

MOAA



VOICE

Military Officers Association of America
Redwood Empire Chapter

Post Office Box 2801
Santa Rosa, CA 95405-0801

VOLUME 39, NUMBER 8

"Serving Those Who Serve America"

AUGUST 2009



PRESIDENT'S COMMENTS

Wow! Many of us attended Cpt. Tom Poulter's funeral services. Tom was given a military funeral with special leadership of the Purple Heart Association. It was a moving service. We all pray for Tom's wife

Donna and their son Steve. Tom is to be buried at Arlington National Cemetery in Washington, DC.

We are saddened by Capt. Jim Curtin's stepping down as President for health reasons. We all wish him a speedy and full recovery.

Though not elected, by elimination, I am your new President. I will do my best to listen to all and give solid direction to our fine MOAA Chapter. We all now need to pull together and step up to filling Board and leadership positions. It is all of our responsibility to work together. Please step up to the plate!

Col. Hal Warren was the go-to person for the Two Rock Coast Guard Station fish fry that was held on Friday, July 24th. I was there if you were not, you missed a great meal at a great price.

CPT Lee Hoskins
President 2009

Annual BARBEQUE,
SATURDAY - August 29, 2009, 4:30pm
See Page No. 6 & 7 for more info

COL Brey Scholarship Letter

Spencer McLeod a former recipient of one of our Redwood Empire Chapter's scholarship awards, has written to us as follows:

Dear Redwood Empire Chapter, MOAA:

On this Memorial Day weekend, I am writing you to say that I have just finished my Freshman Year at UC Berkeley. I received a 3.3 GPA my first semester, and expect to do even better when grades come out for the Spring semester. Of far I have had a busy schedule taking five classes and carrying 17 units each semester. My studies so far have been composed, primarily of Business, Economics, and Political Science courses. I so appreciate your confidence in me in selecting me as one of the 2008 COL William G. Brey Scholarship winners, and wanted you to know that the return on your investment looks promising.

With thanks and much appreciation,
Spencer McLeod
Spencer C. McLeod

NOTE: His sponsor was LCDR & Mrs Warren L. Christianson. He is a Past President of our Chapter in 1997.

A BIG WELCOME TO A NEW MEMBER OF THE REDWOOD EMPIRE CHAPTER

CAPT BUD T. D'AREZZO, USNR
SPOUSE - KATHY

MOAA BOARD MEETINGS

EXECUTIVE COMMITTEE: Tuesday, September 8th, 2009, 1200 noon, 320 College Avenue, Ste. 300, Santa Rosa (RE/MAX Office of Lee Hoskins)

BOARD OF DIRECTORS: Saturday, October 3rd, 2009, 0930 hours - Santa Rosa Vet's Bldg Conference Room.

Chapter members are always welcome at these meetings.
Coffee and donuts will be served.



MENDOCINO SUB-CHAPTER

"Mendocino County Subchapter met at their 11:30 am, 18 July 2009 luncheon meeting on the stunning Pacific Ocean, Noyo River, and Harbor view deck, at Silver's at the Wharf, Fort Bragg. A large and jovial group hosted Mrs. Ginny Craven, Founder and Chief Executive of Operation Tango Mike (Thanks Much), which collects, packages and sends comfort items to our US Service men and women in harm's way. The members and guests donated \$200.- to Operation Tango Mike and Russ Kinsey collected donations from the attendees for such future uses. We were privileged to have Mr. Bob Savage, WWII 508th Parachute Infantry Regiment, 82nd Airborne Division, D-Day veteran and prisoner of war, as our guest. Guests Staff Sergeant Jesse Lenard, and Staff Sergeant Rod Boone, who served in the 325th Airborne Infantry Regiment, 82nd Airborne Division, during their two combat tours in Iraq and Afghanistan, received Letters Of Commendation, upon their departure for new assignments at Fort Huachuca, AZ and Fort Campbell, KY. All our honored guests received heartfelt praise and huge rounds of applause, for their selfless work and patriotic service to our beloved USA. Mendocino County Subchapter will meet next at 11:30 am, 19 September 2009, at Silvers at the Wharf, Noyo Harbor, Fort Bragg. Please plan to join us and bring a prospective member or a member or guest who needs your help to attend our delightful, spirited and enlightening meetings. We'll see you there!

