



VETERANS OF FOREIGN WARS POST 3787

MISSION VALLEY MESSENGER

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Commander's Communications

Hello Comrades, Sisters and Friends: Check the monthly calendars for new events and the VFW web site, VFWpost3787.com, to see what's happening at the Post. Welcome to all the new members, come and join us at the monthly meetings, which are the 2nd Sat of each month at 10:00. And again a big thank you to all. Just remember our motto Veterans Helping Veterans. Come join us, see you at the post. Commander Dave

[Newsletter](#) As the previous editor of the newsletter I have been hearing some snide comments made by people at the post who are unhappy with the Post no longer mailing the newsletter and I want to address these comments directly. For over a year I had been attempting to find someone to take over the newsletter. Initially, a member of the Ladies Auxiliary stepped up to do it, but the effort failed for a number of reasons. I have been doing the newsletter for over 6 years and it is time for me to quit. I put the following in the NOV/DEC newsletter: "[Editor's Note](#): First I am sorry about the delay in the receipt of this Newsletter. I have just been overwhelmed with the paper monster. I have come to the conclusion that I can no longer prepare, print and publish a VFW Post 3787 Newsletter. So, this will be the last issue after 58 years of being published. I will look for someone who wants to prepare and publish the newsletter, but I would guess that the method would be to put it on the website in electronic form for anyone to download and read. I am very sorry for this situation as it is and was a great method to communicate with members locally and around the country. It has been my pleasure to provide this service for all the years I have done it. It just has become too much for me to continue. Thank you for your reading. Rick Tanner." At the time I was willing to do the actual printing and mailing if someone could just do the Newsletter, but that is no longer the case I will not do it. Mike Gerber has stepped up and is attempting to do the newsletter and he should be thanked for his efforts. After he has completed it, I will email the newsletter to members and I will post it on the website. Unless someone is willing to take on the task of having it printed, having the cover sheets printed and addresses applied, assembling the Newsletter, taking it to the Carmel Valley Post Office it will not be mailed. For those organizations that have issue with this I suggest you print out copies, address envelopes, put a stamp on it and mail it to whoever you think is not able to get a copy. If all else fails you can stop by the post and see Dave Tofte and he will print you a copy. The Post will not provide multiple printed copies. For those who complain without providing a solution you are part of the problem. I have not heard a suggestion from anyone which does not involve me doing the newsletter. I am assisting Mike Gerber in his editing of the Newsletter until he is comfortable doing it himself. For those organizations that are not submitting inputs to Mike because it is not being mailed, that is very short sighted and a disservice to your members. Thanks
Rick Tanner

Cootie Mike and Little League Baseball

First thing is I would like to thank Everyone who donated to our sponsorship of our little league team. They

lost their first game 14-11 but remember, this was only the first game. We have a special player on our team with extreme MS, but to watch him play,,,, you will fall in love with him.... I am proud to represent our Post in the supporting of this team. Yes, my grandson happens to be on this team. You got a problem with that ???? Come on out, buy a dog, a drink, enjoy the atmosphere of baseball played for the fun of playing the game!! Here is the schedule. All games are played on field 4. Any more donations will be handed out to the players for snack shack coupons and gift certificates at A&B sporting goods . They have supported our league for over 60 years.

4/2 9:00	4/5 5:15	4/9 11:30	4/13 5:15	4/16 2:00	4/21 5:15	4/23 9:00	4/27 5:15
4/30 1:00	5/3 5:15	5/7 9:00	5/10 5:15	5/14 9:00	5/17 5:15	5/20 12:00	

Baseball, you got to love it !!! Enjoy a couple of hours of PURE entertainment. At No Cost !!!

Thank you Cootie Mike Go Blue Thunder

Quick Tips for Avoiding Fraud

There are many varieties of consumer fraud, but the most common ones are variations of fake check scams, credit repair, free trip offers, and sweepstakes. Here are some tips to help you avoid being a victim:

- Don't give out personal information. Be suspicious of anyone you don't know who asks for your Social Security number, birth date, credit card number, bank account number, password, or other personal data.
- Don't be intimidated. Be suspicious of calls or e-mails that want you to provide or verify personal information immediately. Tell them you're not interested and hang up or don't reply to the e-mail.
- Monitor your accounts. Review bank and credit card statements carefully. Report unauthorized transactions to your financial institution immediately.
- Use a shredder. Tear or shred credit offers you receive in the mail, bank statements, insurance forms and other papers with personal information

Energy Industry Hiring Veterans: Vets4Energy is the latest initiative to attract transitioning service members to one of America's largest industries. Similar to other industry initiatives, such as Helmets to Hardhats and Veterans on Wall Street, Vets4Energy created an online Veterans Energy Pipeline to help service members translate their military occupations into the oil and natural gas industry, which currently employs 9 million Americans and is expected to hire a million more over the next half decade. The "Pipeline" translates all types of military jobs into their more commonly known civilian equivalents, both blue and white collar. Sponsored by the membership-based American Petroleum Institute, the Vets4Energy website also provides direct links to American Petroleum Institute's member corporations and contractors. Learn more at: <http://www.vets4energy.com/>.



