

THE ROGUE



NCOA®

April 2024

REPORT

From the Desk of the Chairman

INSIDE THIS ISSUE:

Desk of our Chairman	1
Warrior's Pipeline	2
Rogue Happening	2
Sponsorship/Awards	3-5
Security Alert	6
Meet the Board	7
Membership	7
Advertisements	8-10

April begins with a “Fools” Day which kind of relates to why April is also Stress Awareness Month. It also fits with why April is also known as National Humor Month. However, the label that resonates the most with me is National Volunteer Month. April doesn’t have many holidays but is probably best known as the day our taxes are due, April 15th. I resonate with the concept of volunteerism. Being a volunteer allows me to spend time doing and supporting things that make me happy and fulfill a need in my life. NCOA has done for me because I got to spend time with men and women who have served their nation, many of who have come to appreciate what it means to sacrifice. I learned early in life as a volunteer with the Big Brother program that my time and experiences can make a difference in the lives of others. Many of you, the members of NCOA and the Rogue Chapter are seasoned citizens. Your experience has value because our society has slipped backwards over the last generation. Many of our younger people look for handouts rather than looking to contribute and make us a better nation. Perhaps each of you could look for ways to share your experience and turn the tide rather than think things are a lost cause and give up. As long as hope is alive, things can improve, but once hope dies, our future dies with it.



“In the truest sense, freedom cannot be bestowed; it must be achieved.” — Franklin D. Roosevelt

Important Dates in April

- April 1 April Fools Day
- April 5 Army Day
- April 9 National Former POW Recognition Day
- April 15 Income Tax Day

Upcoming Events

- April 6 Chapter/Auxiliary Executive Meeting
1:00 VFW, Medford
- April 12-13 Fund Raiser EP
Walmart 10-4 each day
- April 27 NCOA state meeting
Roseburg
- May 11 Pizza Social Angelo's in Phoenix 1:00
- May 15 Deadline to submit scholarship applications
- July 16-19 NCOA National Conference

The Rogue Chapter has now passed the 1,000 Medallion mark for presentations. I have seen veterans and family members break down in tears during and because of receiving a Medallion. As long as I breathe, I want to be a part of putting a smile of people’s faces and giving veterans and their families a sense of pride for being remembered and appreciated. This Medallion program is the most valuable program that NCOA or any other organization has ever come up with. Your chapter has been able to recruit dozens of new members because the recipients of those medallions want, in many cases, to be involved with something that produces pride and makes them feel worthwhile. Did you serve during a time that makes you eligible for one of these Medallions? I am committed to do everything in my power to recognize every veteran that I run across who deserves one of our medallions. We have raised and given away over \$20,000 worth of Medallions and we want to do more.

I pray that I will see many of you at our conference in San Antonio in July. Your chapter has raised enough funds to sponsor the award luncheon at the conference. I am hopeful that we can continue our hold on the “Best Large Chapter of the Year”. I remember how our now Executive Director Joe Terry when He was in Korea had a lock on that award for many years. That motivated me to find a way to duplicate his efforts and with the work of a lot of people we have done it 5 out of the last 6 years. My mantra has been leaders lead but it is critical to leadership to recognize the hard work of those who do the work. Your chapter has dozens of hard-working NCO’s & Petty Officers that get the job done. With programs like the Medallions give away and our VeteRun program that has raised over \$131,000 for veteran charities over the last 7 years, we are entrenched in successful ventures.

I would love to hear from all of you with your thoughts and suggestions. If you have any ideas or suggestions, either contact me at retiredveteran89@outlook.com and I can assure you that your leadership will take note.

Strength in Unity & Leadership By Example,
MCPO (SCW) Terry M. Haines, USNR Retired
Chairman, Rogue Chapter #1260

Support NCOA
Vietnam Medallion
Fundraiser



The Association has adopted the design above for the Vietnam Medallion and this Medallion has been issued at a hectic pace. The cost of this Medallion is \$23 each and our chapter alone has gone through the better part of the first two production runs. If you know of a Vietnam veteran, help us thank them for their service and welcome them home by arranging to present one of these to them.

WARRIOR'S PIPELINE

Updates for Veterans and Service Members

The NCOA Rogue Chapter Scholarship Fund is one of the newest and most important benefits within the Chapter.

Established in 2019, its sole purpose is to help dependents of NCOA members continue their education beyond high school.

The deadline to submit an application in is May 15th of each year! Don't wait until the last minute.

Consider donating by visiting www.ncoarogue.org/donate

All donations received are used for scholarships and grants. No administrative or overhead expenses are deducted from the donations received.