Ben Booth, Commander



LAKE SUB-CHAPTER

No Report this month



HUMBOLDT/DEL NORTE SUB-CHAPTER

H. W. GARDNER,
ADJUTANT - NO REPORT

LEGISLATIVE UPDATE

By Bob Mandelstam
NO REPORT RECEIVED



SONOMA VALLEY SUB-CHAPTER

Our meeting on July 9, 2009 was back in the meeting room at The Palms Grill, formerly Issa's. The recent remodeling project makes the meeting room much more user-friendly, with more space to move around the tables. The service was quick and efficient, and the food was fine. We had a good turnout, and everyone seemed to enjoy the opportunity to get together. The presentation was conducted by representatives of Paradise Valley Estates retirement community near Fairfield, and was very informative. They talked about their own facilities and programs as well as the retirement community business in general, carefully explaining all the options which are available. The number of questions from our members at the end of the presentation indicated a high interest level. Our next meeting will be on September 10, 2009, at the same place. Some detail about the program for that meeting will be posted in the September *MOAA Voice*. Dennis Meredith Subchapter Representative, Board of Directors

LTC Dennis Meredith,
Subchapter Representative, Board of Directors

CHANGES TO 2009 ROSTER

NOTE: Members need to check their roster for correct information Listed below are recent changes. We recommend that you mark the changes by the names in your roster, then clip and save these changes in the back pages of your roster for references. If you did not receive a copy, contact your Secretary Bob Safreno and he will send you one.

Page 8 – (Delete Deceased) **COMALLI, DELORES**

Page 8 – (Add new) **D'AREZZO, BUD T. CAPT USNR** r 707-579-6645
5555 MONTGOMERY DRIVE C-102, SANTA ROSA, CA 95409-0000

Page 9 – (Chg e-mail) **FODNESS, HAROLD LTJG USNR**
hfodness@att.net

Page 9 – (Moved) **GAMBLE, AMY M.** a *MRS TOM* 707-537-1459
1401 FOUNTAINGROVE PKWY UNIT 301, SANTA ROSA, CA 95403-5761

Page 10 – (Add) **KIEFFEN, BEANIE** a 707-544-8646
2375 RANGE AVENUE MB 197, SANTA ROSA, CA 95403-0000

Page 10 – (Add new) **KNICKERBOCKER, HERMAN H.** "KNICK" 1LT
USAF r *CAMILLE* 707-544-1668 4078 SACRAMENTO AVENUE,
SANTA ROSA, CA 95405-7755

Page 12 – (Delete Deceased) **POULTER, TOM CPT USA**

Page 12 – (Add) **POULTER, DONNA** a *MRS TOM* 707-576-0513
2178 WARWICK DRIVE, SANTA ROSA, CA 95405-8373

Page 14 – (Delete Deceased) **SPARKS, B. S. BUD RADM USCG**

Page 19 – (Chg e-mail) **RIDGEL, RANDOLPH M.** LCDR USN
randy@ridgel.com

Page 19 – (Delete Deceased) **ROCKEY, MARTHA**

Page 22 – (Chg e-mail) **KOOPMAN, E. JEAN CAPT USPHS**
jean66@comcast.net

Page 23 – (Chg e-mail) **VILLOTTE, DANIEL T. CAPT USN**
dnmvilotti@hughes.net

Page 25 – (Chg e-mail) **JAYCOX, WARREN Col USMC**
brokerman252@yahoo.com

2009 DATES TO REMEMBER

Aug 09
 29th Chapter Annual BBQ
 15/16th Air Show - Schultz County Airport


Sep 09
 8th Executive Committee Meeting
 19th POW/MIA Recognition Day
 25th Lobster Feed Santa Rosa Vets Bldg

Oct 09
 3rd Board of Directors Meeting
 22nd General Membership Meeting
 Election of Officers


Nov 09
 3rd Executive Committee Meeting
 11th Veterans Day Parade - Petaluma
No Luncheon Meeting in November

Dec 09
 1st Executive Committee Meeting
 7th Pearl Harbor Remembrance Day
 13th Holiday Social Buffet at Oakmont

* - Dates to announced/confirmed at later date



DECEASED MEMBERS



CPT TOM POULTER, USA
 Deceased July 6, 2009
 Past President Emeritus - 2009

MARTHA ROCKEY - Auxiliary
 Lake County Sub-Chapter
 Deceased September 2008

THE REDWOOD EMPIRE CHAPTER OFFICERS AND MEMBERS EXTEND OUR SINCEREST SYMPATHY TO THE FAMILY AND FRIENDS OF OUR DEPARTED LOVE ONES.

