

NOVEMBER 2015 • www.greenvalleymoaa.org • Green Valley Chapter, an affiliate of MOAA

## Tales from the Hanoi Hilton

What would it be like to spend 1,847 days as a POW in North Vietnam's infamous Hanoi Hilton? LtCol Myron L. Donald, USAF (Ret) related his experiences as a POW for almost 5 years.

Less than a year after qualifying as an F-4 Phantom II pilot, Lt Donald was assigned to the 497th Tactical Fighter Squadron, Udon, Thailand. Initially he flew mostly night missions, which was fine with him because "the enemy couldn't see me." If that had not changed, he might have made it home safely after completing 100 mission, despite all the heavy flack that came his way. Instead, a series of incidents led to his capture on February 23, 1968. He was assigned with another F-4 to provide air cover for a daytime bombing mission north of Hanoi. The mission was successful and the other F-4's that had dropped the bombs returned to base. However, the pilot in the other F-4 wanted to hang around to see if he could spot any NVN MiG's. Some showed up and a MiG-21 was able to get behind Lt Donald's aircraft to send a missile up the left engine. With the engine on fire and little fuel remaining, Lt Donald heard "get out of there" over his headset. Thinking it was his front-seater who said that, Lt Donald ejected. Actually, the exclamation was from the pilot in the other F-4. It was a few minutes later when the front-seater ejected and because of the delay, they would not be captured together.

Ejecting from a high speed jet is a harrowing experience, but Lt Donald survived, only to land in a rice paddy surrounded by North Vietnamese villagers waving machetes. Thinking they intended to kill him, Lt Donald was relieved when they used the knives just to cut off his parachute and flight suit. The next day he again thought he would be killed when he was put against a wall. However, it was only to display him for villagers from all around the area who came to see a tall, blond person, like they had never seen before. Eventually a military vehicle arrived to take Lt Donald to the prison. The initial interrogations were severe but during the remaining years treatment of the prisoners "was up and down", though all the prisoners endured some torture. Myron described hanging from his hands that were tied behind his back and being forced to remain on his knees for hours.

Myron said he saw John McCain but never met him while they were imprisoned. Myron was released on March 14, 1973. He still remembers the perfume worn by the flight nurse who accompanied him on the aircraft home. Two months later he was at the White House with 200 other POWs for the largest dinner ever held there. Many celebrities attended and seated next to Myron was Sammy Davis Junior. LtCol Donald visited Vietnam recently with GVMOA Chapter member Eugene Friesen. He said most of the

Vietnamese he met were born after the war and he experienced no animosity toward Americans. During the First Indochina War, the French had used the Hanoi Hilton to hold Vietnamese prisoners. A portion of the building is now a museum. Myron said half of the museum displays purported to show the punishments endured by Vietnamese prisoners at the hands of the French, while the other displays showed how well the North Vietnamese treated the American POW; Myron was amused by this. LtCol Myron L. Donald (second from right) with some GVMOA



pilots: Walter Dow, Bob Atwater

and Jim Knox.



Report by John McGEE



Toys for Tots need your support more than ever. Many families are struggling just making ends meet.

MOAA-GV in conjunction with the Green Valley Fire Department will have it's Annual Toys, cash or Check Drive on Sunday November 22, 2015.

Bring your unwrapped gift or donation to the Luncheon.

Last year Toys For Tots delivered 17.8 million gifts to 6.8 million children.



#### 2015 OFFICERS, DIRECTORS & CHAIRS

#### PRESIDENT:

1LT Richard Newman, USA (Former) (520) 399-3550, rnewman514@aol.com

## FIRST VICE-PRESIDENT, JROTC LIAISON & MEMBERSHIP:

LCDR James Knox, USN (Ret)

(520) 625-8371, jdkomaha@msn.com

#### SECOND VICE-PRESIDENT & PROGRAMS:

Mrs. Betty Atwater

(520) 399-3261, bettpet@gmail.com

#### SECRETARY:

1Lt Joseph Longo, USA (Former) (509) 945-4993, longojv5@gmail.com

#### TREASURER & STATUTORY AGENT:

LtCol Robert Atwater, USAF (Ret)

