



The Sentinel

Arizona's First Chapter



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

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



President's Message

I have said this before in this column, but I'll say it again. Where does time go?

The last year has gone by way too fast. I just took a few minutes to review our Chapter activities over the last year and concluded once again that one way for the time to go by fast is to have a really full schedule.

In my January 2004 initial column I committed to work closely and actively with the Chapter Board of Directors (BOD) and the committee chairpersons to serve the interests of the membership, to keep the membership informed and to continue to grow the Chapter in ways that will ensure that members enjoy being involved with it. This is certainly not a one time task, but I think we pretty much kept to the commitment. In particular, I would like to thank the BOD members and committee chair persons. This is one of the greatest groups of folks I have had the pleasure of working with. Fortunately most of them will be back again in 2005, albeit some will be serving in somewhat different functions.

All was not roses of course. We still continue to struggle a bit with new memberships and with membership retention, just as do

all the similar organizations that I am familiar with. This was a focus of the Chapter and Council Symposium hosted by MOAA National this year, which some of us attended. I can report that most of the ideas from the symposium were already on our Chapter agenda. While I'm on the subject, our membership renewal program for 2005 is well along (Ron Green). Thanks to you who have renewed early. For the rest, I can only hope that our efforts have won your support for another year.

One of the initiatives we took during the year, with a view toward better service to our members, was the Chapter survey we did in the spring. Thanks to the nearly 50 of you who responded to the survey. You confirmed that we were doing most of the things that you wanted done and gave us some ideas on some things that needed work. As you desire, we continue to focus on communications. **The Sentinel** (Terry Tassin) and our web site (Tom Houser) won MOAA National awards for "best in class" publications and we continued to report legislative activity (Dan Conway) at each General Membership meeting. Dan was able to organize local support for and report success on ending the "widows tax" - SBP annuity cut at age 62 for our military widows, and in achieving concurrent receipt of military retired pay and disability compensation, among many other things.

Jim Seidel led the way toward moving to a better location, the Sunshine Hotel, for our evening meetings and arranged for a variety of excellent speakers covering such diverse topics as the Gulf War, Sky Harbor Airport and regional transportation. We were once again able to honor

and provide \$1000 scholarships to five outstanding young men and women graduating from high school in the Phoenix area (Dick Horn) and to provide JROTC medals to students at 16 area high schools (Art Parker). We added a "theme party", an Oktoberfest, to our activity agenda as well as a visit to a classic car display (Chuck Schluter). We concluded the year with a very enjoyable Christmas party and Silent Auction (Dan Conway) that took in \$1250 for our scholarship fund. We had two really fun golf outings (Bernie Conway) that also supported the scholarship fund, and we organized a Personal Affairs initiative (Bernie Conway) to better serve the needs of the membership. We did lots of other "stuff" which I won't bore you with anymore just now.

Let me close by thanking you all for your membership that allows all this to happen and to the BOD and committee chairs for their friendship and hard work. For 2005 Dan Conway and I will be switching MOAA chairs with him being your new Chapter President and me assuming his former duties as MOAA Arizona Council of Chapters President. I trust that you will all be as helpful to Dan as you were to me. Thanks again and let's have another great year.

— Gary Fredricks

From the President Elect

First, I wish to thank Gary Fredricks for the work that he has done this last year with the result that the Chapter has had a very successful year. Thanks are also due to the Officers, Directors, Committee Chairmen, and last but not least, all of the members who helped make it happen.

Next, I want to thank all of you for your confidence in me in electing me president for this

Arizona Chapter Calendar

- Jan 6**
 - BOD Meeting 1:30, American Legion 107
- Jan 15**
 - General Luncheon Meeting
- Feb 3**
 - BOD Meeting 1:30, American Legion 107
- Feb 14**
 - St. Valentine's Day
- Feb 17**
 - General Dinner Meeting
- Feb 21**
 - Presidents' Day

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Help Wanted

New Editor for award winning 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.

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

Chaplain's Corner

"Lord, help us when our energy and will are not enough for the plans we have made. Give us strength to make the extra effort that brings the greater joys and blessings of your creation. Amen"

—*Robert Rutherford, Chaplain*

President Elect continued from page 1

coming year. I pledge to you my best efforts to ensure, with your help and support, that we can have another successful year.

