



The Sentinel

Arizona's First Chapter



The Arizona Chapter, 14435 N. 66th Place, Scottsdale, Arizona 85254

FEBRUARY 2005 CHARTERED IN 1956 - OVER 48 YEARS OF SERVICE TO COUNTRY EDITOR: Terry Tassin



President's Message

The purpose of our Chapter is to serve our members and our community. We serve our members by keeping you informed on legislative and survivor issues, by participating in the legislative process, by participating in veteran's activities, and by providing social activities. Our principal community activity is our support of the JROTC program by participating in the MOAA National JROTC Medal program, and by our own Scholarship program.

We have contributed to the success of National in major legislative victories in the areas of TRICARE for Life and in improving the Survivor Benefit Program. Many of us are now receiving significant financial benefits from these efforts.

The common denominator for these accomplishments and the vitality of our various programs is the willingness of you and your fellow Veterans and Surviving Spouses to

Help Wanted

Editor for Arizona Chapter MOAA monthly newsletter - **The Sentinel**. Candidate should be computer knowledgeable, willing to contribute several hours each month to newsletter preparation, printing, and mailing. Need more information - contact present Editor at 623-931-1546 or email: terrytassin@cox.net.

volunteer their services, and each do their own small or large part in continuing the work of the Chapter. As long as we share the load, no individual Officer, Director or Committee Chairman is over worked and eventually gets what is known as "burned out". After several years of service, our past volunteers are entitled to a break. This means that others must step forward to fill their positions.

We presently have two open positions which I urge you to consider as your opportunity to serve. After years of military service during which we were advised to never volunteer, I realize that the concept of stepping forward requires some attitude change, but I urge you to open your mind to such a change. I can assure that the satisfaction that comes from such service is very real.

We presently need a membership chairman. Ron Green who has provided outstanding service in this position has to step down. Bernie Katz had hoped to take over, but also has to step down. The work consists of contacting National members who move into the area and offering them free Chapter membership for the balance of the year, providing personal data to the Secretary, and providing follow-up to ensure annual renewal. Procedures are pretty much in place. You will

need some computer Word and Excel capability, and will have to dedicate a few hours each month to the task.

The other opening is *The Sentinel* Editor. Terry Tassin has to be relieved to be able to step up as President when the time comes. This task has significant time and computer requirements. It could be a joint venture, or your opportunity to actually be a publisher. Terry can give you more information as to what is required. I urge you to give it your serious consideration.

Working together we can have a very successful and satisfying year. I urge each of you to become active in our Chapter activities which will give you individual satisfaction as well as further the goals of the Chapter.

— Daniel M. Conway

February Luncheon Meeting Thursday, 17 February - Sunshine Hotel

The next Chapter meeting is set for Thursday, 17 February at the Sunshine Hotel.

The hotel is located at 3600 N. 2nd Ave in Phoenix on the corner of 2nd Ave and Osborn Road.

Bring a friend or two to our meeting and introduce them to a great group of people. The meeting will start with a social time at 6:30 p.m., with dinner served at 7:00 p.m. The reservation form is located on page 7 of this newsletter.

The deadline for reservations to reach Bill Johnson - our Treasurer - is 14 February. Come join us for good food and comradeship.

Arizona Chapter Calendar

- Feb 3**
 - BOD Meeting 1:30, American Legion 107
- Feb 17**
 - General Dinner Meeting
- Mar 3**
 - BOD Meeting 1:30, American Legion 107
- Mar 19**
 - General Luncheon Meeting

In this Issue

- Page 2**
 - Chaplain's Corner
 - Personal Affairs
 - Membership
 - New Members
 - TOPS
 - Student Letters
 - Sentinel Ad Prices
- Page 3**
 - Legislative Spotlight
 - Permanent ID cards
 - Legislative Victory
 - Fund Donations
 - Legislative Update
 - Left out of Part 'B'
 - "Brown Bag"
- Page 4**
 - News You Can Use
 - Getting Military Records
 - VA Home Loans
 - 75 and Older ID's
- Page 5**
 - Membership Renewal Notice & Form
- Page 6**
 - News You Can Use (contd)
 - SBP Open Season
 - TRDP Gray Area...
 - Commissary Coupn
- Page 7**
 - TAPS
 - Meeting Menu
 - Forms
- Page 8**
 - Staff 2005