(541) 390-9969, <u>batwater@gmail.com</u>

## IMMEDIATE PAST PRESIDENT, PRESIDENT of 501.C-3 & DIRECTOR:

LtCol John McGee, USMC (Ret)

(520) 207-6188, icmcgee@cox.net

#### PAST PRESIDENT, DIRECTOR, PERSONAL

AFFAIRS & CO-WEBMASTER:

Arizona MOAA Council of Chapters

#### Vice President

Maj Steven Abel, USAF (Ret)

(520) 648-2172, <u>stevenabel8@msn.com</u>

#### DIRECTOR, AUXILIARY LIAISON

LTC Thelma Hendricks, USA (Ret)

(520) 399-0425, arugula65@cox.net

#### PAST OFFICER, DIRECTOR:

Mrs. Barbara Brown

(520) 625-8066, <u>barbarabrown3@cox.net</u>

#### PAST PRESIDENT, DIRECTOR & CHAPLAIN:

COL Eugene Friesen, USA (Ret)

(520) 625-4231, efriesen1@msn.com

### PAST PRESIDENT, DIRECTOR,

#### ESGR/LEGISLATIVE

#### **AFFAIRS:**

CDR John Chernoski, USN (Ret)

(520) 625-3909, jchernoski@cox.net

#### TRANSITION LIAISION & CO-WEBMASTER:

CPT Kelly Galvin, USA (Ret)

(520) 393-0037, galvinpublic@cox.net

#### **NEWSLETTER EDITOR:**

Maj F. Robert Kaiser, USMC (Former)

(520) 399-0660, nanbobk@earthlink.net

#### PAST PRESIDENT & HISTORIAN:

COL Lynda Linker, USA (Ret)

(520) 648-6812, lyndietrich@aol.com

#### **2016 Chapter Dues Renewal**

Here is form to submit your Green Valley MOAA chapter dues for 2016. Please detach the statement and return it with your check to the address shown on the form. Please verify your address and make any changes required including your ZIP code and please provide your e-mail address so you can receive notices of meeting changes and updates.

If you are able to do so, you may also send a tax-deductible contribution to the Green Valley **MOAA Scholarship and Military Assistance** Fund. Your contribution to the Fund scholarships will provide outstanding JROTC cadets Sahuarita, Rio Rico and Nogales High Schools who will be attending college. The Fund also provides assistance to service personnel and veterans and their families who are in need and distress.

If you desire to contribute to the Fund please send a separate check made out to the Green Valley MOAA Scholarship and Military Assistance Fund and return it with your dues check to the address listed. Thank you. (Contributions to the Fund are tax deductible for state and federal tax purposes.)



Military Officers Association of Green Valley P.O. Box 769 Green Valley, AZ 85622-0769

#### 2016 Chapter Dues Renewal

Dues for 2016:

(Regular-\$20; Auxiliary-\$10)
2016 Membership Dues \$
Scholarship & Military Assistance Fund \$ Donation.  Make check payable to: Green Valley MOAA Scholarship and Military Assistance Fund or GV MOAA Scholarship or GV MOAA Military Assistance.
TO INSURE PROPER CREDIT, PROVIDE THE INFORMATION BELOW:
Name:
Rank: Branch of Service:
Address:
City, State,
Zip
DOBMonth/Day/Year
Phone:
E-Mail:

**Renew your CHAPTER MEMBERSHIP** 

#### And the Crystal Ball Says ... Invest

↑Content provided courtesy of USAA. by JJ Montanaro, CFP®

#### Is now the right time to invest?

You may be watching the markets and wondering if it's a good time to jump into the world of investing. Well, I've got no window into what the future holds, but I can give you a framework to answer that particular question.

Determining the answer has little to do with the markets and a lot more to do with you. In this series of articles, I continue to take the position that good timing is more about being able to do something right than any mark on a calendar or a specific age.

If you can answer these four questions with a resounding "yes," then it may indeed be the right time to invest.