Cootie Corner: To all of our members who support our breakfast. Thank you, Thank you, Thank you!!!! To everyone else Why Not??? It is the best meal you ever will buy and end up taking half of it home for the next morning. To go boxes are free!!! Your hospitalized Veterans get EVERY penny that we make!! Can't make it??? Give me a check. You WILL get a receipt. Support our hospitalized vets. They need your support!! Cootie Mike Seam Squirrel Jackalopes Pup Tent 6 619 616 1644

Elections: VFW Post 3787 will hold election of Officers at the Meeting April 9. Please attend and vote. If you would like to serve in an office, make your desires known to Dave Tofte. It is our post and your involvement is very important to the viability of VFW Post 3787.

Memorial Day May 30 Memorial Day, May 30 (traditional), is a sacred day to all war veterans. America's collective consciousness demands that all citizens



be reminded of the deaths of their fellow countrymen during wartime. By honoring the nation's war dead, we preserve their memory and thus their service and sacrifice. All U.S. flags should be displayed at half-staff during the morning hours. At

noon, they should be raised back to full-staff. VFW Post 3787 will participate in a Wreath Laying Ceremony at Rosecrans Cemetery followed by a Pot Luck at the Post. If you would like to participate at Rosecrans, see Dave Tofte

Army Birthday: June 14, 1775

The U.S. Army was founded on 14 June 1775, when the Continental Congress authorized enlistment of riflemen to serve the United Colonies," for one year. US Army Motto "This We'll Defend."

Happy Birthday

Protect Your PIN Beware of "shoulder surfers." Be suspicious of anyone lurking around an ATM or watching over your shoulder while you use your card. Some thieves even put a device over the card slot of an ATM to read the magnetic strip and record your PIN; this is known as "skimming". If you suspect criminal activity, walk away and use a different ATM.

Voice of Democracy 2016-2017

The 2016-17 VOD theme is: My Responsibility to America

The Voice of Democracy Program is open to students in grades 9-12 (on the Nov. 1 deadline), who are enrolled in a public, private or parochial high school or home study program in the United States and its territories. The entry form for the upcoming 2016-17 contest is now available.

Students should record their reading of the draft to an audio CD or flash drive. The recording can be no shorter than three minutes and no longer than five minutes (plus or minus five seconds).

Entries begin at the Post level. Once the student creates their essay and completes burning the audio version to an audio CD/flash drive, they can submit their typed version, CD/flash drive and the Voice of Democracy entry form to their local participating VFW Post by the November 1 deadline.

District One Convention: Sunday, May 22, 2016
Michael A. Monsoor Post 2082 (Lemon Grove)
Meeting :10AM

State Convention: Hilton Hotel June 10-14, 2016 - Sacramento, CA.

National Convention: Charlotte North Carolina Convention Center, July 23-27, 2016.

If you want to attend the National Convention or the State Convention see Rick Tanner or Jan Illig for Registration

Armed Forces Day May 16. This day is a day to salute to the men and woman in all branches of the service. Initially, each branch of the military had their own day of celebration. However, on August 31, 1949 then Secretary of Defense Louis Johnson announced the creation of Armed Forces Day. President Harry Truman also announced the holiday in a presidential proclamation on February 20, 1950.

Patriot's Pen 2016-2017 The 2016-17 Patriot's Pen theme is: **The America I Believe In** Essays must be no less than 300 words and cannot exceed 400 words. They should be submitted to the Post, along with the completed Patriot's Pen entry form no later than the November 1 deadline. **Judging Criteria:** Knowledge of the theme is worth 30 points. You must show a thorough knowledge of the theme in your work. Demonstrate you have researched the issue extensively. Theme development is worth 35 points. Answer all relevant facts about the theme such as who, what, where, when and why. Relate the theme to your own experiences. Clarity of ideas is worth 35 points. Write your essay in an easy-to-understand format. Leave your reader with a clear understanding of your explanation of the theme.