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

Chaplain's Corner

"Sometimes our lives become so hectic we feel unable to pray. Accept our dependence and faith in You as we try to hold our lives and community together. Bear with us and be with us. This we ask in Your name our Lord. Amen"

—Robert Rutherford, Chaplain

Personal Affairs

by Bernie Conway

A question came up last month about how important "retirement orders" were in the collection of documents as outlined in *The Survivor Checklist*.

A DD214 will suffice for all who retired from the military after 20 or more years service. Reserve officers, however, receive a DD214 at the end of their 3-5 year active service, and then receive retirement orders when they become eligible for retirement after completing their tours in the reserves, normally after their 60th birthday. They would be required to present retirement orders.

We had one member successfully receive a marriage certificate after her husband passed away. It did turn out to be a hassle, but was accomplished with a lot of help from Ron Green working with the state of New York. I think he gained an appreciation of why he is living in Arizona, not New York.

Have you considered a Family Revocable Trust? It may be worth the time and money to check into the idea. You can get a ton of information by typing "Living Trust" in the GOOGLE block of your Internet page. Keep working on your checklist.

Membership

Currently the Chapter has 182 members including 46 Auxiliaries. Forty-

New Members

Welcome to new Chapter members since the last newsletter

**CDR Dale Walter USN (Ret)
and wife Kathy**
100 Birmingham
Williamsburg, VA 23188
Tele: (757) 229-2026
Email: dwalter@cox.net

Membership

Currently the AZ Chapter has 182 members including, 46 auxiliary members and 3 new members for 2005.

Six Year 2004 members have yet to renew for 2005. Unsure if you paid your dues for 2005? If an **04** follows your name on the mailing label of your newsletter, or you are listed as un-renewed on the renewal form on page 5, you are urged to fill out the enclosed renewal form and send it to Terry Tassin. If you know of someone who is not a member but meets membership requirements, pass the information along to the membership chairman.

TOPS

by Chuck Schluter

Transition Support for Member Spouses [MOAA web site]

Is your husband or wife looking for a new job?

Good news! Now spouses of MOAA members can take advantage of the full range of career transition services offered by TOPS.

These services include:

- Resume critiques.
- Individual counseling by phone, e-mail, or in person at MOAA headquarters.
- Access to daily job postings online (www.moaa.org/tops).
- Ability to post a resume in the TOPS resume database. (Resumes are forwarded to interested prospective employers.)
- Background information on more than 12 million businesses and companies.
- Access to a list of 2,600 networking contacts.
- Full use of the TOPS library at MOAA headquarters.

In order to take advantage of this service, the spouse must first have a MOAA Customer Number. To get this number, please do the following:

- E-mail TOPS at tops@moaa.org.
- In the Subject line write - "Spouse Customer Number Request".
- Include the MOAA member's full name.
- Include the MOAA member's number. (It is located on the *Military Officer Magazine* label in the upper left-hand corner). Include the spouse's full name.

TOPS will return an email, which will have the spouse's Customer Number and

instructions on how to log onto the TOPS section of the MOAA Web site.

Letters from 2004 Chapter Scholarship Recipients

In case you wonder how our scholarships to JROTC cadets are put to use, please read the correspondence below from two of our recent scholarship recipients.

