



The Sentinel

Arizona's First Chapter



The Arizona Chapter, 15403 E. Sunburst Drive, Fountain Hills, Arizona 85268

NOVEMBER 2004 CHARTERED IN 1956 - OVER 48 YEARS OF SERVICE TO COUNTRY EDITOR: Terry Tassin



President's Message

In a recent Legislative Update from MOAA National, they reminded us to "Thank a Deserving Legislator". In retrospect we all too often find time to complain about our issues, but not find time to thank those who help resolve them. With the FY2005 National Defense Authorization Act comes a series of victories for our military and military retirement communities. Among those are a 3 1/2 year phase-out of the SBP "widow tax", significant strides on Guard and Reserve healthcare and permanent ID cards, and full concurrent receipt of 100% disabled retirees starting in January. While it may not yet be perfect and certainly many challenges remain, this act marks a significant improvement over where we were. MOAA offers an easy way of expressing your thanks through the website at <http://capwiz.com/moaa/home>.

I hope those of you who joined us at our Oktoberfest enjoyed the evening as much as we did. We had a great turn out of over 60 members and guests, and were treated to the musical sounds of the Arizona Button Accordion Band. Not only was the music great to listen to, but many of you clearly enjoyed the opportunity to "kick up your heels" on the dance floor as well. Offering entertainment in lieu of a guest speaker at one of our monthly meetings was a bit of an experiment for our chapter, but I believe we now have started a new tradition.

We have two more very important meetings remaining this year. Our luncheon meeting on Saturday, Nov 20, at McCormick

Ranch is our annual business meeting. As a reminder, we will be receiving committee reports, providing recognition to chapter members for meritorious service during the year and electing our chapter officers for next year. Our nomination committee reports good results so far in establishing a slate of potential officers for your consideration, but still has a couple of slots to fill. Our final meeting of the year will be Thursday, Dec 16, at the Sunshine Hotel. This is our annual Silent Auction and is our main fund raiser for our scholarship program. Dan Conway already has some interesting donations from businesses. He is also looking for worthy donations from the membership. Finally, we urge you to mark your calendars, come out, bid generously and help support this very worthwhile charitable undertaking.

Elsewhere in this issue of the Sentinel, you will find a membership renewal notice and form for 2005. Without your membership this chapter would not exist. Your support is essential for us to continue. We have done our best to accomplish those tasks which you identified in our chapter survey as being important to you. We will continue to do so in the future and sincerely hope that we have earned your support for another year and that you will renew your membership with us at this time.

Hope to see you at our annual business meeting at McCormick Ranch and have a great Thanksgiving.

— Gary Fredricks

Origins of Veterans Day

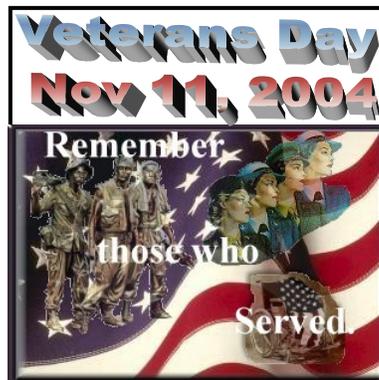
In 1921 an unknown World War

I American soldier was buried in Arlington National Cemetery. This site became the focal point of reverence for America's veterans. Memorial ceremonies took place annually on November 11, recognizing the ending of World War I fighting at the 11th hour of the 11th day of the 11th month. This day became known as Armistice Day by Congressional resolution in 1926 and became a national holiday 12 years later.

If the idealistic hope had been realized that World War I was the "War to end all Wars," November 11 might still be called Armistice Day. But only a few years later war broke out in Europe. Sixteen and one-half million Americans took part. Four hundred seven thousand of them died in service, more than 292,000 in battle.