Have you got some cash? I'm not talking about money to invest, but rather cash set aside in an emergency fund. While I'm fond of the idea of having the equivalent of at least three months of expenses set aside, I don't think you have to be all the way there before starting to invest. Instead, have some money available to respond to something bad happening without having to use credit. It could be as little as \$1,000, but it's an important step and will help ensure you're not investing one month only to have to pull the money out the following month because your car broke down.

Are you double-digit debt free? In most cases, it doesn't make a lot of sense to direct your limited resources toward investments while you're carrying a bunch of high-interest debt. No, you don't have to wipe out all your debts before you invest, but getting rid of 20-something percent debt is an investment in and of itself.

Have you marked your multiyear calendar? Remember, investing is a long-term proposition. Money you allocate toward this endeavor should be targeted at goals well into the future — years, not days, weeks or months. And yes, you can ignore those day-to-day news headlines. Your focus should be well into the future.

Do you have a plan? Know how much you're going to invest and when; I love payroll deductions into the TSP or other employer plans. Know your investment mix; target or lifestyle funds may simplify things on this front. And know your ultimate goals: What are you investing toward?

Look at those questions again. Absent are any references to prospects for the stock or bond markets, news headlines or expected investment returns. Instead, it's all about you and your situation. If you can say yes four times, there's a pretty good chance that now is the right time to invest.

NOTE: Both November Luncheon Reservation

Form and December Dinner Reservation Form are

found on Page 6

#### Local Junior ROTC Unit's Annual Military Inspection and Pass in Review

The Sahuarita and Walden Grove Navy Junior ROTC cadets held their annual Pass in Review Thursday, October 15th on the Sahuarita High School football field. As usual, it was an impressive ceremony and there was a good size crowd to watch. This year's Inspecting Officer was Col Patrick Wall, USMC, CO of the University of Arizona's Navy ROTC Unit. Col Wall was accompanied by the officers and NCO's of his staff as well as several of his NROTC cadets.

At the start of the event, his staff officers and NCO's conducted a thorough inspection of one of the platoons. Fortunately, it looked like all of the NJROTC cadets passed inspection. Next, the Armed and Unarmed Drill teams performed, as they will later in regional and state-wide competitions.

The Master of Ceremonies read a list of community organizations that support the NJROTC throughout the year, including Green Valley MOAA. Buzzing over the field the entire time was a drone filming all the action. The accompanying photos show the inspection platoon, the Unarmed Drill Team, and the entire unit in the stands after the parade.







## November Meeting Sunday November 22 QUAIL CREEK Social Time 12:00 - LUNCHEON 12:30 Guest Speaker - DPS (representative) Air Rescue + Annual Meeting Please reserve \_\_\_places for me for LUNCH. I am sending a check in the amount of \$ \_\_\_\_\_ (\$22.00 per meal), payable to MOA of Green Valley, P.O. Box 769, Green Valley, AZ 85622-0769. This request must be mailed to arrive no later than November 17, 2015 I am bringing a guest whose name(s) is/are: Check Number Rank and Name (please print): \_\_\_\_\_ Check meal selection and indicate number of each meal: Mixed Green Salad w/ accompaniments at the table. Pork Loin w/ Raisin Demi Glaze or Roasted Turkey w Spinach & Pine Nuts - Served w/ Garlic Mashed Potatoes & Green Beans w/ Bacon & Onions Dessert - Pumpkin Pie w/ Whipped Cream & Sprinkled w/ Nutmeg. NOTE: If you cannot get your reservation and check mailed timely, please call Barbara Brown at 625-8066 to make your reservation. Please bring a check or exact cash amount to the meeting. If you require a ride to the Luncheon, please check here \_\_\_\_\_ If you require a Hearing Aid Assist, please contact Steve Abel (648-2172) or stevenabel8@msn.com Or place a check mark here — Christmas Dinner - Quail Creek -Thursday December 10 Social time 5:30 - Dinner 6:00 Please reserve places for me for LUNCH. I am sending a check in the amount of \$ (\$22.00 per meal), payable to MOA of Green Valley, P.O. Box 769, Green Valley, AZ 85622-0769. This request must be mailed to arrive no later than December 4, 2015 I am bringing a guest whose name(s) is/are: Check Number \_\_\_\_\_ Rank and Name (please print): Check meal selection and indicate number of each meal: Mixed Green Salad w/ accompaniments at the table. Sliced Sirloin Steak /w Mushroom Demi Glaze or Chicken Marsala or Salmon w/ Beurre Blanc Served w/ Roasted Red Potatoes and Seasoned Vegetables. **Dessert - Chocolate Mousse / Whipped Cream** NOTE: If you cannot get your reservation and check mailed timely, please call Barbara Brown at 625-8066 to make your reservation. Please bring a check or exact cash amount to the meeting. If you require a ride to the Dinner, please check here \_\_