"Dear Arizona Chapter MOAA,

The main reason I applied for scholarships was to ease the hardship of going to college. Throughout my senior year, my writing skills got better all the time because of the amount of essays I had to write. This skill made it possible for me to earn many scholarships. Because of the amount in scholarships I received, I was able to go to the school of my choice instead of just any school. This will profit me greatly in the future because of the prestige of the university and the education I can earn at this college. My thanks go out to those that donate to the MOAA scholarship fund. Without you, I may not have been able to attend Embry Riddle Aeronautical University-Prescott, AZ - my school of choice.

Thank You, Sharon Preiss

Carl Hayden High School AJROTC 2004 and Embry Riddle Aeronautical University, Astronautical Engineering, Air Force ROTC"

Dear Arizona Chapter MOAA,

I am very honored to have received the MOAA scholarship and very grateful to the Military Officers Association of America. It was truly a tremendous blessing to receive that scholarship before going off to school. It has helped me get through my first semester and meet expenses incurred during these first months. I will always cherish and remember the generosity of the association.

The first semester at Embry-Riddle Aeronautical University in Florida went well. I had five roommates from all over the country including one from Haiti. I am currently taking aerospace engineering and will specialize in propulsion. At ERAU, I am in the Navy ROTC battalion, in which I participate on the drill team. My fist semester which was full of math, physics, and engineering courses, ended with receiving a 4.0. Upon graduation, I plan to be accepted into the Nuclear Propulsion

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:

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

LETTERS continued from page 2

program and work in that area. If I do not stay in for life, I plan on using my degree in aerospace propulsion engineering to design hypersonic and supersonic vehicles and possibly also working with nuclear propulsion.

Once again, I thank you for your generosity and I look forward to seeing you all again some day. May God continue to be with you this coming year and God bless you.

Very Respectfully, **Tim Maas**,
Thunderbird High School NJROTC 2004 and
Embry Riddle Aeronautical University-
Florida Aerospace Engineering, Navy ROTC



Legislative Spotlight

[Source: The Affiliate January 05]

The Legislative Spotlight is prepared by MOAA's Government Relations directorate. Spotlight items are coded in three ways:

INFO: Items of general interest and feedback.

DIS: Items to disseminate to chapter members for background and clarification on significant issues.

HILL: Items important enough for chapter members to immediately contact their legislators by letter, phone, or other means.

Permanent ID Cards Provide Relief to MOAA Members - INFO

Editor's note: Although the following has been discussed in other publications, I am mentioning it here one more time. It was sent to MOAA President Vice Adm. Norbert R. Ryan Jr., USN-Ret., from a life member in reaction to service members finally being able to get permanent ID cards at age 75.

"Dear Admiral Ryan:

I wish to express my most enthusiastic compliments to you and your staff for your wonderful leadership and dedication in pursuing and achieving success on the initiative whereby beginning in 2005, spouses and survivors age 75 and older will be issued military ID cards that never expire. You have spoken up on behalf of elderly widows and others in a most deserving and necessary cause. You have been magnificent.

I also agree fully with your statement that, "While we would have preferred permanent ID cards for all Medicare-eligible beneficiaries, we're pleased that this new law will at least ease this administrative burden for our oldest beneficiaries who need it most." Perhaps it will be possible to bring the age criterion down in the future.

Hearty kudos to you and your staff! You have my greatest admiration and respect."

Legislative Victories and Challenges - DIS

MOAA and the military community had another banner year in 2004. The FY 2005 Defense Authorization Act provided a number of long-sought improvements in pay, benefits, and health care, including:

- elimination of the Survivor Benefit Plan (SBP) military "widows tax" over a relatively short 31/2 year period for survivors age 62 and older;
- restoration of full longevity-based retired pay as of January 2005 for all 100-percent disabled retirees with at least 20 qualifying years of service;
- permanent military identification cards for spouses and survivors age 75 and older, so they don't have to deal with ID card renewal hassles or risk interruption of their health coverage because their ID card expired;
- fee-based TRICARE Standard coverage for members of the Selected Reserve who have been mobilized for at least 90 days since Sept. 11, 2001. They'll be eligible for one year of coverage for themselves and their families for each 90 days on active duty. When not on active duty, they will pay a premium equal to 28 percent of the government's cost;
- more manpower for the Army and Marine Corps to help ease deployment burdens on troops and families. The Army will see a 20,000 increase in FY 2005, plus another 10,000 at the secretary's of defense's discretion. The Marine Corps will see an extra 3,000, with discretionary authority for an additional 6,000; and a 3.5 percent pay raise for all uniformed service members - one-half percentage point above the average American's pay raise - plus an overall 7 percent housing allowance increase to cover 100 percent of the median housing cost for each grade and locality.