2015 - 2016 VFW 3787 POPPY DRIVE REQUEST FORM PLEASE PRINT INFORMATION

SPONSOR (Your Name) _____

POPPY BOARD (\$5.00) (living person) - NAME ON BOARD _____

MEMORIAL BOARD (\$10.00) (deceased person or group) NAME you want on the Memorial Board. _____

THOSE WHO CARE (\$20.00) NAME you want on BOARD _____

PET BOARD (\$3.00) Honoring your Special Pet. Name you want on the Pet board:

AMOUNT DONATED _____ DATE _____

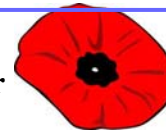
There are four types of displays, Small Poster (to honor/recognize the living/Past) - \$5.00, Large Memorial Board (honoring the Past) - \$10.00, and a We Care Banner (honoring anyone Past or Present) - \$20.00. Pet Board - \$3.00 for honoring your Pet (Pass or Present)

Do you want a sponsor name, logo, picture, or emblem on the Poppy Poster/Board/Banner _____ (yes or no)

Please indicate: (ex: 18th Airborne, Medal of Honor, Bronze Star, US Navy emblem, Personal Picture, Pearl Harbor monument, Ford Truck etc. (If I can find it I will put it on) Personal Pictures will be returned. Indicate what you Would like on the Board



Buddy Poppy Drive In Full Swing: You will see the boards Posted Get yours now. Thank you to all who honor our Heroes. This year when we make up the Poppy Boards, Posters, and We Care Banners you can have a logo or sponsor name on the board with the



honoree. If the honored person wants a logo with their poster, just indicate it on the form. You can see things like the Medal of Honor Ribbon, the 18th Airborne, and the Pearl Harbor Monument on the boards. If you would like a picture of the Honoree on the board that can be done, you have to provide the photo (it will be returned) and it will be placed alongside the name on the board. If you want the Sponsor Name on the banner, please indicate it. This should make our Boards very special and the best in the VFW. The Pet Board gives you an opportunity to Honor or remember your Special Pet. Please remember why we do this. The Poppy proceeds go to our relief funds and the making of Poppies employs our disabled Veterans. Gus Murgia, Poppy Chairman /Lynda Murgia Ladies Aux Chairman

Dollars & Cents:



Dollars & Cents

Greetings from the Quartermaster: The Solar project goes on; we are still processing the applications for funding the \$150,000.00. I thank everyone for their support. If you have a few free dollars, The Post can use them for the solar project. If we do not actually get it accomplished, then your donation will be returned. I firmly believe the solar project savings will put the Post on a stable financial path for years to come. As I have said we pay SDGE around \$2000.00 a month for gas and electric. The Solar project will reduce that bill to around \$1000.00 a month and will not have to deal with electric cost increases in the future (which SDGE always does). A new issue has come up which we need to discuss; Center Pointe is in full swing behind us. It will eventually add 860 units in the lots behind us. Directly behind us will be a 6-foot wall and a parking garage. It should all be completed within the next 24 – 36 months. What I think this may cause is developers considering purchasing our property. Because Center Pointe had the area rezoned, our property increase significantly in value. There are no offers currently, but I expect to see some in the future. This would be a big decision as relocating would be a significant task for the membership. I will keep the membership informed as this develops. It is a complicated situation. I will state again, there are no offers or thoughts of selling now.

On the bad side of things, our income from the canteen has been much less than expected. On one shift, we netted \$1.00. I have had to move some funds from our Post restricted funds to the general operation fund just to keep paying our bills. This is not a good thing and hopefully it will change in the future. Bottom line is operating costs are exceeding income. Thanks, Your friendly Quartermaster Rick Tanner

The new Defense Department budget proposal for 2017 sent to Congress drastically increases the cost of health-care for military retirees under 65 and reorganizes the current Tricare system. Under the new proposal the primary three Tricare options -- Tricare Prime, Tricare Standard and the services used by retirees) -- would be combined into two basic plans. Like the current Tricare Prime and Standard options, the newly minted Tricare Select and Tricare Choice would continue to offer free services at Military Treatment Facilities (MTFs) and require co-pays for services from in-network civilian providers. Like Tricare Prime, Tricare Select would require users to receive referrals for specialty care, while Tricare Choice would operate like Tricare Standard, allowing users to self-refer

The major price changes are reserved for retirees. Under the new plan those users would be forced to pay a yearly enrollment fee through an open-enrollment type process regardless of which Tricare option they choose. Currently, retirees using Tricare Prime pay \$282.60 per year for a single person or \$565.20 for a family, while Standard requires no enrollment fee. The new system, however, would require retirees pay a \$350 enrollment fee for individuals or \$700 for families for Tricare Select, and \$450 for individuals or \$900 for families for Tricare Choice. Future Tricare for Life users would also experience cost increases. Unlike current enrollees, newly qualified beneficiaries over 65 would be required to pay an annual fee of .5 percent of their gross retired pay for 2017, capped at \$150 for most users and \$200 for those who retired as flag officers. Those fees would increase to 2 percent by 2021, with a cap of \$632 for most users and \$842 for flag officers.