## **Get To Know Your Members**

#### Maj F. Robert Kaiser - USMC



I was born and raised on Long Island, the fifth of six children. My Dad owned a Commercial Printing Company. I attended public grade and high

school. It was 1945, my freshman year, that I met my wife, Nancy. We dated through high school and college and were married in 1954.

I entered the Marine Corps via the PLC program (Platoon Leaders Class) and upon graduation from Villanova University in January, 1955, I was commissioned a Second Lieutenant USMC and ordered to Basic School at Quantico, VA. After completing Basic School, I was assigned to the Second Marine Division at Camp Lejeune, NC., where I stationed until my release from active duty. With a job requiring extensive travel and six relocations, securing a reserve billet, was not easy, but I was able to spend some time with four units including, 2Bn/25<sup>th</sup> Marines where I was the S-4. Since 1991 2/25 has been deplored in Operation Desert Storm, Iraq, Afghanistan and the Horn of Africa. My last reserve unit was a VTU (Volunteer Training Unit) at Glenview Naval Air Station, IL. I was promoted to Major in July, 1966.

My civilian career was divided between three companies, The Reuben H. Donnelley Corporation, BellSouth, formally Southern Bell and Product Development Corporation. Relocations took me to Chicago, Atlanta, Washington, D.C., Detroit, St. Louis and finally York, England. While living in Atlanta, I earned a JD degree from Woodrow Wilson College of Law.

Upon retirement in May, 2000 my wife, Nancy and I moved to Green Valley.

On a personal note we have been married 61 years and have one son, a former golf professional and currently a Bicycle Store owner. We have one grandson who is a professional cyclist, former National Champion and races in the United States, Canada and Europe.

I keep occupied playing softball with the BAJA Sporting Club, coaching blind golfers from the VA hospital, former President of our Home Owner's Association and currently serve on the HOA's Architectural Review Committee. Nancy and I also assist in maintaining one of the medians on Camino del Sol. Have been a GV MOA member since December, 2010 and presently the Newsletter Editor.







# GIVE THEM A GIFT THAT WILL LAST A LIFETIME. GIFT A COLLEGE SAVINGS PLAN.

Education is one of the most valuable gifts you can give this holiday season. And with college costs rising, now is an ideal time to invest in a college savings plan for your child. With the holidays right around the corner, you can open an account and then invite family and friends to contribute.

#### \* Start a college savings plan today.

usaa.com/collegesavings | 800-235-5829



Consider the investment objectives, risks, charges and expenses of the USAA 529 College Savings Plan (Plan) carefully before investing. Call 1-800-292-8825 to request a Plan Description and Participation Agreement containing this and other information about the Plan from USAA Investment Management Company, Underwriter and Distributor. Read it carefully before investing. If you or the beneficiary are not residents of the state of Nevada, consider before investing whether your or the beneficiary's home state offers a 529 plan that provides its taxpayers with state tax and other benefits not available through this Plan. Please consult your tax advisor.

USAA means United Services Automobile Association and its affiliates.

Investing in securities products involves risk, including possible loss of principal.

Financial planning services and financial advice provided by USAA Financial Planning Services Insurance Agency, Inc. (known as USAA Financial Insurance Agency in California, License # 0E36312), a registered investment adviser and insurance agency, and its wholly owned subsidiary, USAA Financial Advisors, Inc., a registered broker dealer. Investments provided by USAA Investment Management Company and USAA Financial Advisors, Inc., both registered broker dealers.