All MOAA members (and especially chapter members) deserve credit for these victories. Our actions on Capitol Hill wouldn't have much impact if they weren't backed up by thousands of letters, e-mails, and phone calls from constituents. Despite these significant gains, much remains to be done. Our most urgent priorities for 2005 include:

- repeal of the law that makes survivors of members who died of service-connected causes give up a dollar of their SBP annuities for each dollar they receive from the VA;
- accelerating the 2008 implementation date for 30-year paid-up SBP coverage;
- full elimination of the "disabled retiree tax" that continues to deny most disabled retirees their full earned retired pay, including acceleration of the phase-in schedule for "unemployables" and others with less than 100-percent disability

Fund Donations

One person's generous gift will help strengthen America's future through supporting the education of our youth. Since the last newsletter the below members have made generous donations to the:

General Fund:

Charles Retz \$25

50th Anniversary Fund:

Jack Clinton \$15

Scholarship Fund:

Joseph Allman \$10

Dom Varricchio \$50

Jack Clinton \$15

ratings;

- expanded health coverage and more appropriate retirement terms for Guard and Reserve members who are absorbing far more of the operational mission than was envisioned when the reserve system was built 50 years ago;
- additional manpower increases as necessary to match the vastly increased deployment requirements that are wearing out our active duty and Guard and Reserve forces and threatening a retention and readiness crisis if not relieved; and family support increases to better serve active duty and Guard and Reserve families, particularly those left behind during contingency operations who do not have access to on-base support facilities.

It's extremely important that all members of the military and veterans' community lend mutual support to each other's issues. If we only support those that affect us personally, we fragment our base of support and reduce the chance of success on every issue.

Look for a more complete list of MOAA's 2005 goals in the January *Military Officer* magazine. Also, chapter members who don't already receive MOAA's weekly *Legislative Update* are urged to check out page 29 of the January magazine to learn how to subscribe, stay informed, and participate in National's calls to action.

MOAA Legislative Update January 2005

Issue 1: Many Left Out of Part B Enrollment.

The 2003 Medicare Modernization Act provided for a special enrollment period for TRICARE beneficiaries who had never signed up for Medicare Part B. It also authorized a prospective waiver of late enrollment penalties for military beneficiaries who signed up for Part B in 2001 or later. The purpose was to ease penalties for previously unenrolled

Legislative Update continued from page 3

retirees who had to sign up for Part B to get TRICARE For Life (TFL) benefits.

Last fall, DoD sent a letter to the 68,000 TFL-eligibles not enrolled in Part B, telling them that they would need to take Part B to keep TRICARE benefits and that Medicare would be sending them a follow-up letter telling them how to enroll. However, about 30,000 of those individuals never received any letter from Medicare - and due to this system failure have not been enrolled in Part B.

For various reasons, some individuals do not wish to take Part B - because they are still covered by employer-sponsored insurance; because they get care from the VA health system; or because they are active duty family members. However, TRICARE will not pay claims for any Medicare-eligibles who were not enrolled in Part B by January 1. They will regain their TRICARE eligibility (without any late enrollment penalty) if they enroll during 2005.

They can do that by contacting their local Social Security office, by calling Social Security at 1-800-772-1213, or by using the Social Security Web site at: (www.ssa.gov/legislation/).