MOAA VOICE

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Publication Title: **MOAA VOICE** is a newsletter of the Redwood Empire Chapter, Military Officers Association of America (MOAA). Statement of Frequency: Published monthly. Authorized organization's name and address: MOAA Redwood Empire Chapter, PO Box 2801, Santa Rosa, CA 95405-0801. Cost of publication: **FREE**



CPT THOMAS A. POULTER, USA

Past President Emeritus - 2009

Tom was a Santa Rosa resident for 21 years, he was a Tank Commander in the U.S. Army during the Vietnam war.

In 1994 he joined the Military Order of the Purple Heart, comprised of combat wounded veterans. He quickly rose through the ranks from being the Chapter Commander in Santa Rosa, to the National Commander of the Military Order of the Purple Heart during 2006-2007. During his tenure he took part in many ceremonies commemorating the Purple Heart. He spoke at the dedication of the Purple Heart Hall of Honor, introduction of the Purple Heart Stamp, and with MOPH as the host organization, gave the opening speech on Veteran's Day at Arlington National Cemetery with then President George W. Bush.

In his honor, the local Santa Rosa Chapter, MOPH #78, has been renamed in his name.

He served briefly as the President of the Redwood Empire Chapter of MOAA, before becoming ill. Because of his health, he resigned the position. However the Redwood Empire Chapter choose to name him as a Past President "Emeritus" for 2009.

COMMITTEE VOLUNTEERS

Your Board of Directors could use some help. We know the make up of our members as to age and abilities. But and it is a big **BUT!!** We need a few volunteers to help complete several committees within our Redwood Empire Chapter of MOAA. Help in almost any form is needed. Some of them require only the use of a telephone. Some others are more involved. The steady few who do most of the work are also tired and more help is needed from the membership. **PLEASE HELP VOLUNTEER.**

Call your president listed on page no. 8

Options for Distressed Home Loans

William P. Matz, Esq., LL.M., Windsor, CA

Currently, millions of U.S. homes have distressed loans. Distress is caused by debt being greater than homey value and/or the borrower's inability to pay the mortgage. The explosion of distressed loans has caused a national economic emergency. The situation is particularly frustrating because the "rules" seem to change almost daily and lack consistent application. This article provides a brief summary of the major borrower options for dealing with distressed loans.

Refinancing requires some home equity but can reduce the payment. No equity is required for owners with FHA or VA loans. Fannie Mae/Freddie Mac refinances can now go up to 125% of value.

Senior Options begin at age 60 and require substantial equity. These programs - with varying age requirements - can pay off all or part of a mortgage and/or provide additional monthly payments.

Loan modifications are much more common now that California law requires many modifications, as does the Treasury Department stabilization program. Borrowers have the right to negotiate their own modifications, but they may not be very familiar enough with the process or current market to get great results. Modification services cost \$2,500 or more but may include an audit to identify lender errors that can enhance the borrower's negotiating position or raise a viable litigation solution.

Short refinances require the existing lender to write down the current loan to an amount that allows a normal refinance. Any removed principal can be forgiven or converted to an unsecured debt. This approach was endorsed last year in the Hope for Homeowners program that has been ignored by lenders. (Reportedly, there has not been a single H4H short refi in the entire nation.)

Foreclosure assistance scams abound, preying on vulnerable owners. There are severe restrictions on advance fees for modification services by non-attorneys, as well as statutory restrictions on actions of "foreclosure consultants".

Solutions requiring transfer of title are probably scams.

Bankruptcy is a solution for some borrowers. A home with a good first mortgage and a second mortgage can have the judge "strip" the second (leaving only the first) if the second mortgage has no security. Borrowers with substantial unsecured debt, such as credit cards, will be more likely to find bankruptcy the best choice.

Short sales involve selling property for less than what is owed. They offer little benefit to the seller, other than perhaps less impact to credit. Lenders may try to force short sellers to repay some of the shortage to get approval of the short sale.