Your donation will help enable the NCOA Rogue Chapter Scholarship Fund continue to be a valuable resource for NCOA members and their dependents!

Membership categories:

I have been asked so many questions about whether someone is eligible to join NCOA, it is clear that many of you are confused. I will do my best to clarify the issue.

My experience as to why people don't recruit members is that either they don't care, or they get so busy they just don't think about it. We need help and you are it!

Regular Division: Anyone who has served honorably in the rank of E1 through E9 in any branch of the military, active, guard or reserve.

Veteran Division: Any officer of any branch of the military, active, guard or reserve.

Auxiliary: Anyone over the age of 18 who is related to someone who would have qualified for regular

division status. That includes spouses, brothers, sisters, nieces, nephews, parents, aunts, uncles, cousins, grandkids. That included pretty much anyone related either directly or indirectly to someone who has served. **Associate Division:** People who have never served but support what NCOA does. They can be politicians, businesspeople who support veterans etc.

Chapter Activities

Medallions: To date we have awarded at least 356 WW2, 126 Korean & 522 Vietnam. We are closing in on 1004 Medallions awarded. We hope to soon have a contest to solicit designs for a Desert Storm through Post 9/11 program. No final decisions have been made by the Board of Directors as to how the next grouping will be defined, but have faith that this Medallion program will move forward. If you want to receive one of these Medallions or have a group

of Vietnam, Korean or WW2 veterans and would like to present a Medallion to them, contact the Chairman and we can work out getting them to you. We raise funds to cover the \$23 cost of each Medallion, so for large groups, we may need time to raise the funds, but it is our intention to recognize every veteran eligible. Any donations that we receive for Medallions is put in an escrow account that will only go to providing Medallions.

Auxiliary: The Rogue Chapter is providing \$500 seed to get the Auxiliary started. The 60 members of the Auxiliary will split off on paper from the Rogue Chapter but this newsletter will continue to go to all so as to keep all members informed. News about the auxiliary will be provided monthly in this newsletter as well as posted on <https://ncoarogue.org>. If you have a family member over the age of 18, they are eligible for membership in the auxiliary and we need to get them signed up.

Rogue Chapter Happenings

The following members have birthdays in April:

Don Arganbright	Jeri Best	Mark Best	Gerald Bussure
Fred Conn	Ricky Darrah	Anthony Doering	Kenneth Earls
Darryl Ferrell	Robert Frantzich	John Grow	Robert Kloka
Eugene Leifield	Jeffrey Lindenman	Paul Logan	Christa Losinger
Max McHatton	Melvin Minor	Jedidiah Morgan	Cleve Mosley
Henry Nussbaum	William Parks	Stephen Perkins	Samantha Poling
James Prevatt	John Pruett	James Schols	Diana Smith
Charles Vanderpool	Howard Wells Jr.		
Due to renew in April			
Patrick Allen	Douglas Baer	Philbern Brown	Steven Brown
Ethan Hughes	Anthony Kaiserman	David Pearson	Bryan Simpson
Teresa Stevens	Masao Williams		

Welcome Aboard in March:

Don Arganbright	Ronald Plumlee Sr	Dan DeYoung	David Wright
Danny Dawley	Robert Satterfield	Dennis Lloyd	Peter Pringle

"If we ever forget that we are one nation under God, then we will be a nation gone under."

~

Ronald Reagan

More Rogue Chapter Happenings:

Recruiting Drive: Headquarters announced a new recruiting drive as of the first of the year to go through July 12, 2024 where any individual member that recruits 3 new members wins a free membership which can either be used to add another member to the association or to be used to renew their own membership. For 3 new members, the recruiter will also be entered into a drawing for a \$200, \$300 or \$500 gift card to be awarded at the conference. You must enter your name as the sponsor and use code YR 2024 on the application.

New website payment option: It was recently brought to our attention that a new service is now available for processing payments for non-profit organizations on our website. The name of the service is ZEFFY. They guarantee that the non-profit will receive 100% of the intended donor payment when they use a credit card on our website. Our current service, PayPal charges approximately 3% on all transactions as a fee to process your payment which means that PayPal withholds approximately \$3 out of every \$100 processed through our webpage. With Zeffy, if you donate \$100, we receive the full \$100 and there are times during the year when we have a large volume of credit card donations such as during the VeteRun and we literally lose hundreds of dollars due to different fees.

We have upgraded our donation tab to give each donor the option to use PayPal or Zeffy to make a payment to us going forward. The catch is that when you make a donation on Zeffy, you will be asked if you would like to make a separate voluntary donation to Zeffy so that they can cover the cost of giving nonprofits the full 100%. It is totally voluntary and will have no impact on your donation to us. Zeffy receives enough donations from willing donors to make this program work.