Realizing that peace was equally preserved by veterans of World War II and Korea, President Eisenhower signed a bill in 1954 proclaiming November 11th as Veterans Day. On Memorial Day in 1958 two unidentified American war dead, one from WWII and one from the Korean War, were brought from overseas and interred beside the Unknown Soldier from WWI.

In 1973 a law passed providing interment of an unknown from the Vietnam War, but none was found until 1984. To honor these men,



Arizona Chapter Calendar

- Nov 3**
 - BOD Meeting 1:30, American Legion 107
- Nov 4**
 - AZVHOF Ceremony
- Nov 20**
 - General luncheon Meeting
- Dec 2**
 - BOD Meeting 1:30, American Legion 107
- Dec16**
 - General Dinner Meeting - Silent Auction
- Jan 6**
 - BOD Meeting 1:30, American Legion 107
- Jan 15**
 - General luncheon Meeting

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SUPPORT OUR TROOPS — REMEMBER OUR FALLEN COMRADES — FLY YOUR FLAG

Chaplain's Corner

"Our heavenly Father, we have said and we have done and we have thought things that are not right. Help us to be sorry, and forgive us for your sake. Amen"

—*Robert Rutherford, Chaplain*

Veterans Day continued from page 1

symbolic of all Americans who gave their lives in all wars, the 3rd U.S. Infantry (The Old Guard) keeps an around the clock vigil at the Tomb of the Unknown Soldier.

Raffle Winners

Congratulations to the following members who were winners in the "50/50" raffle held at the June meeting: Debbie Minor, Elizabeth Rast, Doug Gray and MaryKay Worthington.

Chapter & National MOAA Memberships

There continues to be a lack of understanding of how local Chapter dues and National MOAA dues are handled. Lets be clear – **THEY ARE TWO SEPARATE AND DISTINCT DUES.** AZ Chapter bylaws required all Regular Chapter members to also hold and maintain membership in the National Military Officers Association of America. While not required, all Auxiliary members are also encouraged to acquire and maintain National MOAA membership. This year, cost is \$20.00 for Regular members and \$10.00 for Auxiliary members per year for Chapter dues. This is in addition to the annual National MOAA dues that are paid directly to National MOAA when 'billed'. The number system used on Chapter newsletter mailing labels (i.e., 04, 05, etc) refers only to paid up local Chapter dues. The Chapter membership year runs from 1 January to 31 December. If you are a life member of National MOAA you are recognized by MOAA with a life membership card. If you are a yearly member of National MOAA your membership runs for 12 months from the date you originally subscribed. Do not send your National dues to our local Chapter – send them to National MOAA!

Membership

Currently the AZ Chapter has 181 members including, 44 auxiliary members and 12 new members for 2004.

**November Luncheon Meeting
Saturday, 20 November -
McCormick Ranch Golf Club**

The next Chapter meeting is set for Saturday, 20 November at McCormick Ranch Golf Club. Bring a friend to our meeting and introduce them to a great group of people. The meeting will start with a social time at 11:30 a.m., with lunch served at 12:00 Noon. The reservation form is located on page 7 of this newsletter. The deadline for reservations to reach Bill Johnson is 15 November. Come join us for good food and comradeship.

Some future Chapter meeting dates are listed here for your planning purposes. Please put them on your calendar as a reminder!

- BOD Meeting - 3 Nov - Post 107*
- Lunch Meeting - 20 Nov-McCormick Ranch*
- BOD Meeting - 2 Dec - Post 107*
- Dinner - 16 Dec - Sunshine Hotel*
- BOD Meeting - 6 Jan - Post 107*
- Lunch Meeting - 15 Jan-McCormick Ranch*

Personal Affairs

by Bernie Conway

I was invited to represent your chapter at the MOAA Personal Affairs Symposium, in South Lake Tahoe on 30 Sep-2 Oct. It was a very informative session, and the real message I received from the meeting could be summed up with "*An ounce of preparation is worth a ton of problem solving.*"

There are numerous publications, which enable you, and I emphasize the "*you,*" to make this unavoidable experience a little easier for your spouse or children. MOAA has an outstanding publication entitled "Help Your Survivors NOW" Some of you may already have it. If you do, I wonder how many have filled out the worksheet.