Deed in lieu of a foreclosure may be an option, but lenders will not accept such deeds if there is any doubt about intervening liens. There is little credit benefit, as a deed in lieu is treated as a foreclosure and must be disclosed by a borrower.

Foreclosure, the last option, offers some benefits. California's statutory anti-deficiency protections generally prevent borrowers from having any liability beyond loss of the property in foreclosure.

After default it will generally be 3-4 months before lenders start foreclosure, a process which requires a 5-8 months. Many borrowers remain in their homes for over a year before being forced to leave. If foreclosure is unavoidable, set aside at least a month's worth of rent each month to fund a rental after leaving. Many lenders will pay borrowers to move when foreclosure is complete.

Choosing an Option

This guide outlines the most common options available to owners. But each owner's situation must be examined carefully with a qualified advisor for the best choice. Sometimes, the best choice can be combining two options

Attorney William P. Matz focuses on real estate, finance, and tax. Having also run an active mortgage business since 1992, he has a unique perspective on the mortgage crisis. He practices in Windsor, CA 95492, (707) 837-2161 ext. 121, matz@mtmort.com

VA Offers Payment Option To Vets Exposed To Infections.

In continuing coverage, the [WSMV-TV](#) Nashville, TN (7/15) website reported, "More letters are being sent to veterans who may have had questionable colonoscopy procedures" at the Veterans Affairs hospital in Murfreesboro, but "this time, the letters are linked to money." However, attorney Mike Shepard "warns recipients might want to read the fine print before signing on the dotted line. The letters offer veterans who have tested positive for HIV and hepatitis B or C after colonoscopy procedures at the Murfreesboro VA options to seek payment, but by filing out these forms, patients could be placing limits on future options." According to WSMV, the letter "starts with an apology but quickly gets down to business, giving veterans two options: They can file" a Federal "tort claim or apply for monthly payments from the VA." WSMV added, "Last week, the VA announced that any veteran affected will receive completely free treatment from the VA."

House Committee Approves Omnibus Veterans Bill.

In continuing coverage, [CQ](#) (7/16, Johnson) reports the House Veterans Affairs Committee "approved four bills Wednesday, including an omnibus draft bill that aims to improve the insurance and medical benefits made available to vets." The draft legislation -- which "combines language from nine bills that were previously approved by two subcommittees: Health and Disability Assistance and Memorial Affairs" -- was "amended to include language from a measure...by Indiana Rep. Steve Buyer, the ranking Republican on the panel, that would make \$1,000 monthly payments to members of 28 groups that fought on behalf of the United States during World War II, including the Flying Tigers and the Women Airforce Service Pilots. The language would cost \$855 million over five years, Buyer said."

Information above comes from a newsletter by the Sonoma County Veteran Service Officer - LtCol, Chris Bingham

VA PARKINSON'S DISEASE PROGRAM

On 12 JUL, the House of Representatives unanimously passed legislation authored by Congressman Pete Sessions (TX-32) to recognize and report the results and planned expansion of Hyperbaric Oxygen Therapy in Veterans Affairs medical facilities.

Hyperbaric Oxygen Therapy (HBOT) uses a chamber to administer oxygen in prescribed dosages for a variety of external and internal injuries. The oxygen acts as a catalyst in healing wounds that often fail to respond to other medical and surgical practices and that lack the blood circulation and blood-oxygen levels necessary to heal. The Federal Drug Administration has already approved the use of HBOT for thirteen medical conditions, including non-healing diabetic foot wounds, crush injuries, exceptional blood loss, and tissue transfer for complex wound reconstruction. Under military and VA medical care, HBOT has saved injured service members or veterans from expensive, painful, life-altering, and potentially life-threatening amputation of an arm, leg, hand or foot.