Those who have TRICARE claims denied because they're not enrolled in Part B have two options:

* Wait until their enrollment has been processed in DoD records and then ask the provider to resubmit the claim, or

* Take their Medicare card to their local military personnel ID office for assistance, or contact the Defense Manpower Data Center Support Office (DSO) at 1-800-538-9552. The location of the nearest military personnel office can be found at:

(<http://www.dmdc.osd.mil/rsl/owa/home>).

For additional information, visit the TRICARE website (www.tricare.osd.mil) or contact TRICARE's Medicare eligible claim processor at: 1-866-773-0404.

Members having problems getting the Part B penalties waived should contact the local Social Security office or call the SSA at 1-800-772-1213.

Issue 2: "Brown Bag" Initiative Shows Promise

The problem was how to get Congress' attention about proposed legislation that would exempt older military retirees from paying Medicare Part B premiums and give all military retirees the option of participating in the Federal Employees Health Benefits Program (FEHBP). Retiree Tom Gould had an innovative suggestion: make those letters to

Congress unique by writing them on a piece of a brown paper bag.

Some may laugh, but anything that makes letters stand out to legislators and staffs can be a plus. And the initiative has the strong support of Medal of Honor recipient Colonel Bud Day (USAF-Ret), whose health care equity lawsuit went all the way to the Supreme Court before it finally ruled that only Congress could address any broken health care promises to military retirees.

So far, the initiative has generated almost 6000 "brown bag letters" to Congress in support of Rep. Chris Van Hollen's H.R. 3474

(<http://capwiz.com/moaa/issues/bills/?bill=4264001>) and Sen. Tim Johnson's S. 2065 (<http://capwiz.com/moaa/issues/bills/?bill=5087281>)

These two bills expired when the 108th Congress adjourned earlier this month, but new legislation will be introduced when the 109th Congress convenes in January. These bills support two of MOAA's legislative goals.

For more information on the Brown Bag Project (and a photo of MOH recipient Col Day holding a sample), visit <http://mrgrg-ms.org/history14.html>

The project sponsors ask retirees who participate in the program to record which legislators they sent "brown bag" letters to by visiting <http://mrgrg-ms.org/educate-the-congress.html>.

Questions regarding the Brown Bag Project should be directed to lawsuit@classact-lawsuit.com.

News You Can Use**Getting Records of Military Personnel or Others** [Military.Com 1/19/05]

An individual's complete service record is available to the former service member or, if deceased, to his/her next of kin (parents, spouse, or children). Limited information (such as dates of service, awards, and training) is available to anyone. Not available to the general public is information which would invade an individual's privacy; for example, medical records, Social Security number, or present address. The St. Louis Center receives many requests for service records each week, so a request will be processed with greater speed and accuracy if the requester uses a Standard Form 180, "Request Pertaining to Military Records." If requesting the records of a relative, a requester should mention the relationship to the former member (brother, uncle, or other). There is no charge for this service to former service members or their next of kin. For

others, a nominal fee is charged for research and reproduction costs. You may submit more than one request per envelope or fax, but submit a separate request (either SF 180 or letter) for each individual whose records are being requested.

Send by Mail: National Personnel Records Center Military Personnel Records 9700 Page Avenue St. Louis, MO 63132-5100

Send by Fax: 314-801-9195 The Center will respond in writing by U.S. Mail.

Order Processing Time: Response times for records requested from the National Personnel Records Center (NPRC) vary greatly depending on the nature of the request. For example, the NPRC Military Records Facility currently has a backlog of 180,000 requests and receives approximately 5,000 requests per day. Routine requests for separation documents currently require only 2-4 weeks for servicing. However, requests that involve reconstruction efforts due to the 1973 fire or older records which require extensive search efforts may take much longer. The average turnaround time on all requests is currently running at approximately 12 weeks.

