



**Military Officers Association
of America (MOAA)**
Brass Bulletin Newsletter
“Never Stop Serving”

**Portland, Oregon
Chapter**
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**P.O. Box 68959
Portland, OR 97268**

Volume XXXII, Number 4

www.MOAAPortland.org

December 2015

PRESIDENT'S FORUM

By Colonel Mary J. Mayer, USAF (Ret)

Happy holidays to you and yours! As 2016 approaches, we should take time to count our myriad blessings and make some meaningful resolutions for the coming year. Hopefully, two of those resolutions will be to: (1) recruit a new member into the MOAA Portland Chapter and/or (2) volunteer to serve on one of the chapter committees listed on the chapter website.

I am happy to announce that **Colonel Lynn Guenther, USAF (Ret)** has accepted my invitation to serve as the second Air Force Representative on the chapter board of directors. The board confirmed my choice by unanimous vote at its 5 November 2015 meeting. Lynn, thanks for “stepping up to the plate.”

Attending the 29-31 October 2015 **MOAA Annual Meeting** in Orlando, I was proud to represent the chapter and receive our eighth consecutive Five Star Levels of Excellence Award. The award streamer was accepted by our chapter officers at the 7 November 2015 brunch meeting and placed on our chapter flag! I brought back a lot of information from this meeting—please review my remarks in the minutes contained on pages 2-4 in this newsletter.

Women veterans, save the date for the next **Oregon Women Veteran's Conference 2016!** This biennial event will again be sponsored by the Oregon Department of Veterans' Affairs and will be held from 0800-1600 on Friday and Saturday, 18 and 19 March 2016 at Camp Withycombe in Clackamas, Oregon. There is no cost for participation. Registration will begin in **January 2016.** More information on this conference can be obtained on: orwomenvets@odva.state.or.us

Hope to see you all at the December Holiday Meeting!

**CONTACT INFORMATION FOR
CHAPTER OFFICERS, BOARD MEMBERS,
AND COMMITTEE CHAIRS
CAN BE FOUND ON THE CHAPTER
WEBSITE AT WWW.MOAAPORTLAND.ORG**

DECEMBER CHAPTER DINNER MEETING:

Tuesday, 1 December 2015

Social: 1700; Dinner: 1830

The Monarch Hotel
12566 SE 93rd Avenue
Clackamas, Oregon 97015-9760
Phone: (503) 652-1515

PROGRAM:

The John Bennett Trio will once again play for our singing, listening, and dancing pleasure!

Raffle tickets are available for eight food baskets and wine to benefit the **JROTC at Oregon City High School** and **Reynolds High School**.

Please bring your packages of diapers and baby wipes for **Operation Homefront** and old cell phones for the **Cell Phones for Soldiers Program**.

DRESS: We encourage you to wear your Service Dress Uniform or festive holiday attire to the meeting!

MENU:

London Broil Finished with Pinot Noir
Demi-Glace
Roasted Garlic Mashed Potatoes
Seasonal Vegetables
Spring Greens, Pears, Hazelnuts, and Feta Cheese
Salad with Lemon Vinaigrette
Chef's Assorted Desserts
Rolls and Butter
Coffee, Tea, Decaf, and Iced Tea

COST: \$27.00 per person (includes 21% gratuity)

Please make checks payable to PDX-MOAA.

RESERVATIONS: To make your reservations, please contact **CDR David Bredemann** at **503-974-9335** or dbredemann@comcast.net or online at our chapter website **NLT 1100 on Wednesday, 25 November 2015. No late reservations, and please call if you must cancel as we have to pay for no-shows.**

**MINUTES FROM THE
NOVEMBER 7, 2015 BRUNCH
MEETING By LTC Roy A. Raat,
USA (Ret), Recording Secretary**

42 members and guests attended the brunch at **Hayden's Lakefront Grill** on **7 November 2015**. Chapter President **COL Mary Mayer, USAF (Ret)** called the meeting to order at **1002**. The Army ROTC Color Guard from Oregon City High School presented the flag. The Pledge of Allegiance and the singing of the National Anthem followed. Chaplain **LTC Grant McAllister, USA (Ret)** gave the invocation.

President Mayer welcomed the guest speaker and MOAA Portland Chapter member, **MAJ Doug Thomas, USA (Ret)**, the Senior Army Instructor for the Army JROTC Program at Oregon City High School, who was to speak on "**The JROTC Program.**" She also welcomed **Cadets Angela Cisneros, Alanna Vera, and Erin Anderson** (*seen in the picture below*).



