



Making Way For 35



Homeland Security

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Division 35, Ninth District
(Western Region)

U.S. Department of
Homeland Security
**United States
Coast Guard
Auxiliary**



Visit us on the web at <http://a09535.uscgaux.info/>

DIVISION COMMANDER
Tom Mullally

DIVISION VICE COMMANDER
Rich Persiani

October, 2012

Commander's Quarters Tom Mullally DCDR

Members, well, the temperatures are getting cooler, the sun is rising later and setting sooner; and, the boats are disappearing from their slips. Ah – it's not a hallucination; winter is coming – again.

Since the last Division Newsletter, a lot has happened in our Division. The Chicago Air Show, the War of 1812, the Bud Billiken Parade and the Training Seminar in Milwaukee. Congratulations to those who made Crew and Coxswain. To those who achieved Vessel Examiner and Instructor – the work is just starting. The Operations season may be winding down, but Public Education, Public Affair events and Member Training should already have started planning their events. Fall and winter is the best time to gain education for the membership as there is a lull in the activities that occur during warm weather. This is the chance to find tune your skills or learn new ones.

Congratulations are in order for the Color Guard from Flotilla 35-16 as they were award 3rd place in Military Marching Units for the Bud Billiken parade.

The Training Seminar offered an abundance of classes. One of the classes, Everbridge, highlighted a new notification system that the Coast Guard Auxiliary is implementing for mass notification to the entire District. Procedures and official training materials have not yet been developed; however, I can tell you that in the future, Flotillas will be expected to utilize the system periodically in a test basis.

By now, most of you know the results of the elections that were held in Milwaukee. In case you are one of the ones who were not informed of our 2013 senior District leadership, the following individuals were elected to office:

Commodore:	Maureen VanDinter
District Chief of Staff (DCOS):	Jay Staggs
D-Capt East:	Pam Morrison
D-Capt South:	Roy Bonus
D-Capt West:	Ed Moffat

Good luck to a great team that will man our helm in the future.

Please remember that our Division hosts fellowship events throughout the year. Janice Jones (VFC 35-16) is coordinating these events. I encourage all to participate - if possible. Active Duty always joins up during these events and it's a great time had by all.

As always, please enjoy the holidays that are approaching. Time for fellowship with your family and friends is just as important as the work we all do. For those in Operations, just remember, you still have to fit into those Mustangs!

Commander's Quarters Continued

Lastly, our Division Change of Watch is scheduled for 20 January 2013. For those of you who have never been to a formal event in the Auxiliary, this is an opportunity for you to be with many the members of Division 35. Active Duty Officers, District Officers and members from other Flotillas rally at the Change of Watch to support our area.

Thanks, again, for a great season Division 35. We really knocked out a lot of activities this year!

Division Vice Commander Rich Persiani

Division 35 has had a very busy 2012. I am so proud to be a member of this Division. Division 35 is a busy Division and we have members that knock it out of the park when it comes to being active.

The Division Staff Officers are the best in the Auxiliary. I am proud of every single one of them and I am looking forward to working them in the future. We still have a long way to go in the training of our members and I know we will continue working towards this goal.

The Division training is more than just training -- it is also a good way to enjoy Fellowship. I would like to see more members take advantage of the Member Training.

I am looking forward to 2013. Thank you Division 35!

Member Training Mike Scott SO-MT

Division 35 has had a very successful summer training. Training patrols were consistently available three times a week (Tuesdays, Thursdays, & Saturdays), with the facilities of Flotillas 3509 and 3512. Members of Flotillas 3507 and 3511 regularly supported these opportunities. Division 35 has qualified five new Crew and one new Coxswain this summer.

With the end of the boating season approaching, Division 35 will resume weekly training on Saturdays - beginning 20 OCT at 1000 - at the Mead training room, 1450 E. 98th Street (about 3 miles west of the Coast Guard Station). Initial topics will be:

- 10/20 Introduction to Navigation Rules
- 10/27 Applied Charting Practice (bring your dividers and plotters or parallel rules)
- 11/3 Instructor Qualification Workshop (bring your Instructor PQS manuals)

We hope to get copies of some of the other workshops (HR, PA, IS, and Awards) that were presented at the recent District meeting in Milwaukee. Your flotillas have been asked for suggestions for future topics – if you don't see what you want, ask your Flotilla Member Training Officer to pass your suggestion on to Division!