I see our major initiatives as continuing our JROTC medal program, our Scholarship program, our personal affairs program, our legislative program, our membership program, and our social program with pleasant monthly meetings and interesting speakers. **The Sentinel** will receive the support that it deserves with the goal of finding a new Editor so that Terry Tassin will be able to fulfill his first vice president duties. We also have to ramp up our efforts in preparing for our 50th anniversary celebration in 2006. Another concern is finding new sources of funding for our scholarship program.

In total, I see a busy and challenging year ahead of us. Our success will depend on your support. I know that you will not let the Chapter down.

— *Daniel M. Conway*

Membership

by Ron Green

I have some good and bad news. The good news is that 113 members have

New Members

Welcome to new Chapter members since the last newsletter

CDR Roger B. Hill USN (Ret) and wife Teri

11819 N. 24th Street
Phoenix, AZ 85028
Tele: (480) 430-4442

Email: roger_b_hill@msn.com

CPT Margaret E. Ronner USAR (Ret)

369 Meadowlake Dr
Downtown, PA 19335
Tele: 484-620-2333

Email: mronner@prodigy.net

Please take the opportunity to meet our new members at the next meeting.

Membership

Currently the AZ Chapter has 183 members including, 46 auxiliary members and 2 new members for 2005.

renewed for 2005, and of course the bad news is that this still leaves 70 left to renew. I urge you to check the year following your name on the newsletter mailing label to see if you have a **04** after your name (if you get the Sentinel by mail) and if so - you need to renew. Again, if we have made a mistake - let us know so that we can resolve it. Also, listed on the Renewal Form else where in this newsletter are those members who have NOT renewed their membership as of 25 December. I'm in the process of writing a special letter urging/reminding those that aren't current to renew. I plan on mailing the letters out on January 21st. Renew before then and save the Chapter the mailing costs.

It is my pleasure to announce that the Chapter has two new members and two more are in progress. Welcome announcements are elsewhere in the Sentinel. I would like to pass on a personal welcome! If you have someone who would like to become a member of the AZ Chapter let the Secretary or I know so we can make contact with them.

Those that couldn't attend the Silent Auction this month really missed out. There were many items so the attendees had varied choices to pick from. Many of us needed adding machines to add the total amount owed to the Chapter. In several instances the bids on items were in the double digits. The good part is that all of these funds go towards the Scholarship Fund. Again, we hope to give out five \$1000 scholarships and TV Channel 5 will be covering this event in May. Be sure and put the May Luncheon on your calendar - you may get your picture on TV.

TOPS

by Chuck Schluter

TOPS now provides Transition Support for Member Spouses!

Good news! Now spouses of MOAA members can take advantage of the full range of career transition services offered by The Officer Placement Service (TOPS). These services include: resume critiques; individual counseling by phone or email (or in person at MOAA headquarters); access to daily job

AZ Chapter Staff for 2005

The following members will be sworn-in as Chapter Officers at the January General meeting

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

Please attend the meeting and wish these dedicated volunteers success in their guidance of the Chapter.

postings online at www.moaa.org/tops and the ability to post a resume in the TOPS resume database. (Resumes are forwarded to interested prospective employers). In addition, TOPS can provide background information on more than 12 million businesses and companies. Read on...

In order to take advantage of this service, the spouse must first have a MOAA Customer Number. To get this number, all they need to do is to send an email to tops@moaa.org. The email should be identified in the Subject line by "Spouse Customer Number Request". Then, in the body of the email simply include the MOAA member's full name, a member number (it is located on the Military Officer Magazine label in the upper left-hand corner) and 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. If you have questions about this information call Chuck Schluter at 480-563-8480 or email tops@moaa.org or read the TOPS Frequently Asked Questions (FAQ).

AZ TOPS Needs Your Help!

Help! MOAA members and their families arriving in, or living in our valley need a hand identifying Points of Contact (POC) in local area business to help them launch secondary careers. I am in the process of building a listing of POC's and

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

TOPS continued from page 2

companies. If you know of a person or a place of business that is willing to employ proven performers – contact me at 480-563-8480 - I will add them to the list.