Pharmacy fees would also continue their gradual increase. Currently a 30-day supply of generic medication at a retail pharmacy is \$10 while a brand-name drug is \$24. Those prices would increase gradually to \$14 and \$46 by 2026. 90-day supplies filled through the mail order pharmacy are currently free for generics, \$20 for brand name options and \$49 for non-formulary. Those prices would increase to \$14, \$46 and \$92 respectively by (Cont P6)

Remember *Vet Legal Clinic, 3rd Saturday Every Month 9am - Noon FREE*



(Cont fm P5) 2026. Most of the Veteran's organizations are opposing the proposed increases and changes to Tricare program. When TFL was enacted, Congress specifically stated that the Veterans had to join Medicare Part B and that would be the only costs for membership and use of TFL If you want to opine you should contact your legislator about your concerns with the proposed changes. It is election time and they listen.

CUI Energy Program Weatherization Program:

Do you know about the CUI Energy Program that will help low income folks? If you need assistance on your SDG+E bill or help to weatherize your home just give them a call. Even though it is for low income, the maximum income allowed is fairly high. You will risk nothing by applying.

For weatherization call (800) 371-3771 free services and appliance replacement if you qualify and funding is available. This program will help you conserve energy and lower your SDG&E bill. To qualify you must show:

- Proof of income for all household members for the last 30 days, any family members with no income must be present to sign an affidavit.
- Complete copy of Current SDGE bill with 22 billing days or more (no incomplete bills accepted, we need all pages).
- CA picture ID or license
- Social Security Card for applicant

Kathie O Cooks Monday Night Dinners:

I have 1st Monday night dinners.

April 4th Soup & Sandwich

May 2 Soup & Sandwich

June 6 Soup & Sandwich

July 4 I will not be cooking a meal at the Post ,will be doing something else.

August 1 Soup & Sandwich

Sept 5 TBD

Kathie O.

California Elections: The State of California will hold its Primary Election June 7. It does not matter who you support, just vote. As Veterans, you have fought for this right and you should exercise your opinion. So please take time and vote. There will be a number of local items that really impact San Diego.

Cinco De Mayo: The holiday of Cinco De Mayo, the 5th of May, commemorates the victory of the Mexican militia over the French army at The Battle of Puebla in 1862. It is primarily a regional holiday celebrated in the Mexican state cap-ital city of Puebla and throughout the state of Puebla, with some limited recognition in other parts of Mexico, and especially in U.S. cities with a significant Mexican population. It is not, as many people think, Mexico's Independence Day, which is actually September 16.



Remember Vet Legal Clinic, 3rd Saturday Every Month 9am - Noon **FREE**

VFW Post 3787 Officers		Men's Auxiliary VFW Post 3787 Officers
Dave Tofte - Post Commander Phone: 619-583-6288	Bob Talbot Sr Vice Com- mander	Craig Tofte - President
Charlies Moore - Jr. Vice Com- mander 619 -269 4182	Rick Tanner - Post Quartermaster Phone: 858-569-6507	James Washburn - Sr. Vice
Jose Hernandez - Chaplain Phone: 858-222-4792	Marilyn Maxwell - Service Officer Phone: 619- 400-5322	Mike Craig - Jr. Vice
Fay Hargis - Canteen Manager	Canteen: 619-281-0137;	Jimmy Theodoelos - Treas-
Office phone: 619-281-7067		Frank Janczylik - Secretary
		Marcello Gaetano - Chaplain

Ladies Auxiliary VFW Post 3787 Officers	
Edy Vallese - President Phone: 619-927-0210	Lynda Murguia - Sr. Vice Phone: 619-244-2150
Josie Gregg -Jr. Vice	Nicolette Kelley - Secretary Phone: 619-281-3871
Jan Illig Smith - Treasurer Phone: 858-220-4348	Sharron Cope - Chaplain Phone: 619-957-8418

<p>April: 4/11 Nation Submarine Day 4/15 - Tax Day 4/18 - Patriots Day 4/28 - Take your Daughter to work Day 4/23 - Passover Begins</p> <p>May: 5/1 - Loyalty Day 5/5 - Cinco De Mayo 5/6 - Military Spouses Day 5/8 - Mothers Day 5/8 - VE Day 5/21 - Armed Forces Day 5/30 - Memorial Day</p>