Our page is set up to give you a choice. Just realize that if you use PayPal, we will not receive the full amount of your intended payment. Please feel free to share any feedback you may have with us as we are trying to maximize what we receive in donations but are sensitive to what our donors and members have concerns about.

Newsletter contributions: If you have information that would benefit our members or their families, please feel free to submit it to me. We have one contributor who provides information about security issues as well as cyber security. There may be some of you that have access to information or experience that could benefit the rest of us. Even though this chapter has members in almost every state, it is my intention to bring us together as one big family with common interests. Your submission could be one-time, monthly or quarterly to make it easier to consider.

VeteRun 2024: This is our 8th year for VeteRun and we are expanding. This year we will hold our traditional 5K fun run out at the Jackson County Expo on September 28th. On September 22nd we will also have a golf tournament at Stone Ridge and on September 14th we will hold our first annual Bowling Tournament at Lava Lanes in Medford. Our Goal this year is to raise \$60,000 for our Charities which are Mighty Oaks Foundation for suicide prevention, David's Chair which provides free track chair access to wheelchair bound veterans, The Vietnam Wall project sponsored by Southern Oregon Veteran Benefits and Veteran Back 40 Adventures that provides motorcycle trips into the back 40 for PTSD veterans. All of these charities provide free services to veterans. More information in the next issue.

“The best thing about the future is that it comes one day at a time.”

~

Abraham Lincoln

If you have a spouse or 18+year old dependent that supports you and what NCOA does, sign them up in the Auxiliary. It will only cost you \$15 for 1 year if you send the application back through the chapter so that we can make up the difference. Need an application, contact the Chairman.

Do you have an interesting military story or joke? Consider sharing it in writing (in 150-250 words) for possible publication in our next newsletter. Send your text and/or picture (keep it rated PG-13) to retiredveteran89@outlook.com

“If your actions create a legacy that inspires others to dream more, learn more, do more and become more, then you are an excellent leader.”

~

Dolly Parton

More Rogue Chapter Happenings (Continued)

Conference Sponsorship: It is with a humble heart that I lay this request before you. This Chapter has been the Large Chapter of the Year for NCOA for 5 out of the past 6 years and are in a good position to repeat thanks to over \$58,000 donated to charitable causes last year. I was asked a question by my friend and our Executive Director Sir Joe Terry whether our chapter was considering doing a sponsorship for the upcoming 2024 Annual conference so that they can do some planning. In the past we in conjunction with the other chapters in Oregon sponsored the Navy Vanguard and one other time we sponsored it on our own. Additionally, we have also co-sponsored the award luncheon. The cost for the award luncheon would be \$3,500 which seems like a lot. We are planning some fund raisers over the next several months to take a stab at it. Before the fund raiser on Marh 22-23, we were at \$1,196.93. After the March fund raiser, we went up to \$3,055.21.

We now have grown to over 400 members and it is my philosophy that leaders lead. The 60 Auxiliary members are administratively separated out, but their stated goal is to support the regular chapter. Back during Covid we held a No Bake sale and I was blown away at the generosity of many of you and we raised almost \$3,800. I know that some of you will help and history says that most of you will do nothing, but I am stepping forward in faith that many of you will step up and donate at least \$10. You can go to our website at <https://ncoarogue.org> and use the donate tab. Then chose the ZEFFY option so that we receive 100% of your donation. The full \$3,500 target is more than we typically get from our normal fund raisers so I am hopeful that many of you outside of southern Oregon would like to be heard from and help this chapter/your chapter stay on top. If you don't like using credit cards on line, can you send a check for \$10 or more to our PO Box address which is POB 5597 Central Point, OR 97502.

Thank you from the bottom of my heart for your membership, your support and for being a blessing to NCOA!

Vietnam Wall: Can you help make this Memorial a reality? Several leaders of the Rogue Chapter are on the Board of Directors for Southern Oregon Veterans Benefit who has a major project to construct a replica of the Vietnam Wall in Washington DC here in southern Oregon. A 360' replica with all 58,479 names on it has already been purchased and is raising funds to complete the installation. A recent email with attachments about the project was sent out with a request to help get the word out. I encourage all of you to assist by spreading the word. The biggest obstacle that the project faces is apathy and knowledge that the project even exists. A recent Honor Flight took 26 Vietnam veterans back to Washington DC and the impact of visiting the Vietnam Wall was overwhelming for every one of those vets. Having a permanent wall here on the west coast will significantly improve opportunities of Vietnam veterans who cannot make it to Washington DC to have that same experience. Please help get the word out. You might just very well save a veteran's life. If this project resonates with you, please donate. The chapter has an escrow account strictly for the Wall or you can go directly to <https://sovbmemorialwall.com>. The local Chick Fil a stores here in southern Oregon are owned by a Navy veteran and he is working hard to support this Wall. He has had several previous fund raisers where a portion of the day's proceeds have gone to the wall and chick Fil a will be the sponsor for a race at the County Sports Park on Memorial Day where the proceeds go to the Wall.