The President reminded the attendees that raffle tickets sold at this meeting were going towards supporting the **JROTC Programs** at both **Oregon City High School** and **Reynolds High School**.

President Mayer attended the MOAA Annual Meeting from 29-31 October in Orlando, Florida as the representative from the MOAA Portland Chapter. She received the **Five Star Levels of Excellence Award for Exceptional Performance for 2014** from the

MOAA Chairman. The chapter's LOE streamer was awarded for the eighth consecutive year. Chapter officers—**1st VP Larry Roberts, 2nd VP Boyd Yaden, President Mary Mayer, and Recording Secretary Roy Raat**--accepted the streamer at the brunch on behalf of the chapter and placed it on the chapter's flag (*see picture below*).



President Mayer related that **MOAA** is 86 years old, with 400,000 members (90,000 of them active duty); has 34 State Councils and 411 chapters; has more officer members than all the other military associations put together; and advocates for the entire military population and its family

President Mayer presented feedback from the 5 November, 2015 **MOAA Portland Chapter Board of Directors Meeting**. The Board accepted and approved a new Air Force Representative, **Colonel Lynn E. Guenther, USAF (Ret)**, who replaces **Lt Col Dick Lightfoot, USAF (Ret)**. The chapter's bank account is in the black, is on-budget, and is financially healthy. The chapter's membership goal this year is to increase the members by at least 40. In reviewing the listing provided by MOAA National, the Chapter's Membership Committee found out that there are 385 National MOAA Life Members living in the greater Portland area. To help accomplish the membership goal of 40, the Membership Committee will send letters to 100 local National MOAA members--inviting them to join the chapter and come to the 1 December 2015 dinner meeting. Based on results of membership sign-ups from the initial mailings, the committee will determine whether to send out letters to 100 more potential members each for both the February and the March meetings.

Paying Chapter dues makes one a Chapter Member. Dues are our chapter's only source of income; all are

encouraged to pay them in a timely manner so our chapter can continue to fund our programs and newsletter. The cost is only \$25 a year for regular members (1 Jan-31 Dec 2016). Surviving Spouse (former Auxiliary) members are not required to pay dues but are strongly encouraged to do so if they can. Currently, 39 of the 142 regular chapter members have paid their dues for 2016. Those that have not yet paid were encouraged to pay their dues to the Chapter's Treasurer, **LTC Myrna Trull, USA (Ret)** by December or before.

After collecting the \$1,000 for the JROTC, the Board voted to dedicate the remaining raffle proceeds **during calendar year 2016** to the local **Operation Homefront** for two purposes: (1) purchase of 450 backpacks for Portland metropolitan area school children served by Operation Homefront for the 2016 back-to-school period and, (2) the remainder of funds raised dedicated to the Operation Homefront Emergency Assistance Program.

President Mayer reminded the members that MOAA is “One Powerful Voice” in lobbying for our earned benefits. Challenges remain to support strong defense, earned benefits, and quality of life for service members. MOAA will continue “Storming the Hill” every April. Our organization is one of the top Lobbyists of 2015; MOAA is the only veterans’ association in the top 50 and has more lobbyists than any other veterans’ organization. The Aspirational Goal is to achieve chapter influence in every Congressional district. Lastly, MOAA has a new logo, tagline (“Never Stop Serving”), and website redesign. **Personnel Changes:** A New MOAA President & CEO has been selected: **Lt Gen Dana T. Atkins, USAF (Ret)**; VADM Norb Ryan is retiring on 4 January 2016. As Legislative head, **Col Steve Strowbridge, USAF (Ret)** is back after **Col Mike Hayden, USAF (Ret)** left for a new job with the Air Force. **VSO Pilot Program** (disability claims to Department of Veterans Affairs). Pilot Programs are located in Washington, DC, Maryland, and Virginia;

they want to have 20 full-time volunteers by end of 2015; MOAA received \$180,000 up front from PFCU to establish the pilot (with \$100,000 a year thereafter); and the target is 500 disability claims processed this year (they have done 192 so far).

