to seeing as many of you as possible at the November meeting, but until then enjoy the days, be happy and safe.

Submitted by: Ken Evans



ROTC Boosters The Emerald Empire Chapter ROTC Boosters provide the scholarship monies normally awarded at the annual Cadet Dinner during the May General Meeting. The 2021 scholarships are being sent to the cadets' student accounts this month. We have zeroed out the 2021 Booster Fund and are now accepting donations for the 2022 scholarships. The following donations have been received:

| | | |
|------------------------------------|------------------------------------|----------------------------------|
| Frank Balazs, 1st Lt, USMC, (Fmr) | Richard Kimbell, CDR, USNR (Ret) | Patrick Harris, CAPT, USCG (Ret) |
| Richard Norton, Lt Col, USAF (Ret) | Clayton Robson, Lt Col, USAY (Ret) | David Cooper, Maj, USAF (Ret) |
| Micheal Rainbolt, LTC, USA (Ret) | Thomas Stewart, CDR, USN (Fmr) | Scott Sandgathe, CDR, USN (Ret) |

Booster contact is John Toensing (541) 345-7535. Checks may be given to the Treasurer at meetings or mailed to: Emerald Empire Chapter, P.O. Box 767, Eugene, Oregon 97440-0767.

ODVA VETERANS DAY CELEBRATION



The Oregon Department of Veterans' Affairs (ODVA) will honor all veterans of the U.S. Armed Forces during the 2021 Statewide Veterans Day Celebration — which will return to an outdoor and in-person format this year, within public health guidelines.

The event will feature remarks by federal, state and local dignitaries and ceremonial elements such as a color guard, national anthem, wreath presentation and the playing of "Taps." **Attendees should please be advised that this year's event will be held at 2 p.m., Wednesday, Nov. 10 — the day before Veterans Day.** The event will be hosted at the Oregon State Capitol Park located on Court Street Northeast in downtown Salem — directly in front of the Oregon State Capitol Building.

While the celebration will honor Oregon veterans of all eras, there will be a special focus on the contributions of Vietnam War-era veterans. The event will be followed by an optional walking tour of the site of the future Oregon Vietnam War Memorial, led by Vietnam War Memorial Fund President Steve Bates.

The event is open to the public and limited seating will be provided for attendees. Accessible pathways and seating areas for those needing accommodations will also be provided. Attendees are reminded to wear a mask, maintain social distancing, and plan accordingly for Oregon weather.

"We are grateful to be able to host an in-person event this year, in a safe, socially distanced format designed to ensure the health and safety of participants and attendees," said Kelly Fitzpatrick, director of ODVA, which is organizing the event with the help of state and local partners. "We are especially honored to be able to host this important event in such a prominent location, in the heart of our state capital. This day reminds us of the great debt that we owe our nation's heroes; they deserve to be recognized and honored — not only on Veterans Day, but every day."

For those unable to attend, the event will also be livestreamed on ODVA's Facebook page at <https://www.facebook.com/odvavet>.

VETERANS DAY



OCTOBER 13TH GENERAL MEMBERSHIP MEETING

The Emerald Empire Chapter held its first luncheon meeting of the season at the Veterans Memorial Building on Wednesday, October 13th. While it was a slightly smaller crowd than normal at 30, it was a very enthusiastic group, at least judging from the animated conversations going on during the social hour. President Ken Evans kicked off everything with the Pledge of Allegiance, which was followed with an invocation by our chaplain, Jonathan Landon.

After a round of self-introductions, including those by new members Mike Rainbolt and Rick Cheney, Ken introduced University of Oregon ROTC Cadet Alex Andrade. Alex was unable to attend the scholarship award ceremony in June when we presented our other two scholarships, so Ken gave him a certificate for his demonstrated potential for military leadership and a “photo op check” for \$1,000 (the actual money had already been put into his U of O student account). Alex thanked the membership and told us that he was directing his education toward Military Intelligence.