I have ordered 50 copies for our group, so once they arrive I will figure a way to get you a copy if you want one. You can access this publication on line at WWW.MOAA.org following the publications link. They have a six page checklist you can download while you are waiting for the real book.

Staff Nominations for 2005

I am pleased to submit the following nominations as candidates for office of the Arizona Chapter of MOAA for the year 2005:

- President: Daniel Conway
- 1st VP: Open
- 2nd VP: Open
- Secretary: Terry Tassin
- Treasurer: William Johnson
- Past President: Gary Fredricks
- Directors: Charles Schluter,
James Seidl
Chester Baumer,
Ron Drew,
Jo Ann Thompson

I sincerely regret our inability to complete a slate of nominees thus far. Be assured we intend to continue our search right up until the 20 November luncheon when the election will be held. We will also, as proper, request nominee's from the floor. Regardless of the current situation, I am confident that our elected Officers for 2005 will prove highly successful. Installation of new officers will take place at the January 2005 meeting.

Submitted: *Charles Schluter COL USA (Ret)*
Chair Nominating Committee

In the meantime, the Arizona Department of Veteran Services has an informative website at www.azvets.com. Also, the Retiree Affairs page on the Luke AFB web site at <http://www.luke.af.mil/staff/56fwcvr/casulties/causalty%20assist%20adobe.doc>, contains another detailed work sheet.

Just remember, these forms are worthless if they are not filled out, and you must inform your spouse or children where they may locate this information.

Membership

by Ron Green

It is with a heavy heart that I inform you we recently lost a member and very good friend - George Love. He started out as my Operations Officer at Luke AFB and then moved up to be my Squadron Commander while there.

The Board of Directors has decided not to implement an "Early Bird" process for

Newsletter Advertising

If you or a business/organization known to you wishes to place an ad in *The Sentinel* please contact the Editor for details. Advertisements will be priced according to size in multiples that approximate standard business card dimensions. Proceeds from advertisements help defray cost of preparing the newsletter. Advertising costs are:

Size	Annual	Quarterly	Impact Ad
Single Card	\$80	\$25	\$15
Double Card	\$160	\$50	\$30
Quadruple Card	\$320	\$100	\$60

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Carol Culbertson 602-943-7834

Membership continued from page 2

membership renewals this year. This was due to the fact that we decreased in numbers and the Chapter didn't experience a significant level of participation in the "Early Bird" program last year. If the Chapter increases in size and the interest is there, the "Early Bird" renewal process can be started again in a future year.

With that said, a letter and form for 2005 renewals is included in this Sentinel on page 5. Please fill out the form and mail it along with your dues check to the Chapter Secretary by 1 January 2005 so that the Chapter can realize the savings of not having to make a second notification mailing.

I thought the Oktoberfest was a great success and enjoyed by all that attended. In fact, some of our members even dusted off their dancing shoes. If you would like to have another Oktoberfest next year, please pass your desires on the subject to any Board Member. The band needs to be booked several months in advance.

In the next column are a few photos of the Oktoberfest - can you recognize everyone?

WWW.AZCHAPTERMOAA.ORG

When was the last time you cruised the Arizona Chapter MOAA Web page? Check it out! It contains: past and current on-line **The Sentinel** newsletters, Chapter News and Events, Chapter History, plus lots more! If you have any suggestions on what you would like to see added to our web page, contact our web-master, Tom Houser at 480-595-2041 or email: tom.houser@ins.com.



Chapter Legislative Committee
by Dan Conway

Legislative

There is great news for retirees in the proposed FY 2005 Defense Authorization Act, pending signature and approval by the President.