**January Luncheon Meeting
Saturday, 15 January -
McCormick Ranch Golf Club**

The next Chapter meeting is set for Saturday, 15 January 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 10 January. Come join us for good food and comradeship.

**Personal Affairs
by Bernie Conway**

A localized MOAA casualty checklist is included in this copy of the Sentinel. Please remove it from the newsletter, and place it in your Personal Affairs Workbook, which is contained in the **"Help Your Survivors-Now!"** publication from MOAA. If you need a copy of this booklet, I will have copies available at the January MOAA luncheon. I want to emphasize the importance of having this workbook completed. Judy and I went through our book last week, and it is really a good feeling to touch the documents your survivors will need to finish your transition into whatever awaits you in

eternity - (I hope you have been good!). Since we have completed our workbook, you cannot expect me to back off on you getting yours complete.

The checklist will also be available in our local Arizona Chapter MOAA website. <http://www.azchaptermoaa.org> Visit it now and then, and see what is in there. You may be surprised. There is also a wealth of information available on the MOAA national website at www.moaa.org including most MOAA publications available to download.

In talking to several widows, I have picked up that one of the most difficult and stressful things facing them at the time of death is the completion of the obituary. I think writing your own obituary may be one of the kindest things you could do for your spouse or family. You don't have to pick a date; someone will fill that in later. Seriously, there are numerous examples in the daily paper of good and bad obituaries. That way you would also know what they said about you when you are gone. Give it some thought. I am sure your survivors would love you for doing it.

**Silent Auction
by Dan Conway**

Again this year the Silent Auction was a great success, both in terms of funds raised in the amount of \$1,250, and the wonderful meal and fellowship experienced by those attending. It looks like our Scholarship Program is reasonably healthy. However, the fund could still benefit from personal donations from Chapter members and corporate

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 \$10

50th Anniversary Fund:

None

Scholarship Fund:

Bob Rutherford \$25

Eleanor Bracken \$10

donations from any concerned corporation or business. Please check your available funds and consider donating to the Scholarship Fund by sending your check to the Chapter Treasurer.

Listed below are those companies who contributed. Please think of them as you are out making purchases this year.

Member Donors

Doug Gray	Aino Baudu
Chuck Schluter	Dolly Blecick
Velma Birtciel	Ron Green
Dick Minor	Marie Fredricks
Judy Conway	Jim Seidl
Terry Tassin	Jo Ann Thompson
Joyce Conway	Chet Baumer
Jerry Lovett	

Corporate Donors

Arizona Cardinals	AZ Diamondbacks
Phoenix Mercury	Arizona Rattlers
Phoenix Art Museum	Fiddlesticks
Continental Golf	Heard Museum
Durant's	Taliesen West
Marie Callenders	Scottsdale Resort
Lund Cadillac	Sunshine Hotel
Arrivederci	

MOAA's LEGISLATIVE UPDATE: Thursday, December 23, 2004

Issue 1: Concurrent Retirement and Disability Payments (CRDP) Increase

In January, retirees receiving Concurrent Retirement and Disability Payments (CRDP) become eligible for the second step of a multi-year phase-out of the disability offset to military retired pay. The additional money will come in their February checks.

The FY2004 Defense Authorization Act authorized a ten-year phase-in of Concurrent Retirement and Disability Payments (CRDP) to eliminate the offset of retired pay for VA disability compensation for retirees with 50% or higher disabilities. These payments started with flat-rate amounts in January 2004 and will increase every year until the retiree's disability offset is eliminated in 2014. Because the phasing plan is relatively front-loaded, 94% of the retired pay offset will be recovered within the next five years.

Under the FY2005 Defense Authorization Act passed last October, retirees with disabilities rated at 100% will be removed from the phase-in plan and their full, service-based retired pay will be restored as of January 2005 (to be reflected in the February check).

If you already received a preliminary projection of your 2005 retired pay from the Finance Center that did not fully reflect a change in your concurrent retirement and disability payments, you should receive an updated 2005 retired pay statement within a month or two. It may or may not come before you receive the money.

The increases in retired pay will depend on the amount of retired pay waived for VA disability compensation. Amounts already restored in January 2004 were \$750 per month for 100% VA disability ratings; \$500 for 90%; \$350 for 80%; \$250 for 70%; \$125 for 60%; and \$100 for 50%. Subsequent annual increases each January will be based on a percentage of the remaining offset.