Training photo of John Hopkins during his Check Ride



Jim Bell and Rudy Lyles look on during the Check Ride



Finance Reuben Barrett SO-FN

The global e-commerce business that gives its account holders the ability to accept and send payments via the internet from your bank account and credit card is PayPal. PayPal will hold your money designed to your PayPal account. Your held money will not earn interest directly from PayPal and it is not FDIC insured directly under PayPal.

“PayPal is an acquirer, performing payment processing for online vendors, auction sites, and other commercial users, for which it charges a fee. It may also charge a fee for receiving money, proportional to the amount received. The fees depend on the currency used, the payment option used, the country of the sender, the country of the recipient, the amount sent and the recipient's account type. In addition, eBay purchases made by credit card through PayPal may incur extra fees if the buyer and seller use different currencies.”

PayPal is a Palo Alto, California based company money transmittal service that enables you to pay for purchases, send money to others and accept payments from others without revealing your financial information.

Note:

“PayPal does not physically handle or hold funds placed into the PayPal service and as long as we continue doing what we are doing today, we won't be subject to Federal banking laws,” said PayPal Chief Executive Peter Thiel. However, State regulators will make their own determination under state law about whether PayPal is acting as a bank.

Several state authorities in their review of whether PayPal is engaged in the business of banking under state law is still under review. Paypal has actively pursued licenses to operate in states that have questioned their operations where a state money transmittal service license is required.

PayPal does not lend money and may not offer the depth of protection services, as does your bank credit card. One must read the protection services user agreements to find the differences between your bank credit card and Paypal.

“PayPal has started depositing customer balances into FDIC-insured bank accounts. The company had asked for an opinion from the FDIC on whether it could pass the insurance protection on to its customers. In its advisory letter, the FDIC said the insurance protections up to \$100,000 per customer per bank would extend to PayPal customers, even when PayPal deposited the funds for them.”

Some Information about Paypal Fees and services:

Buying something

Transferring money always free - PayPal is free whenever you use it to buy something or make a payment in the US. The seller pays us a small fee to securely handle your payment. As a buyer, you never pay a fee to use PayPal.

Finance Continued

Selling something

Small Fee - PayPal fees mainly apply to sellers, who pay a 2.9% transaction fee on the total sale amount plus a \$0.30 fee per transaction. There are some exceptions, listed below. If you have a business, see PayPal Merchant Fees for discounted rates and other pricing info.

Transferring money is usually free except there is a small fee for international money transfers.

Sales within the US:

2.9% plus \$0.30 per transaction.

Discounted Merchant Rate:

As low as 2.2% based on volume.

Discounted Rate for Eligible Nonprofits:

As low as 2.2% based on volume.

International Sales:

3.9% transaction fee plus a fixed fee based on currency received.

PayPal Here™ card reader:

2.7% when you swipe a card. 3.5% plus \$0.15 per transaction when you type in a card number.

PayPal balance or bank account:

Free when sending money inside the US.

Debit/Credit card fee:

2.9% of total amount sent plus \$0.30 per transaction (the sender decides who pays this fee).

Outside the US:

Small fee of 0.5% to 2% (depends on destination) when fully funded with bank account or PayPal balance. 3.4% to 3.9% if paying with a credit or debit card.”

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AGENDA FOR MONTHLY MEETING

04 October 2012

Meeting Begins at 1900

- Welcome and Call to Order
- Pledge of Allegiance
- Introduction of Guests
- Member Training
- Approval of Previous Meeting Minutes
- FC Reports
- Staff Officer Reports
- Committee Reports
- Old Business
- New Business
- Honors & Awards Presentations
- Comments - Members and Guests
- Adjournment
- Fourth Cornerstone

Calendar of Upcoming Events

04 October – Division Meeting – Station Calumet

01 November – Division Meeting – Station Calumet

20 January – Division Change of Watch

Division 35 meets at **1900** on the First Thursday of every month, except December, at USCG Calumet Harbor Station. Use parking across the street from the Station

Visitors are Welcome!

DEPARTMENT OF HOMELAND SECURITY
U. S. COAST GUARD AUXILIARY
SO-PB 09535
1 South 641 Brook Court
Glen Ellyn, IL 60137

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