Members were reminded to take advantage of **free meals for Veterans in Honor of Veterans' Day** at many local restaurants honoring veterans on their special day. Significant dates and events were presented for members' information and participation. **Vietnam Era 50th Anniversary Commemoration** is being held on Sunday, 8 November 2015 at 1300 at Willamette Cemetery. The program includes: live patriotic music, wreath laying, a keynote speaker, presentation of colors, 21-gun salute, and (weather permitting) a fly over by the West Coast Ravens. The Lincoln Memorial Chapel is hosting a reception afterwards. **10th Annual Veterans Assembly** is being held on Tuesday, 10 November 2015 at Oregon City High School. Hospitality Room is available for veterans and guests for coffee, treats, and conversation in the Auxiliary Gym at 0745-0830, with an Assembly from 0830-1015. **ODVA Advisory Committee Meeting** will be held on Wednesday, 2 December 2015, 0930 at the Hillsboro Civic Center Complex, 150 E. Main Street, Hillsboro, OR. Two Advisory Committee members will transition off the board, and two new Advisory Committee members will be introduced. **United Veterans' Groups of Oregon (UVGO) Meeting** will be held at 1230 in January 2016, 1230, at the 50+ Senior Center in Salem, OR. **Next MOAA Portland Chapter Board of Directors Meeting** will be held on Thursday, 4 February 2016 from 0930-1130 at Colwood Golf Course. All board members are encouraged to attend. There are only 4 Board meetings a year, and member inputs are valuable.

Membership Committee Report by Lt Col Boyd Yaden, USAF (Ret). This week 100 letters were mailed to national MOAA Life Members living in the greater Portland area. Purpose was to have them join our chapter. The plan is to mail 100 more in January if the number of sign-ups are favorable with the first mailing this month. **Fundraising Committee Report by CAPT Larry Roberts, USNR (Ret).** This month, the MOAA Portland Chapter will continue to raise funds for the JROTC Programs at Oregon City High School and Reynolds High School.

After an excellent brunch, President Mayer introduced **MAJ Doug Thomas USA (Ret)**, who gave the opening remarks. He then re-introduced the three JROTC cadets; each briefed our members on the JROTC Programs at

Oregon City High School. Their program current enrollment is 103 cadets. Activities and training included leadership and military drill programs. Team work, team building, and developing solutions to given challenges were taught in the curriculum. Classes in resume writing and interview processes readied the cadets for future life experiences both in the military and civilian environment. The Department of the Army provides small amount of funding to the JROTC program. The additional funds required come from donations such our MOAA chapter, local businesses, community support, and fund raising projects performed by the cadets. Funding is spent on military drill, leadership courses, and camps attended by selected cadets. The JROTC program and cadets participate in high school assemblies, award ceremonies, and military color guard ceremonies (such as the one performed at the start of our chapter's brunch). After the presentation, President Mayer thanked **MAJ Thomas and the cadets**. She presented him with a thank you gift.

Committee Reports then continued. Special Events Committee Chair, **MAJ John Sampson, USA (Ret)** reported that MOAA Portland Chapter will again participate in the Gold Bar Program for 2016 for the AFROTC and AROTC commissioning cadets at the University of Portland. Reynolds High School had its Annual Living History Day on Friday, 6 November 2015. Attendees included: **MAJ John Sampson, USA (Ret); MG Curt Loop, USA (Ret); LTC Jim Asaph, USA (Ret); and Major William J. Tidd, USAF (Ret).** **Veterans of Oregon Honorable Service Medal Presentation.** Those interested in receiving this medal are to contact **MAJ John Sampson, USA (Ret).** **Vietnam-Era 50th Anniversary.** Commemorative medals are available for our chapter members. A count was taken as to the number of Vietnam vets in the chapter.

Surviving Spouse (former Auxiliary). President Mayer reported for **Mrs. Jean Hillman**. The next Surviving Spouse Luncheon will be on **Tuesday, 15 December 2015 at 1200 noon at Albertina's**; they will **not** be eating in the Private Dining Room this month, so each person can order off the regular menu. Surviving Spouse members and wives are cordially invited to attend. Call or email **Mrs. Carol Patrick** for reservations. Remember to donate diapers and wipes for use by Operation Homefront and bring them to the dinner meetings. Old cell phones for the Cell Phones for Soldiers Program can also be brought to the dinner meetings. **Personal Affairs Committee. Col Mary J. Mayer, USAF (Ret)** asked that members inform her of any deaths or medical issues among members or spouses and surviving spouses. She noted that no deaths had been reported this past month.