Our President then called upon Zach Goodenough of the St. Vincent de Paul Services for Veteran Families. Ken presented him



**Zach Goodenough
of St. Vincent de Paul**

another “photo op check” for \$2,020, the amount we sent from the proceeds of the Veterans Appreciation Golf Tournament. Though the tournament was cancelled, some of the donors asked us to send their contributions on to our designated charity for the event.

We then moved on to lunch... one of the best we'd had. It could be that my wife and I are getting tired of our own cooking, but the chicken piccata was really good.

Chris Quaka, President and CEO of the Benton Community Foundation, took the floor after the meal and briefed us on how well our fund is doing. He stated that our current balance supports the awarding of approximately \$1,500

in scholarships each year. For the fund to be self-supporting and fund three \$1,000 scholarships annually, we would need to increase our balance from the current \$50K to approximately \$85,000

At the conclusion of the BCF presentation, Eric Watkins rattled the raffle shuffler and handed out door prizes of wine and candy (some in a Halloween bowl) and the meeting adjourned. I noticed that it took quite a while for the members to disburse after the meeting ended, with many members continuing from the pre-meeting social. It was good to get back together.

I hope to see many more of you at our November 10th Thanksgiving-themed luncheon. Until then... Pat Harris, Editor



**U of O ROTC
Cadet Alex Andrade**



**Chris Quaka of Benton
Community Foundation**

2022 MEETING DATES

EMERALD EMPIRE CHAPTER CALENDAR FOR 2022

| | | | |
|-----------|--|------------|---|
| January: | 12th Luncheon 26th Board Meeting | July: | 27th Board Meeting |
| February: | 9th Luncheon 23rd Board Meeting | August: | 24th Board Meeting |
| March: | 9th Luncheon 23rd Board Meeting | September: | 11th Chapter Picnic 28th Board Meeting |
| April: | 13th Luncheon 27th Board Meeting | October: | 12th Luncheon 26th Board Meeting |
| May: | 11th ROTC Recognition Dinner 25th Board Meeting | November: | 9th Luncheon 16th Board Meeting |
| June: | 8th Luncheon 22nd Board Meeting | December: | 14th Christmas Dinner 21st Board Meeting |

Elk's Lodge To Again Host Dinner for Veterans

It is final, Veterans Day Ceremony and Dinner on Friday, November 12; 5:00 pm Ceremony, 5:45 Dinner, 6:30 Dance. Sen. James Manning, MSG (Ret), and Norm Hoffman, BG (Ret) will be the guest speakers. Troop 60 Boy Scouts will perform the parade of Military Flags, and Flag Folding Ceremony. Menu Items: Pot Roast or Chicken Cordon Bleu, cost \$12.00. Veterans will eat for free, to include coffee, tea, or soft drinks. RSVP NLT Wednesday, November 10th by calling 541-345-8416. Looking forward to having many attendees from our MOAA membership.

Social distancing and wearing of face coverings will be enforced.

Elks Lodge address is: 2470 W 11th Ave, Eugene.



Columbia Sportswear invites all Active, Retired, Reserves and Veterans to have year-round access to their Columbia Sportswear Employee Store. Your military ID gets you and 4 guests in the door.

Address: 14100 NW Science Park Drive, Portland, OR 97229.

Hours: M-F 10am to 8pm; Sa and Su 9am to 8pm (Check Yelp for holiday hours).

Questions? Email: PortlandEmployeeStore@columbia.com

Columbia reserves the right to modify or cancel this offer at any time. The products purchased are intended solely for the buyer's own personal use, including gifts to others. Resale of products is strictly prohibited. Columbia Sportswear limits the number of items purchased to no more than 10 of the same style. For team and company purchases, please speak to a member of our store management team. Valid everyday with Military I.D. for you and up to 4 guests ©2021 Columbia Brands USA, LLC.

OUR NOVEMBER GUEST SPEAKER

Mindy Bell is the Executive Director of the School Garden Project of Lane County. A native Oregonian, she has over 18 years private financial sector business management and national sales teambuilding experience.