SBP - The first is that it includes provisions to eliminate the social security offset under SBP by increasing the annuities paid to survivors of military retirees who are 62 or older from 35 percent of retired pay to the percentages indicated below:

For months after September 2005 and before April 2006: 40 percent
For months after March 2006 and before

Fund Donations
One person's generous gift will help strengthen America's future through supporting the education of our youth. Since the last newsletter generous donations have been received for the
General Fund:
Jack Clinton \$25
Mike Gannon \$5
50th Anniversary Fund:
Chet Baumer \$40
Dick Carpenter \$10
Mike Gannon \$5
Scholarship Fund:
Mike Gannon \$5

April 2007: 45 percent
For months after March 2007 and before April 2008: 50 percent
For months after March 2008: 55 percent

Concurrent Receipt - The second is that those 100% disabled will receive 100 % concurrent receipt. Currently, the law provides for Combat Related Special Compensation for those with 10 % to 100% disability, and a 10 year phase-in of Concurrent receipt of those with 50% or more disability which is not combat related. This leaves the government with the virtually impossible task of identifying those whose disabilities are combat related. I know that some are receiving the compensation to which they are entitled, but others are still waiting.

The result is that those with up to 50% disability are entitled to only the Combat related compensation; those between 50% and 90% combat related are entitled to the greater of the combat related compensation and the 10 year phase in of concurrent receipt; those between 50% and 90 % not combat related are subject to 10 year phase-in; and the 100% disabled are entitled to full concurrent receipt, whether or not combat related. There were to be no more changes until disability standards were established by a Disability Commission. So far, the Disability Commission has not been completely formed. Even so, the change for the 100% disabled was made. With no action on the Commission, possibly we can expect others to be exempted from the 10 year phase-in.

Other legislative gains during the 2003-2004 Legislative session are as follows:

Health Care - Won Requirements for TRICARE Standard Improvements.
Won TRICARE Coverage for Selected Reserve Mobilized Since 9/11.
Extended Pre and Post-Call-up TRICARE Coverage Period for Guard / Reserve.

Legislative continued from page 3

Waived Medicare Part 'B' Late Enrollment Penalty for TFL-Eligibles. Authorized Long Term Care Insurance Coverage for 'Gray Area' Reserves.

Retirement/Survivor Issues - Ended Retired Pay Offset Associated with Any Combat/Ops-Related Disability. Authorized Permanent ID Cards for Spouses/Survivors Age 75 and Older. Doubled Death Gratuity to \$12K and Indexed to Pay Raises. Won SBP for Guard/Reserve Drill-Duty Deaths. Restored DIC for Survivors Who Remarried After Age 57. Authorized One-Year Open Enrollment Window for SBP (Starts Oct 1, 2005).

Active/Reserve/Force Issues - Cumulative 7.8% Pay Raise for Active Duty, Guard / Reserve for 2004-05. Indexed Military Pay Raises to Private Sector Wage Growth (Begins 2007). Won 20,000 Increase in Army Force Levels for 2005; More in Outyears. Won Capital Gains Tax Relief for Military Homeowners. Improved Legal Protections for Mobilized Guard / Reserve Under SCRA. Restored Tax Deduction for Guard / Reserve Drill-Related Expenses. Won Permanent Increases in Family Separation Allowance and Danger Pay. Won New Commissary Benefit Protections. Won Full Commissary Benefits for Drilling/Gray Area Guard / Reserve. Defeated Proposals for Commissary, Dependent Schools Cutbacks.

Veterans and Other Issues - Burial in a National Cemetery for Remarried Surviving Spouses of Veterans. Authorization for Five New National Cemeteries. Permanent VA Home Loan Authority for Reservists. 31% GI Bill Educational Benefits Increase for Active Duty Recruits. Increased Survivors / Dependents VA Education Benefits.

I hope that you will agree that MOAA is a real force in Washington, but they are the first to say that Chapter and Member support are what makes them effective.