Interests in the USAA College Savings Plan (Plan) are municipal fund securities issued by the Nevada College Savings Trust Fund (Trust). The value of an investment in the Plan will vary with market conditions. The Plan is administered by the Board of Trustees of the College Savings Plans of Nevada (Board), which is chaired by the Nevada State Treasurer. USAA Investment Management Company provides investment management services to the Portfolios, together with its affiliate, USAA Financial Advisors, Inc., and markets and provides related services with respect to the Plan. Ascensus Broker Dealer Services, Inc., serves as the Program Manager. Interests in the Plan are not guaranteed by the Trust, the Plan, the state of Nevada, the Board or any other governmental entities, or any USAA or Ascensus entities, and you could lose money. © 2015 USAA. 222641-1115

## Chip and Pin Credit Cards Protect You

*By: Reid GoldsboroughClick to read about the author.* 

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.

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.

Continued on the next page

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.

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.

#### -Article from MOAA News Exchange

### **2015 SCHEDULE**

#### **NOVEMBER**

**Wednesday, November 11,** Veterans Day wreath laying. **Friday, November 13,** Arizona Council of Chapters Meeting, Phoenix. **Sunday, November 22,** Annual Business Meeting, elections, Quail Creek, Speaker - DPS Air Rescue.

#### **DECEMBER**

**Thursday, December 3,** Sahuarita High School Pearl Harbor Day observance. **Thursday, December 10,** Christmas Dinner, Quail Creek Clubhouse, Social 5:30, Dinner 6:00 Raffle prizes and installations of Officers for 2016.

## 2016 SCHEDULE

January 2016.... no meeting

**February 16, 2016 (third Tuesday)** - Dinner Meeting, QC Clubhouse, No host bar 5:00-5:30, Dinner to follow. Speaker, Representative of the MOWW - Military Order of World Wars.

March 10, 2016 (Thursday) - Meet and Mingle, QC Clubhouse, 4:30-6:30 No host bar and hors-oeuvres

April 2016 ... no meeting

May 18, 2016 (Wednesday)- JROTC Dinner and Scholarship Awards, QC Clubhouse, No host bar 5:00-5:30, dinner to follow.

June 2016 ... no meeting

July 2016 ... no meeting and no field trip.

August 2016 ... no meeting

**September 20, 2016 (third Tuesday)** - Dinner Meeting, QC Clubhouse, No host bar 5:00-5:30, Dinner to follow. Speaker is Kelly Laurich, Tucson VA Fisher House

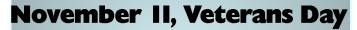
October 2016... no meeting

**November 15, 2016 (third Tuesday)** - Dinner Meeting, QC Clubhouse, No host bar 5:00-5:30, Dinner to follow. Business meeting.

**December 8, 2016 (Thursday)** Christmas Dinner/Installation of Officers, QC Clubhouse, No host bar 5-00-5;30, Dinner to follow.

MOAA Board of Directors, Green Valley Chapter, meets the first Wednesday of each month from September through May at 8:30 a.m. at Friends In Deed, 301 W. Camino Casa Verde in Green Valley. All members are welcome and encouraged to attend. Please join us!









Printing • Laminating Engineering Copies Color Copies • Fax Services Design Services

## Mike Morales Owner

231-A W. Esperanza Blvd. Green Valley, AZ 85614

(520) 625-9696 Fax: (520) 625-1022 Toll Free: 1-877-625-9696 Cell (520) 331-3765

mike@busybeegv.com

# NOVEMBER BIRTHDAYS HAPPY BIRTHDAY

US Marine Corps (10) - Nancy Blanton (13) - COL Willaim Bond (16) - Lt.Col. Richard Casey (29) - Gloria Contreras (27) - Col Vernon Harms (5) - LTC Thelma Hendricks (5) - Ruth Link (7)-Lt Col Howard Richey (12) - LTC Ronnie St. Clair (26) - 2LT Raymond Stafford (24) - CDR Loren Thorson (25)