Mindy made a career change to the nonprofit sector 10 years ago. She has built programs from the ground up, done advocacy work for underserved communities at the state and federal level, and has been in her role at School Garden Project for three years.

As she lives in a house that is divided, she enjoys rooting for the Ducks and the Beavers at all sporting events. She, her husband and youngest son are all University of Oregon graduates. Her oldest son, the renegade, is an Oregon State University graduate.

Mindy has been married to her master gardener for 33 years and enjoys canning and preserving the bounty from their garden. She is enthusiastic and is happy to share the School Garden Project story.

Scammers Cost Military Retirees and Veterans \$68 Million Last Year

By: Kevin Lilley

Military retirees and veterans far outpaced other members of the military community when it comes to damage done by financial fraud in 2020, according to federal data released in July, with \$68 million reported lost to various scams.

That figure nearly doubles the combined losses reported by active duty servicemembers (\$13 million), National Guard and Reserve members (\$6 million), and spouses or dependents of active duty members (\$17 million) [according to data \(The Big View: All Sentinel Reports | Tableau Public\)](#) from the Federal Trade Commission's Consumer Sentinel Network.

Only 57% of fraud victims reported their rank or that of their military family member, but of those that did, officer-related losses topped \$19 million, compared with \$44 million related to enlisted members.

Top Fraud Types

Of the 66,383 fraud reports received from military consumers, nearly 29,000 were [imposter scams \(Imposter Scams | FTC Consumer Information\)](#), which can range from fraudsters impersonating Social Security or IRS officials, to posing as family members or potential romantic partners to gain trust and ask for money. These scams cost military consumers \$41.3 million last year.

Other types of fraud at the top of the list:

Fraudulent prizes, sweepstakes, and lotteries accounted for \$12.3 million in losses in 2020.

Scams connected to [online shopping \(Online Shopping | FTC Consumer Information\)](#) or negative reviews led to \$8.1 million in losses.

Fake business or job opportunities resulted in \$6.7 million in losses, as did fraudulent travel, vacation, and timeshare programs. The second group had the highest median loss rate (\$2,475) of all categories.

Stay Vigilant

Read MOAA's [three-part series on avoiding scams \(MOAA - Don't Be Scammed — Part 1: Be Alert\)](#), and learn more about scam avoidance and reporting practices [at FTC.gov \(Scam Alerts | FTC Consumer Information\)](#). MOAA Premium and Life members can watch *An Overview of Scams and Frauds*, a recording of a webinar that was part of MOAA's 2020 Annual Meeting presentation.

**MILITARY OFFICERS
ASSOCIATION OF
AMERICA**

Emerald Empire Chapter
P.O. Box 767
Eugene, OR. 97440

ADDRESS SERVICE REQUESTED

Website:

www.emeraldempiremoaa.org

E-mail:

MOAAofEugene@gmail.com



*Thank You for
supporting MOAA
with your
membership.*

**It's
never
too late
to
become
a MOAA
Life
Member**



Service, loyalty,
honesty and
integrity



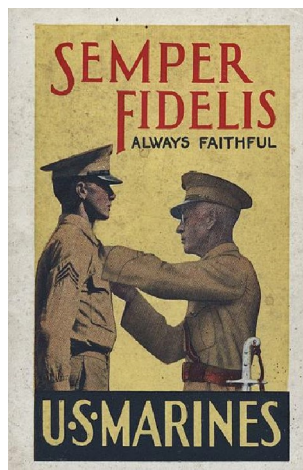
MILITARY OFFICERS ASSOCIATION OF AMERICA

MOAA is the largest veterans' organization for military officers in the United States, with approximately 355,000 members.

The organization represents those on active duty, former officers, members of the National Guard, Reserve, Retirees and their surviving spouses.

Chapter Mission Statement:

The mission of the Emerald Empire Chapter of MOAA is to advocate for our military community and connect it to the nation we serve.



**MARINE
CORPS
BIRTHDAY
NOV 10TH**