Other Actions:

COLA - The Bureau of Labor Statistics released September's inflation data, which finalizes the 2004 cost of living adjustment (COLA) for military retired pay and other federal annuities. The 2004 COLA will be 2.7 percent for military and federal retired pay, VA disability compensation, SBP survivor annuities, Social Security, and other

f e d e r a l p r o g r a m s . The COLA for these programs will be effective December 1st, and will be reflected in checks issued on January 2, 2005.

New Reserve Reemployment Rights Rules - Responding to concerns over the rising number of reemployment rights claims of returning Guard and Reserve combat veterans, the Department of Labor's Veterans Employment and Training Service (VETS) has published new rules to explain the Uniformed Services Employment and Reemployment Rights Act (USERRA).

USERRA protects the rights of workers who leave their civilian jobs for military service and bars employers from discriminating against them because of their military service or obligations. The law protects both voluntary and involuntary military service. Under the proposed regulations, employers would be required to restore the pay, seniority rights and other benefits as if he reservist employees had never left the workplace for military duty.

The new rules are presented in a user-friendly, plain language style in a question and answer format. The introduction section cites several important case law examples to help users interpret how the law is to be applied.

The new rules can be reached through the MOAA website at: <http://www.moaa.org/Legislative/Reserve/Default.asp>.

Do We Have Your E-Mail Address

The Arizona Chapter of MOAA would like to make sure we have your e-mail address on file if you would like us to communicate with you via e-mail.

There are a few options: 1) we can have your e-mail address on file to contact you specifically about National MOAA items of interest; 2) you can be included in an email list to receive communication about a variety of subjects including those fun or informative emails that some of you like so much. 3) **and this is the most important one**, you can elect to receive your *Sentinel* newsletter via email rather than USPS thereby saving the Chapter the cost of postage, printing, folding, labeling, etc and you get it in FULL color one or two weeks earlier than USPS versions.

Interested? email the Editor and let him know your desires at terrytassin@cox.net ..

MOAA Name Tags

Many members are ordering nametags sporting the new MOAA logo. If you would like a Name Tag, order forms are available at each Chapter meeting. It is requested that you pay for them (\$5) when ordering so if something prevents you from attending the next meeting they can be mailed to you.

JROTC Drill Competition

Do you like to watch precision exhibition drill by color guards, armed and unarmed drill teams? If the answer is yes, you are invited to come out and watch many of the best Junior ROTC drill teams in the State compete in the 18th Annual "Blue & Gold" Exhibition Drill Meet being held at Apollo High School, 8045 N. 47th Ave, Glendale, AZ beginning at 9:00AM and lasting until about 1:00PM on Saturday, 4 December. Most of the schools we support with scholarships and medals will be competing. This event is FREE and a great way to see some wonderful young Americans in action. Come on out and enjoy the day!

CAP Offers Retirees Another Chance to Serve
[Armed Forces News August 27, 2004]

The Civil Air Patrol is playing a role in homeland security and is looking for senior members to join the effort. The auxiliary of the U.S. Air Force is a force multiplier in critical homeland security efforts, said CAP membership development chief Robin Hunt. Members have excellent air/ground observation and communications assets at their disposal to provide aerial reconnaissance, photography and transportation, disaster and damage assessment, and other jobs. CAP performs missions for several federal government agencies, including the departments of Defense, Justice, Transportation, Treasury and Agriculture, the Federal Bureau of Investigation; Drug Enforcement Administration, U.S. Coast Guard; Federal Aviation Administration, Bureau of Immigration and Customs Enforcement, U.S. Forest Service, Federal Emergency Management Agency, and state and local law enforcement. Retirees seeking more information should visit www.cap.gov.