New Advertiser: Welcome aboard to Angelo's Pizza as our newest advertiser. Advertising helps cover our website's monthly expense as well as postage & other administrative expenses. Please support Punky's Diner, Team Senior and CMG Home Loans as well as Angelo's Pizza and if you are aware of any business that would be supportive of veterans, check them out. We distribute almost 400 newsletters every month. The cost for a business card size ad is only \$10 per month or \$110 per year. Larger sizes are negotiable.



Chairman Haines presents a Vietnam Medallion to Navy veteran Dan DeYoung (top left)
Norman Morgan presents a Vietnam Medallion to Navy veteran Harvey Miller (top right)
Susan Wetzel presents a Vietnam Medallion to Marine veteran Charles Andy Prudhon (bottom left)
Ken Wilson, Audie Cooper, Don O'Meara, Dave Burnette, Charles Eaton & David Haines at Food4Less fund raiser (Bottom right)

April 2024 Tech Tip

Carrying credit card debt? How to avoid debt relief scams

Are you looking for ways to pay off credit card debt? Offers to help you cut down or wipe out your debt might sound like a perfect solution, but dishonest debt relief companies will take your money and do little or nothing to help. So how do you get real help and skip the scammers?

If you're having trouble keeping up with payments, it can help to make a budget. Use this [worksheet](#) (see below) to help you figure out where your money goes and if there are ways to cut your spending. If you're already behind on your bills, don't wait. Call your creditors and explain your situation before a [debt collector](#) gets involved. Try to work out a payment plan with lower, more manageable payments.

Learn to spot scammy debt relief companies that make all kinds of promises to get your money upfront:

- Never pay anyone who tries to collect fees from you before they do anything to help you deal with your debt. That's illegal.
- Don't share your financial or personal information with someone who calls unexpectedly, offering to help you settle your debts. That's probably a scammer.
- Don't do business with anyone who guarantees you results from a "new government program" for a fee, or tries to enroll you without first reviewing your financial situation.

Who can help? You could work with [credit counseling](#) program to help you manage your money and debt. Look for these services at credit unions, universities, military personal financial managers, and U.S. Cooperative Extension Service branches. Many of these organizations offer services with low fees, but make sure you ask how much they'll charge you.

Learn more at [ftc.gov/debt](#). Suspect a debt relief scam? Tell the FTC at [ReportFraud.ftc.gov](#).

Worksheet: [Make a Budget - Worksheet | consumer.gov](#)

What's a verification code and why would someone ask me for it?

When you log into your bank or credit card account, you might get a text message or email with a verification code. You then enter it at the login screen to confirm it's really you. That's a form of two-factor authentication that adds a layer of security to your account — and keeps would-be scammers and hackers out.

Your account password and a verification code work together, like the lock on your doorknob and a deadbolt lock. If you unlock the doorknob but not the deadbolt, you can't get in. Likewise, if you know the account password but not the verification code, you can't get in.

The same goes for scammers trying to get into your account. To break into your account, scammers need both keys. That's why they try to trick you into sharing your [verification code](#).

Scammers pretend to be someone you can trust, and say they've discovered a problem with one of your accounts — or that someone's using your identity. They may know some things about you and sound very convincing. They may even be very sympathetic to your problem: offering to help you set things right ... and then asking for your verification code to get into your account.

If you give them the code, they can log into your account and transfer all the money out of your savings or investment accounts.

Never give your verification code to someone else. It's only for you to log into your account. **Anyone** who asks you for your account verification code is a scammer.

If someone asks you for your verification code, don't engage. Hang up. Block their number. Stop texting them. Then report them to the FTC at [ReportFraud.ftc.gov](#).

If you're worried there's a problem with your account, contact your bank, credit union, or investment advisor directly. Use a number you trust, like the one on your statement or in your app. Never use the number the caller gave you; it'll take you to the scammer.

MEET YOUR ROGUE CHAPTER BOARD

CONTACT INFORMATION

Address:

Rogue Chapter #1260 NCOA
PO Box 5597
Central Point, OR 97502

Telephone Contact:

Terry M. Haines
541-601-8467 (mobile)

Websites:

ncoarogue.org

ncoausa.org

E-mails:

retiredveteran89@outlook.com

For Newsletter Correspondence:

retiredveteran89@outlook.com

“Strength in Unity!”