Special Note: Friday the 13th in May 2016 will be the only one in 2016

Scam Alert:

Send Card Cracking Packing

It can take many forms: a notification that you won a social media contest, a desperate plea from someone who “lost” their debit card, or a text offering you a cut of a shady deal. It's a scam called card cracking, and it has cost banks about \$11.6 million in stolen money as of May 2015. If you are a college student, single parent or newly enlisted service member, you are more likely to be a target of card cracking. How It Works: A con artist offers you a sum of money under the guise of a prize or as a "thank you" for helping them when they claim to be locked out of their own account. The scammer says they need your account information, PIN or other financial institution credentials in order to deposit checks into your account. However, the checks are fraudulent. The funds from the checks are cashed out immediately before your financial institution can find out they are fakes. To make matters worse, the scammers may drain your legitimate funds, too.

The sources of many cracking schemes are Instagram, Twitter and Facebook. The personal information accessible on these sites allows criminals to tailor the scam to the victim. For example, if it appears you are in college, the scammers may create a fake scholarship offer for you. Additionally, social media makes it easy to spread the word on the deceitful offers.

Protect your financial future and never give anyone your debit or credit card numbers, PIN or online banking credentials. Also, steer clear of fast-cash opportunities. You could lose your money, ruin your good credit and even face possible jail time. Remember—if it sounds too good to be true, it probably is.

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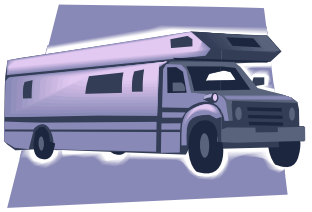
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April 2016

www.vfwp.org/post3787.com
qtr@vfwp.org
sdcoxml.com

Mission Valley Post 3787 and Ladies /Men's Auxiliary



Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 Fish Dinner by LAUX (Edy) 5:00-7:00PM <i>April Fools Day</i>	2 Men's Aux Mtg 10AM Men's Hamburg 11-2
3 Cdr's Breakfast 8-12 PM	4 Kathie Okolski Dinner Club Sand & Soup 5PM	5 OPEN	6 OPEN	7 OPEN	8 MOCA Dinner 5 - 7 PM	9 Post Mtg 10AM
10 Cootie Breakfast 8—noon Cootie Mtg 12	11 Charlene Dinner 5 PM Open Faced Hot Roast Beef	12 SUBVETS Meeting 7:00 PM	13 Men's Aux Spaghetti 5 - 7PM	14 OPEN	15 Fish Dinner by Nicolette & Crew 5—7:30 <i>Tax Day</i>	16 Vets Legal Clinic 9 - Craig Toffe Hamburgers 11 - 2
17 Ladies Aux Breakfast 8—11	18 Charlene Dinner 5 PM Ham & Scallop Potatoes	19 Ladies Auxiliary Meeting 6:30 PM	20 Tacos by Edy 4 - 6:30 PM	21 Marine Corps League Meeting 7:00 PM	22 Men's Aux Dinner 5 - 7 PM Tri Tip Dinner	23 Carventures Mtg 10 - 12 PM Poppy Dinner 5 PM
24 Marine Corp Breakfast 8—noon	25 Charlene Dinner 5 PM Pork Steak	26 OPEN	27 French Dip by Auxiliary 5PM	28 OPEN	29 Rib Dinner by Bobby & Chrissy 5PM	30 OPEN



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May 2016

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Mission Valley Post 3787 and Ladies /Men's Auxiliary

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 Cdr's Bkfst 8-12 PM Loyalty Day	2 Kathie Okolski Dinner Club Sand & Soup 5PM	3	4	5	6 Fish Dinner by LAUX (Edy) 5:00-7:00PM	7 Men's Aux Mtg 10AM Men's Hamburg 11-2
8 Cootie Break- fast 8—noon Cootie Mtg 12 Mothers Day	9 Charlene Din- ner 5 PM	10 SUBVETS Meeting 7:00 PM	11 Men's Aux Spaghetti 5 - 7PM	12	13 MOCA Din- ner 5 - 7 PM	14 Post Mtg 10AM
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22 Marine Corp Breakfast 8—11	23 Charlene Din- ner 5 PM	24	25	26	27 Men's Aux Dinner 5 - 7 PM	28 Carventures Mtg 10 - 12 PM
29 SUBVETS- Breakfast 8 - 12 PM	30 Memorial Day Charlene Dinner 5 PM	31	Holidays: Armed Forces Day May 21st			