"If you ever injected truth into politics, you would have no politics."
--Will Rogers

AZ Chapter MOAA Membership Renewal Notice

Thank you for your AZ Chapter support during 2004. Your support for our chapter has helped provide the base for our scholarship program for outstanding Phoenix area JROTC students, for our efforts to represent you on state and local legislative issues, for our actions, including our award winning ***Sentinel***, to keep you involved and informed on these and broader issues affecting our military and retired community and for our schedule of activities promoting camaraderie and friendship.

For most members, this serves as your notice that AZ Chapter dues for 2005 are due on January 1, 2005, and are delinquent 60 days thereafter. Our records show that the following have already paid their 2005 dues:

F. Birtciel,	J. Bryan,	D. Carpenter,	A. Curo,	R. Deane,
H. Derouin,	I. Doto,	R. Drew,	D. Gray,	W. Johnson,
M. Loos,	L. Obitz,	R. Rutherford,	C. Schluter,	M. Seltzer,
R. Siebenthal,	J. Thompson,	W. Toy,	C. Walters,	R. Weidenfeld,
G. Woodard,	B. Huddleston,	R. Horn,	M. Gannon,	J. Draper.

If you disagree, please let us know. For those of you who are not listed above, we sincerely hope that we have earned your support for another year and that you will renew your membership with us at this time.

----- CUT HERE AND MAIL RENEWAL FORM WITH YOUR CHECK -----

Arizona Chapter 2005 Membership Renewal Form

*Member Full Name: _____

*Membership Renewal: \$20 Full member _____

*Membership Renewal: \$10 Auxiliary member _____

*I wish to receive the Chapter Newsletter (*The Sentinel*) by {select one}:

_____ E-mail (in full color) or _____ U.S. Mail (hard copy b&w) or _____ Both

*E-Mail Address: _____

Make check payable to: **AZ Chapter MOAA**

Mail renewal application and check to:

AZ CHAPTER MOAA
C/O TERRY TASSIN
4333 W. ECHO LANE
GLENDALE, AZ 85302

Note: If you wish to pay ahead, you may do so at the above rates per calendar year. Please annotate accordingly.

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November Luncheon Meeting

WHEN: 20 November 2004
11:30 a.m. Social Period
12:00 Noon Lunch

WHERE: McCormick Ranch Golf Club
7505 McCormick Parkway
Scottsdale, Arizona

COST: \$17.00 - Per Person

DRESS: Casual

MENU: Chef's Choice

PROGRAM: Election of Officers for 2005 and presentation of Chapter Meritorious Service Awards.

Please make your reservations early and send your check to Bill Johnson using the Meal / Meeting Reservation Form.

-- Jim Seidl, Programs

TAPS



We regret to inform you of the passing of one of our members:

LtCol George W. Love USAF (Ret)

May 10, 1928 - October 5, 2004
Outstanding father, husband, officer, gentleman, and friend
Our heart felt condolences are extended to the family.

If you know of a member or spouse who enters the hospital or passes away, please notify one of the Chapter Officers.

Happy Thanksgiving



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Member SPIC, NASD

CHAPTER FINANCIAL PARTICIPATION

If you would like to make a donation to one or more of the AZ Chapter Funds or renew your chapter membership, include your check identified as the appropriate fund and mail to: **Bill Johnson, 13410 North 12th Place, Phoenix, AZ 85022-4944.**

Membership Renewal: \$ 20 Full Member: _____ \$10 Auxiliary Member: _____

50th Anniversary Fund: \$ _____

Scholarship Fund: \$ _____ **General Fund:** \$ _____

* It is OK to identify me as a donor in the next newsletter. YES _____ NO _____

Name Full Member: _____ Auxiliary Member: _____

MEAL / MEETING RESERVATION FORM

Please reserve _____ meals for (Name) _____

Enclosed is my check for \$ _____ (\$17.00 per person) for **20 November 2004.**

Make check payable to: AZ Chapter MOAA **No Later Than: 15 November 2004**

Send to: Bill Johnson, 13410 North 12th Place, Phoenix, AZ 85022-4944. Phone 602-690-1012

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