VA Home Loan Ceiling Rises [AFRNS 1/21/05]

Under the Veterans Benefits Improvement Act of 2004, which President Bush signed on Dec. 10, home ownership will be more affordable for many veterans. Veterans now will be able to get no-down-payment loans of up to \$359,700, up from the previous ceiling of \$240,000. VA-guaranteed home loans are made by banks and mortgage companies to veterans, service members and reservists. With VA guaranteeing part of the loan, veterans can receive a good interest rate without having to make a down payment. The new law also allows for loan limits to keep pace with rising home values. In addition it allows VA to guarantee one -year adjustable rate mortgages (ARMs) and it extends, through 2008, VA's "hybrid ARM program," which allows veterans to lock in a favorable interest rate for at least three years. For more information, go to <http://www.homeloans.va.gov>

Family Members 75 and Older to Receive Indefinite ID Cards [AFRNS 1/12/05]

Military retirees already receive ID cards with no expiration dates; but, renewing ID cards upon expiration has been a continuing requirement for family members.

Help is on the way for some. Congress

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.

This serves as your notice that AZ Chapter dues for 2005 were due on January 1, 2005, and will be delinquent on 31 March. Our records show that the following have **NOT** yet paid their 2005 dues:

Revised: 25 January 2005

Anderson, Dorothy	Crawford, Bailey	Kronholm, Edward	Rottas, Raymond
Andrews, James	Donato, William	Ludwig, Felicia	Schwartz, Lois
Aydelotte, Barbara	Ellis, Webb	Markbreiter, Jeffrey	Shiple, A. L.
Bauer, Logan	Foster, Doris	Maul, Ron	Stafford, George
Beck, Roger	Gawlitta, Ronald	Morrison, Bill	Stephens, Ronald
Bennett, Jo	Gilmore, Margaret	Newell III, John	Terry, William
Blecick, Dolly	Helm, Mary Rose	Patt, Douglas	Umhofer, Michael
Boston, Roger	Herzwurm, Lois	Peake, Ruth	Waltz, Ellen
Byrne, Francis	Hjertberg, Barbara	Pierce, Jeffery	Young, Jeff
Cook, Jack	Jenkins, William	Prithchard, Lorraine	Ziernicki, Margaret
Cordova, Louis	Kinnally, Marie	Rhodes, Douglas	
Cox, Terry	Koepke, Dennis	Riemer, Frederick	

If there is an error with the list, please let us know. For those of you who are 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 black & white)

*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.

News You Can Use *continued from page 4*

passed legislation with the FY 2005 Defense Authorization Act (NDAA) to authorize the Services to issue ID cards without an established expiration date to those dependents and survivors of military retirees who are 75 years of age..

Those to which this applies should note, however, that although the law is in place, the capability to issue the indefinite card to the eligible population is being worked into the next software release which is not expected until summer 2005.

Until the capability to issue the indefinite cards is brought on line, these individuals must continue to renew their ID cards upon expiration; by visiting an issuing facility or by the mail-in renewal process if they qualify to use it.

In the past, many Medicare-eligible family members simply let their ID cards expire if they were no where near an installation to use the shopping privileges. But since enactment of TRICARE for Life and TRICARE Senior Pharmacy coverage several years ago, older family members who have Medicare A & B now have a medical benefit and must have a current ID card to use the benefits.

This summer, check with your local ID card issuing facility or look for an update in the Air Force Retiree News Service concerning the status of the issuance capability for the over 75 ID card population.

Survivor Benefit Plan open season set to begin Oct. 1 [AFRNS 1/7/05]

A one-year Survivor Benefit Plan (SBP) open enrollment season, a provision of the National Defense Authorization Act for Fiscal Year 2005, is scheduled to begin Oct. 1.

Although complete details have not yet been determined, here's what is known at this time:

During the open season, retirees not currently participating in the SBP will be permitted to elect SBP. Retirees participating in the SBP at a reduced base amount will be permitted to increase the base amount. Lastly, retirees who currently have child only coverage will be permitted to add spouse or former spouse coverage to the existing child coverage.