"For the Good of the Order." President Mayer distributed Portland Columbia Symphony Orchestra "PCSO 360 Degrees" Season Brochures and offered complimentary tickets to those wishing to attend a concert. **Raffle.** Proceeds from the wine raffle came to \$320 which will be provided to the JROTC programs at both Oregon City High School and Reynolds High School. **Joke.** **LTC Bill Kroger, USAR (Ret)** presented a humorous joke.

Closing Remarks. President Mayer thanked guest speaker **MAJ Thomas** and his JROTC cadets; **Mrs. Edie Rieken** for the centerpieces; **Chaplain McAllister** for the invocation; all those who came out; and Hayden's Lakefront Grill staff for the outstanding food and service. **Next Meeting** will be on **Tuesday, 1 December 2015 at The Monarch Hotel.** This is the chapter's Christmas/Holiday gathering; President Mayer encouraged all to attend this annual extravaganza. The John Bennett Trio will provide music for our listening, caroling, and dancing pleasure. We will commemorate Pearl Harbor. Eight Holiday baskets will be raffled off to help support the JROTC program. Either the ROTC or JROTC cadets will be asked to serve as a Color Guard. Reservations must be made by 11:00 a.m. on Wednesday, 25 November 2015 to **CDR Dave Bredemann, USN (Ret)**, our Chapter Reservations Secretary. **Remember** to fly the flag on **11 November**, Veterans' Day and the signing of the WWI Armistice in 1918; and on **26 November**, Thanksgiving Day. And on **10 November**, happy 240th Birthday to the U. S. Marine Corps, established that day in 1775. The meeting was adjourned at **1150**.

**AN OPINION PIECE: MY
COMMENTARY ON
LEGISLATIVE AFFAIRS AND
ITEMS OF INTEREST**
By CAPT Larry Roberts, USNR (Ret)
Legislative Committee Chair

COLA: As forecast last month, there will be no cost of living increase in calendar year 2016. The final CPI reading for fiscal year 2015 was (0.4%). You may recall that the first three months of the fiscal year saw a significant drop in the CPI, followed by a flattening and a recovery during the summer, and finally a modest decline in late summer. Thus, looking forward we need to overcome the negative 0.4% overhang from September 2015 and post an increase in the CPI from there. Energy prices, which were the driving force last year, are moving erratically--but at least there has been no new decline below the summer lows. Federal Reserve Chair Janet Yellen keeps forecasting a return to 2.0% inflation rates, but we will just have to see what occurs. For the next 15 months, expect a zero increase in payments, likely a very small rise in short term interest rates, and an increasing cost of real living (which may or may not be reflected in the CPI).

Food for Thought: The United Nations just reported that 218,000 refugees crossed the Mediterranean in the month of October to enter Europe! Extrapolate that out for a year and the number is 2.6 million immigrants (which is likely too high) to educate, house, feed, and employ. Among the immigrants are sure to be terrorists, most have no language skills, and job skills are not those needed in Europe-- notwithstanding high unemployment endemic everywhere in Europe but Germany. This is not going to end well! And, it is bound to spill over to the US. Such are some of the results of

"leading from behind" in Libya, establishing illusory "red lines" in Syria, and completely withdrawing U.S. forces from Iraq. In an October 17 OpEd published in the *Wall Street Journal*, former National Security Advisor and Secretary of State Henry Kissinger states that "With Russia in Syria, a geopolitical structure that lasted four decades is in shambles....American policy is on the verge of losing the ability to shape events." He concludes, "The U.S. must decide for itself the role it will play in the 21st century; the Middle East will be our most immediate--and perhaps most severe--test. At question is not the strength of American arms, but rather American resolve, in understanding and mastering a new world."

ObamaCare Continues to Unravel: Two indicators suggest that ObamaCare is under severe threat. First, enrollment has significantly lagged expectations and projections of both the Administration and the Congressional Budget Office. This is bad news, because the law is not accomplishing what it was set up to do, namely to essentially eliminate the number of uninsured individuals. Also, higher enrollment numbers are necessary to support the financial constructs of the law. About 11.7 million people were signed up for ACA coverage at the beginning of the year, but that number had slipped to 9.9 million, a full 15% decline, by this summer. Both the Administration and the CBO had projected enrollment to rise to 21 million for the coming year. In a stunning reversal, HHS now expects that enrollment will continue to decline through the end of 2015 to only 9.1 million, over a 22% decline from the beginning of the year. Further, 2016 enrollment is now expected to expand to only 10 million by the end of 2016. This is a 52% reduction from earlier estimates, and indicates that the 2016 figure will fall 15% from the 2015 starting point. What is going on? It appears that the product that ACA is selling is unattractive, and is becoming increasingly so. In essence, rates are going up (rates in Oregon are rising some 23% this coming year), and plans are reducing the range of providers available to the customer. A recent working paper by several Wharton economists concluded that "average welfare for the uninsured population would be estimated to decline after the ACA if all members of that population obtained coverage." And that damning estimate assumed "the most optimistic assumptions." In other words, the plans do not offer good value for the money,