Since 2006, Sessions has been actively engaged in researching a new cross-application of hyperbaric therapy to an increasingly- common and life-threatening non-healing wound: Traumatic Brain Injury (TBI). Currently, veterans suffering from TBI are receiving hyperbaric therapy from only private physicians, and evidence from numerous cases show substantial progress in brain function after treatment. Sessions has met with physicians, scientists, the Department of Defense, the Department of Veterans Affairs, and service members regarding the potential of expanding hyperbaric therapy for TBI and PTSD in military and VA medical facilities. As an amendment to the Fiscal Year 2010 Military Construction and Veterans Affairs Appropriations Act (H.R.3082) , Sessions' legislation requires the VA to submit a report to Congress detailing the current and planned use of the Hyperbaric Oxygen Therapy in VA medical facilities, including the number of veterans and types of conditions being treated with HBOT, their respective success rates, and the current inventory of hyperbaric chambers. "My report amendment is the first step toward expanding the use of hyperbaric therapy in military and VA medical facilities," said Sessions. [Source: Rep. Pete Sessions News Release 12 Jul 09 ++]

Information above comes from a newsletter published by: Lt. James Tichacek, USN (Ret) Director, Retiree Assistance Office, U.S. Embassy Warden & IRS VITA Baguio City RP - PSC 517 Box RCB, FPO AP 96517

REDWOOD EMPIRE CHAPTER COMMITTEE NEWS

The Col Brey Scholarship Committee is going through a change of members. Maj Norman Hardin is stepping down. COL Pete Peterka and Tina Lewis have volunteered to be put on the committee.

Under the Direction of LTC Dennis Meredith, the committee made extensive changes to the method and procedures for Scholarship awards.

We thank Maj Norman Hardin for his help during that time.



RIVERFRONT REGIONAL PARK

DIRECTIONS: Take Highway 101 North from Santa Rosa to Windsor. Turn off at Central Windsor Exit. Go West on Windsor River Road about 2 miles to a “T” intersection which is Eastside Road. Left (South) for 1.8 miles and Riverfront Regional Park will be on the right. It takes about 20 to 25 minutes from central Santa Rosa.

INFORMATION ON BBQ

Our annual BBQ will take place on Saturday, August 29, 2009, at 4:30pm. It will be at the Riverfront Regional Park near Windsor. The park is a glen

of tall redwood trees affording plenty of cool shade and beauty.

New restrooms are available and the ground area is relatively flat and maneuverable.

There is a sandy volleyball court but be warned, for those who make use of this, there is no cardiac equipment available.

Recommend you bring a sweater or wind-breaker in case it chills later in the afternoon.

The parking fee will be handled by the chapter but the parking spaces is somewhat limited, so car-pooling is requested.

(A Sonoma County Main Chapter event; all members are more than welcome)

Annual BARBEQUE, SATURDAY - August 29, 2009, 4:30pm
Riverfront Regional Park near Windsor * (*New Location)
See directions and other important information on page 4.

Name: _____

Phone Number: _____

NO MENU CHOICES - Menu is Pork Ribs and/or Chicken, Potato Salad, BBQ Beans, Garlic Bread and Dessert. Wine, Coffee will also be available.

Enclosed is my check for _____ persons @ **\$15.00** each, Total\$_____ **Please make name tags for:**

_____, _____, _____,
_____, _____, _____,

Reservation must be received not later than Monday, August 24, 2009. We need count to buy for meals.

Enclosed is \$_____ for the Col. Brey Scholarship Fund And/or \$_____ for the Military Support Fund

Make check (s) payable to: **MOAA, Redwood Empire Chapter**

Please list the names of all guest, so that we can make NAME TAGS for them too, thank you.
Mail To: Secretary, MOAA, Redwood Empire Chapter, P.O. Box 2801, Santa Rosa, CA 95405

_____ Check here if you will be able to bring a Raffle Prize.

DEMENTIA:

Dementia describes a group of symptoms that are caused by changes in brain function. It is a problem that makes it hard for a person to remember, learn and communicate. After a while, this makes it hard for the person to take care of himself or herself. Dementia is caused by the destruction of brain cells. A head injury, a stroke, a brain tumor or a problem like Alzheimer's disease can damage brain cells. Some people have a family history of dementia. Symptoms may include asking the same questions repeatedly; becoming lost in familiar places; being unable to follow directions; getting disoriented about time, people, and places; and neglecting personal safety, hygiene, and nutrition.