Retirees must live for two years following the election in order for the coverage to become fully effective. Should the retiree die before the two-year period expires, this election shall become void, and all costs attributed to the election will be refunded to the

named beneficiary of the voided election.

There will be a buy-in premium, which will represent the costs that would have been paid for this election had it been made at the first opportunity to do so. Please note that interest and any actuarial charges necessary may be added to this amount. The costs associated with buy-in premiums are not yet available, but will be posted on the Internet at <http://www.dfas.mil> once they are available and will also be publicized extensively.

SBP officials point out that individuals, who have been retired for many years, may find the buy-in premiums high and feel it is cost prohibitive, but urge each retired members to consider the benefits before deciding not to elect coverage.

Recent legislation has greatly enhanced the plan by eliminating the age 62 offset over a period of three and a half years.

The offset originally reduced the SBP annuity from 55 percent to 35 percent when the annuitant reached age 62 and became eligible for Social Security based on the retired members work record.

Members of the Air Force Retiree Council, retiree councils of other Services, and numerous military related organizations have long supported the offset elimination which will be accomplished by increasing the annuities paid to survivors, who are 62 and older, from 35 percent of retired pay to the following percentages:

- * 40 percent beginning Oct. 1, 2005,
- * 45 percent beginning April 1, 2006;
- * 50 percent beginning April 1, 2007;
- * 55 percent beginning April 1, 2008.

Members of the retiree community are urged not to call the SBP office or local base counselor at this time as they have no information on the open season. The Air Force Retiree News Service, and Afterburner, News for USAF Retired Personnel, and various military related publications will include information on the SBP open season as it becomes available.

TRDP Includes Gray Area Retirees [AFRNS 12/17/04]

Eligibility for the TRICARE Retiree Dental Program (TRDP) extends to all retirees of the Reserve and Guard and their family members, including "gray area" retired Reservists who are entitled to retired pay but will not begin receiving it until age 60. TRDP officials explained that, although this group has been eligible since the TRDP first began in 1998, many retired Reserve and Guard members, and even more "gray area"

retirees, do not realize they are eligible.

Premiums for the TRDP are set regionally, based on the primary enrollee's residence ZIP code. Monthly premiums for the TRDP are deducted automatically from retired pay by allotment.

Gray area retired Reservists younger than age 60 must make other payment arrangements such as direct billing or EFT. For more information, visit <http://www.trdp.org> or call Delta Dental of California, at 1 (888) 838-8737.

Commissary Shoppers Can Again Use Printed Internet Coupons

Commissaries are again accepting computer-generated Internet coupons with a couple of requirements to guard against fraud. To be acceptable, coupons must have a bar code that store checkouts can scan and they cannot be for free product. Photocopied or facsimile-generated coupons remain unacceptable. DeCA and other grocery retailers had stopped accepting home-printed coupons in September 2003 as an interim measure.

The agency's web site, www.commissaries.com, will re-establish links to internet grocery coupon sites for the convenience of commissary shoppers.

This Month in History - February**1985 The "Reagan Doctrine" is announced**

In his State of the Union address, President Ronald Reagan defines some of the key concepts of his foreign policy, establishing what comes to be known as the "Reagan Doctrine." The doctrine served as the foundation for the Reagan administration's support of "freedom fighters" around the globe.



1962 Soviets exchange American for captured Russian spy

Francis Gary Powers, an American who was shot down over the Soviet Union while flying a CIA spy plane in 1960, is released by the Soviets in exchange for the U.S. release of a Russian spy. The exchange concluded one of the most dramatic episodes of the Cold War.

Need a Copy of Your Discharge Papers?