AND the threat of fines for not obtaining coverage is largely an empty threat. One can pay if you wish, but, if not, the government's only recourse is to deduct the penalty from a tax refund. We can all figure out how not to get a refund on our federal taxes. The second indicator of programmatic stress is that the Health Co-Ops created under ACA are collapsing. As of this writing, 11 of the 23 co-ops created have either ceased operations or announced that they will close shortly, even before the end of the year in some cases. This rolling disaster follows a HHS Inspector General's July report that 21 of 23 co-ops incurred losses in 2014, and 19 of 23 had claims that exceeded premiums. This is predictable in that ACA forbids the employment of health insurance experienced executive, leading co-ops to adopt inordinately low pricing. The idea apparently was to get a quick market share, then raise prices; but, after two years of support from the federal government, they were insolvent. Billions of dollars in federal loans are at huge risk, making the disastrous Solyndra investments by the Energy Department pale in comparison. Our own Oregon cooperative, Health Republic, announced in October that it would close in 2016. So, 10,000 Oregonians will be looking for new insurance, and you can be assured that, whatever they find will not be better than they have today.

There is More: A recent review of ACA exchanges once again showed an abysmal failure to verify key enrollment information. The Government Accounting Office made 10 false and fictitious applications for coverage, providing fraudulent documentation. In certain instances, the applicants were asked to submit supplementary documentation. The documents submitted were all false, such as

submitting Social Security cards with impossible Social Security numbers. All the fraudulent applications were approved, despite obvious discrepancies! Another report found that \$2.8 billion of subsidies and payments had been made in 2014 without verification. And a third report found that the IRS was failing to verify whether individuals had even bought health insurance before distributing tax credits

Breaking News in Legislation: Our junior Senator, Jeff Merkley, is joining with Socialist Senator Bernie Sanders to introduce legislation halting all new oil, natural gas, and coal leases on Federal land and in coastal waters. The legislation aims to radically reduce the production of fossil fuels. Merkley stated that "We need to drive this understanding that for us to be good stewards of our planet, we must keep in the ground the vast majority of our fossil fuel reserves." While such legislation has no chance of moving forward in the current Senate, keep this initiative in mind when you vote in 2016.

Future State Legislation: Our Governor recently laid out her future agenda in a presentation before the Associated Oregon Industries Convention. The next full session of our legislature convenes in 2017. Governor Brown outlined her priorities as: (1) Finding ways to raise more tax revenue for the state; (2) Raising the minimum wage; (3) Investing more in "affordable housing;" and (4) Addressing transportation needs, a subject that imploded in the 2015 session. Note that there is no mention of enhancing the business climate of the state so that tax revenues will rise commensurate with an improved economy. Never did she address the fact that sending more money to state agencies is a sure way to increase waste. On top of her natural inclination to tax and spend, unions are mulling two initiatives that would raise billions, supposedly from large corporations and higher income individuals. We have heard this game plan before. Be prepared!

SURVIVING SPOUSE CORNER

By Mrs. Jean Hillman, Surviving Spouse Liaison

As the Holiday Season is fast approaching, our **MOAA Portland Chapter Surviving Spouse Christmas Luncheon** has been scheduled. It will take place on **Tuesday, December 15, 2015 at 12:00 noon** at **Albertina Kerr's Restaurant**, 424 NE 22nd Avenue,

Portland 97232. We will not be in the private dining room for this luncheon, so you will be able to order from the regular menu. Wives of Chapter Members are cordially invited to attend the luncheon. If you plan to attend, please make your reservations by contacting **Mrs. Carol Patrick** at jymbo@earthlink.net or **503-654-1511**. Thank you for your continued support with diapers and wipes for **Operation Homefront** and old cell phones for the **Cell Phones for Soldiers Program**.