People with dementia lose their abilities at different rates. It is caused by many conditions. Some can be reversed, and others cannot. The two most common forms of dementia in older people are Alzheimer's disease and multi-infarct dementia (sometimes called vascular dementia). These types of dementia are irreversible, which means they cannot be cured. Reversible conditions with symptoms of dementia can be caused by a high fever, dehydration, vitamin deficiency and poor nutrition, bad reactions to medicines, problems with the thyroid gland, or a minor head injury. Medical conditions like these can be serious and should be treated by a doctor as soon as

possible. Sometimes older people have emotional problems that can be mistaken for dementia. Feeling sad, lonely, worried, or bored may be more common for older people facing retirement or coping with the death of a spouse, relative, or friend. Adapting to these changes leaves some people feeling confused or forgetful. Emotional problems can be eased by supportive friends and family, or by professional help from a doctor or counselor.

In multi-infarct dementia, a series of small strokes or changes in the brain's blood supply may result in the death of brain tissue. The location in the brain where the small strokes occur determines the seriousness of the problem and the symptoms that arise. Symptoms that begin suddenly may be a sign of this kind of dementia. People with multi-infarct dementia are likely to show signs of improvement or remain stable for long periods of time, then quickly develop new symptoms if more strokes occur. In many people with multi-infarct dementia, high blood pressure is to blame. One of the most important reasons for controlling high blood pressure is to prevent strokes. [Source: National Institute on Aging 7 May 06 ++]

Information above comes from a newsletter published by:
Lt. James Tichacek, USN (Ret) Director, Retiree Assistance Office, U.S. Embassy Warden & IRS VITA Baguio City RP - PSC 517 Box RCB, FPO AP 96517



Secretary/Treasurer - MOAA, Redwood Empire Chapter
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MOAA WIVES CLUB

(Sonoma County Main - All members welcome)

2009 Officers

President Tina Lewis	539-5546
Vice President Liz Warren	763-6957
Secretary Mary Tillman	584-8350
Treasurer Shirley Reeves	539-7839

The regular meeting will be on Wednesday, August 12th at the Flamingo. Lunch will be served at 12 noon and the Telephone Committee will advise you of menu choices. Barbara Confer and Susan Linch will serve as Hostesses. Our speaker will be a representative from the Santa Rosa Police Department and he will be advising us on "Senior" safety and prevention of identity theft..... Our Bingo party was great fun and we are most grateful to Barbara Confer and Mary Gwen Neisingh for doing a great job. The prizes were fun (as were the "callers' comments!). Peg Smith and Marion Van Eschen did an admirable job with our table prizes, great bouquets of Sweet William accented with an American Flag as a salute to the 4th of July... We were so happy to welcome Dorcas Allison back to the fold. Dorcas is ten months post back surgery and lookin' good!... Terry Silva, our Family Services Chairman, has sent cards of sympathy to the families of Delores Commali and Captain Tom Poulter....

Connie Miller, Publicity 563-8311
 conkrest@aol.com

REDWOOD EMPIRE CHAPTER OFFICERS AND DIRECTORS FOR 2009

President Pro-Tem:	CPT Lee P. Hoskins, USA	538-5167
1st Vice President Pro-Tem:	CDR Don D. Confer, USN	763-8198
2nd Vice President Pro-Tem:	Vacant	
Secretary:	CPT Robert R. Safreno, USAR	795-3963
Treasurer:	LTC Pete Rizzo, USA	539-3346
President Emeritus	CPT Tom Poulter, USA	576-0513
Past President:	Col Louis Peterka, USA	542-4076
Membership:	Vacant	
CAL-MOAA Director, Area 1:	LCOL Bob Huss, USAF	530-876-1090
Directors-at-large - Term 2009 - 2010		
	Vacant	
	Martina E. Lewis, AUX	539-5546
	LT William P. Matz, USN	837-2161
	LTC Gary T. Meagher, AUS	544-4089
Directors-at-large - Term 2009		
	Vacant	
	LCOL Kevin Connolly, USAR	544-9338
	CDR Leighton M. Royston, USN	578-4464
	Col Harold R. Warren, USMCR	763-6957
Directors Representing Sub-Chapters:		
Humboldt/Del Norte:	LCDR Howard W. Gardner, USN	443-9627
Lake:	CAPT Daniel W. Christensen, USNR	263-3297
Mendocino:	Mrs. Myrna M. Hurst, AUX	468-0146
Sonoma Valley:	LTC Dennis M. Meredith, USA	996-8819