NCOA Creed

“It is with the conception and full understanding that many things of great need and importance can be accomplished in unity and cooperation. Thus, do the members of the Non-commissioned Officers Association of the United States of America agree to join their efforts and strength to work together for the well-being of the individual, the group, and for the greatest benefit of our beloved nation.”



(A drawing depicting the entrance to the Vietnam Wall scheduled for installation at US Cellular Park in Medford, Oregon)

Terry Haines, Chairman: Terry enlisted in the US Navy for active duty between 1971-1977, honorably discharging as an E5. He then served in the US Naval Reserves between 1982-2006, retiring as a Master Chief Petty Officer (E-9), and he deployed twice for Iraqi Freedom between 2002-2003 and 2005-2006.

Don Wetzel, Treasurer: Don served in the Air Force as enlisted for 12 years then was commissioned and retired as a Major after 26 years' service. He was Commander of an Air Traffic Control Flight. He served in Vietnam 1966-1968 with the 1st MOB.

Susan Wetzel, Trustee/Secretary: Susan served in the Air Force as a Communications/COMSEC Specialist. Her last assignment was a hand-selected position as Air Force Advisor to the Air National Guard in Colorado. Susan retired as a TSGT after 20 years.

Bud Cordes, Knight Advisor: Bud Cordes was a USAF Tech Sergeant who retired after 20 years of service in 1978. He served in Vietnam between 1968-1969.

Kris Stevens, Trustee: Kris served in the Coast Guard as a Machinery Technician 2nd class, E-5, from 1975 to 1979. He served the majority of his enlistment at a small boat rescue station at the northwest tip of the Washington Olympic peninsula.

Ken Wilson, Vice Chair: Ken served in the United States Navy for 4 years and was honorably discharged as an E-5 Boiler Tech. He served on four ships during his time. The first three he was part of the decommissioning party and he ended his career on board the USS Camden (AOE-2).

David Haines, Trustee: David served 24 years in the navy and Navy Reserve and 7 years in the Air Force Reserves where he deployed to Qatar in 2007-8. He achieved the rank of E-6.

NCOA MEMBERSHIP

Membership is the lifeblood of the Association!

Today the NCOA remains a vital fraternal, benevolent non-profit organization and acts as a conduit between the military and civilian communities in local areas and promotes positive community relations. The Association is proud of its efforts in three primary areas: Legislative Representation; Social and Fraternal Programs; and Member Benefits in the area of specialized services and discount programs. NCOA has much to offer its members and you too can join our numbers. Membership in NCOA is open to all, however, you must meet certain criteria to be a voting member of the Association, but this does not prevent you from being an Associate member and supporting our organization and reaping the benefits of being a member.

If you are already a member, please promote this fantastic and beneficial membership to fellow service members and Veterans looking for a supportive military community. If they are interested or have questions have them contact us or visit <https://www.ncoausa.org/>



Team Senior

REFERRAL SERVICES

Providing FREE guidance for seniors and their families since 2016

FREE
Senior-Living Assistance!



Jamie Callahan
Founder & CEO
DHS Registration #1022

Over 20 years experience!

Call today! (541) 295-8230
Whether you're just exploring options or being discharged from the hospital, we can help...
and it's 100% FREE to you!

- Assisted Living
- Memory Care
- Adult Foster Homes
- Home Health
- Long-Term Care
- Skilled Nursing
- Home Caregivers
- Veteran's Benefits
- Financial Services
- Hospice & Palliative
- Elder Law & Resources
- Hospital Discharges

"In consideration of your personal needs, you can count on us to be there for you! Our competitors cannot compare to our services and most are not willing to meet with you in person!"

jamie@teamsenior.org | www.teamsenior.org
A locally owned & operated company!

(Please thank one of our website sponsors above by utilizing or sharing their specialty)

EXPERIENCE EXTRODINARY YOUR HOME LOAN SPECIALISTS



Niki Campbell, Loan Officer NMLS 502247

Kevin Campbell, Loan Officer NMLS 207766

Retired Navy Veteran, earned rank of Command Master Chief



(541) 778-2228 or (619) 550-7541



facebook.com/theteamcampbell



@thecampbellmortgageteam

VETERAN OPERATED

(Please thank one of our website sponsors above by utilizing or sharing their specialty)



(Please thank one of our website sponsors above by utilizing or sharing their specialty)



Angelo's address is 2161 West Main, Medford 541-773-2022 & 725 North Main Phoenix 541-535-1535

(Please thank one of our website sponsors above by utilizing or sharing their specialty)