CONTINUE BEING A CHAPTER MEMBER IN GOOD STANDING! PAY YOUR 2016 ANNUAL CHAPTER DUES! By LTC Myrna K. Trull, USA (Ret), Treasurer

The Thanksgiving Holiday is quickly approaching, and we are closing in on December--the month our **2016 chapter annual dues** of **\$25.00** are due. There are several ways you can pay: in cash or check at a meeting, mailing a check to our post office box, having your bank mail us a check, or you can have your bank send your dues by electronic funds transfer (EFT). An EFT must be scheduled with your bank. If you wish to do this, please call me at **503-644-7353** for the necessary account and routing information.

CHAPTER GIVING TO SUPPORT OPERATION HOMEFRONT by CAPT Larry Roberts, USNR (Ret), Fundraising Chair

Operation Homefront is a nationwide organization focused on building strong, stable military families-- primarily supporting enlisted personnel in pay grades E1 - E6. It provides a variety of services and support through over 2,500 volunteers and some 100 employees. It is a highly efficient non-profit; in 2014, \$45 million in goods and programmatic services were dispensed with only \$4.4 million in overhead outlays.

The chapter's Surviving Spouse members, previously known as the Auxiliary, have been engaged with Operation Homefront for some time, gathering supplies for military families in the Portland area. The relationship has been excellent, and the Surviving Spouse liaison suggested to the chapter Board of Directors that we consider expanding our support of the organization.

Among other activities, Operation Homefront's Back-to-School Brigade Program acquires and distributes backpacks and school supplies to school children in need before the fall school opening. They buy backpacks and get donations for school supplies from partners such as Fred Meyer. This year, about 450 backpacks, filled with supplies, were distributed to children in the Portland area.

Another important local and nationwide pursuit is their Emergency Assistance Program (EAP), which distributed almost \$200,000 in Oregon in 2014. EAP is a comprehensive effort to assist families in need and set them on their feet so that such needs do not recur. Families seeking assistance look broadly at their situation with a qualified counselor. They provide documentation so that money disbursed is verified, and the funds are sent directly to the service supplier, the phone company, utility, and the like. Assistance is a one-time event, but counseling can be ongoing.

At the 7 November Chapter Board meeting, it was agreed that Operation Homefront would be the next beneficiary of our giving as a chapter. A motion was moved and approved that the raffle proceeds during calendar 2016 will be directed to the Portland Office of Operation Homefront for two purposes: (1) Support the Back-to-School Brigade with funds to acquire backpacks for the 2016-017 school year for Portland metro area students and (2) Support the Emergency Assistance Program once the backpack needs have been met.

The Chapter Board of Directors believes that Operation Homefront is a worthy recipient of our 2016 giving, and looks forward to your support of our meeting raffles. If you have any questions, contact **Larry Roberts** at **503-722-1897** or at rocketlarry@icloud.com

RETURN ADDRESS:

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MOAA PORTLAND CHAPTER UPCOMING EVENTS: Mark your calendars!

<i>January 2016</i>	<i>No chapter meeting scheduled</i>
<i>February 4, 2016</i>	<i>Board of Directors Meeting (Location: Colwood Golf Course)</i>
<i>February 6, 2016</i>	<i>Brunch Meeting with Guest Speaker (Location: Hayden's Lakefront Grill)</i>
<i>March 5, 2016</i>	<i>Brunch Meeting with Guest Speaker (Location: Hayden's Lakefront Grill)</i>
<i>March 18-19, 2016</i>	<i>Oregon Women Veterans' Conference 2016 (Location: Camp Withycombe)</i>
<i>April 5, 2016</i>	<i>Dinner Meeting with Guest Speaker (Location: The Monarch Hotel)</i>
<i>May 5, 2016</i>	<i>Board of Directors Meeting (Location: Colwood Golf Course)</i>
<i>May 7, 2016</i>	<i>Brunch Meeting with Guest Speaker (Location: The Monarch Hotel)</i>

NOTE 1: All monthly chapter meetings are held at the locations indicated.

NOTE 2: All Board of Directors Meetings are held at **0930**—and **are open to all members!** Location is indicated.

NOTE 3: The newsletter is taking a hiatus during January 2016. All articles for the combined **February & March 2016 Brass Bulletin Newsletter** must be submitted to the editor, **Col Mary J. Mayer, USAF (Ret)**, at **maryjmayer@yahoo.com** by **9 January 2016**.