Army	314-538-4132
Marines	314-538-3155
Navy	314-538-4200
Air Force	314-538-4218
Coast Guard (Fax Only)	314-538-4175

TAPS

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

LTC Martin Selling USA (Ret)

January 1, 1918 - November 2, 2004

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 Valentines Day!



rvtech.com

February Dinner Meeting

WHEN: 17 February 2005
6:30 p.m. Social Period
7:00 p.m. Dinner

WHERE: Sunshine Hotel
3600 N. 2nd Ave
Phoenix, Arizona **(2nd Ave and Osborn Rd)**

COST: \$17.00 - Per Person

DRESS: Individual Option

MENU: Roast Top Sirloin of Beef
Garden Salad
Mashed Potatoes
Vegetable Du Jour
Fresh Rolls & Butter
Apple Pie, Coffee / Ice Tea

PROGRAM: Dan Morris, Attorney, Topic: "When Loved Ones Pass Away Senior Survival Workshop, Estate Planning".

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

-- Jim Seidl, Programs

**Advertise
In This Space**

Impact Ad	\$15.00
Quarterly	\$25.00
Annual	\$80.00

CHAPTER FINANCIAL PARTICIPATION

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

50th Anniversary Fund: \$ _____

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

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

Name of Donor : _____

MEAL / MEETING RESERVATION FORM

Please reserve _____ meals for (Name) _____

Enclosed is my check for \$ _____ (**\$17.00** per person) for **17 February 2005.**

Make check payable to: AZ Chapter MOAA **No Later Than: 14 February 2005**

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



- ✓ Income-producing investments
- ✓ Focused on safety and diversification
- ✓ A service-oriented, locally-owned firm

Call Jeff C. Young (LTC, USAR, Ret.)

480-778-2041 ♦ Scottsdale, AZ
Member SPIC, NASD

- * Firewood
- * Hauling
- * Tree Removal
- * Clean-Up



1/2 Cord: \$150.00
Full Cord: \$250.00
Delivered & Stacked

Benson H. Huddleston
General Manager/Owner

7246 S. 41st Street
Phoenix, Az 85042

The Arizona Chapter, MOAA - 2005 Board of Directors and Committee Chairmen

PRESIDENT CAPT Dan Conway USCGR 480-368-1427	ADVERTISING LCDR Terry Tassin USN 623-931-1546	MORALE / PERSONAL AFFAIRS LtCol Bernie Conway USAF 480-994-0440
FIRST VICE PRESIDENT LCDR Terry Tassin USN 623-931-1546	CHAPLIN LTC Bob Rutherford USA 602-944-4224	NEWSLETTER EDITOR LCDR Terry Tassin USN 623-931-1546
SECOND VICE PRESIDENT LtCol Bernard Katz USAF 480-970-6006	ELECTRONIC COMMUNICATIONS CDR John Gerometta USCG 480-947-5371	PROGRAMS / ARRANGEMENTS LT Jim Seidl USCG 602-841-6026
SECRETARY CDR John Gerometta USCG 480-947-5371	HISTORIAN / PHOTOGRAPHER LtCol Frank Birtciel USAF 480-945-2824	SCHOLARSHIPS Col Ron Worthington USAF 480-945-4015
TREASURER Maj Bill Johnson USAF 602-690-1012	JROTC AWARDS MAJ Arthur Parker USA 602-997-7913	TOPS LIAISON COL Charles Schluter, USA 480-563-8480
PAST PRESIDENT Col Gary Fredricks USAF 480-836-8419	LEGISLATIVE Col Gary Fredricks USAF 480-836-8419	50TH ANNIVERSARY LtCol Chet Baumer, USAF 623-582-8595
DIRECTORS Charles Schluter ----- James Seidl Chester Baumer ----- Ronald Drew Jo Ann Thompson	MEMBERSHIP Vacant	WEB MASTER Capt Tom Houser, USAF 480-595-2041

Access Arizona Chapter's Internet Web Site at: <http://www.azchaptermoaa.org>

**Arizona Chapter
Military Officers Association of America
14435 N. 66th Place
Scottsdale, AZ 85254**



Show Your Colors By Proudly Displaying The Arizona 'Veteran Plate' On Your Vehicle. Show How Veterans Help Veterans.