The payment for January 2005 will restore another 10% of the retiree's remaining disability offset. In January 2006, eligibles will get back 20% of the remaining offset; then 30% of the remaining offset in January 2007, and so on until January 2014, when eligible members will achieve full restoration of the retired pay they earned by service.

For eligible retirees who were retired for medical reasons (so-called "Chapter 61" disability retirees) with twenty years or more in service, the retired pay restoration amount will be based solely on the amount of retired pay they earned by service, if they had retired without any disability.

MOAA and The Military Coalition are continuing to work to expand concurrent receipt provisions to those not covered by CRDP or Combat Related Special Compensation (CRSC).

Examples of 2005 payment calculations - visit MOAA's Web site at: http://www.moaa.org/Legislative/Retirement/CRDP_Charts.asp.

**Bernie Conway Personal Affairs Officer
Arizona Chapter MOAA
Telephone & Fax: (480) 994-0440
E-mail: conwaybcjc@cox.net
25 December 2004**

DECEASED MOAA SURVIVOR CHECK LIST FOR FAMILIES

- 1) Family contact Defense Finance & Accounting Center 1-800-321-1080 (USCG contact 1- 800- 772- 8724); USPHS (1-800 638-8744.) This call will generate the RSFPP/SBP/RCSBP/SSBP annuity application process. Retirement pay will terminate on the date of death of the sponsor.
- 2) Family notifies the Social Security administration at 1-800-772-1213. Social security payment amount will change to the member with the greater amount, effective the first day of the month of death.
- 3) Family informs the Veterans Administration, 1-800-827-1000 to avoid an overpayment.

**THE PREVIOUS ARE ALL BENEFIT / MONEY RELATED ITEMS AND ARE TIME CRITICAL.
ANY OVERPAYMENT MUST BE RETURNED.**

- 4) Family arranges mortuary services. (If it will be a Catholic burial, Pastor must be notified before Mortuary)
- 5) Mortuary normally will arrange for military honors at cemetery.
- 6) Family obtains 10 certified copies of death certificate.
- 7) Notify either the Survivor Benefit & Casualty Assistance office at Luke, 623-856-7834 ,the Army National Guard at 56th & McDowell, 602-267-2909, or the AZ Veterans Services Division, 602-627-3261 , located at 3333 N. Central Ave, Phoenix for an appointment. They provide Veterans Benefits Counselors to assist you through filing for survivor death benefits.
- 8) You will need the following documents available at your appointment time:
 - a) Death Certificate
 - b) Marriage Certificate
 - c) DD Form 214
 - d) Retirement Orders
 - e) ID card of deceased
 - f) SF1199A Direct Deposit Form (Get from your bank)
 - g) VA (NSLI) Insurance Number
 - h) Social Security Card of spouse

**YOU KNOW WHERE ALL THESE ITEMS ARE BECAUSE YOU FILLED OUT THE PERSONAL AFFAIRS WORKBOOK IN THE
MOAA "HELP YOUR SURVIVORS NOW" HANDOUT - RIGHT?**

- 9) You may have accomplished some of the following at your casualty assistance briefing.
 - a) Survivor must get a new uniformed service ID card and have DEERS changed (at any ID card issuing office). Army Guard unit @ 56th St and McDowell, (602) 267-2700 or Luke AFB, (623) 856-7875 can handle this. Have a copy of the death certificate, and call to be sure DEERS is working.
 - b) Family contact administrator of other pension plans: federal, civilian, state or local government, or private sector.
 - c) For execution of a will or living trust, family contact military legal assistance office or private attorney, trust administrator & executor of estate
 - d) Family let service decedent affairs, retired activities office or MOAA representative Chapter know if there are any immediate needs or if help is needed to handle death arrangements.
 - e) Family contacts all insurance companies: health, life, car, real estate, & long-term care.
 - f) Family contacts all financial institutions: mortgage, bank, credit union, credit card, & investments.
 - g) Family change real estate deeds.
 - h) Family changes all joint ownerships.
 - i) Family check content of safety deposit boxes.
 - j) MOAA get family's permission to publish death in local MOAA newsletter and in the national MOAA magazine.
- 10) MOAA national, as well as the AZ Veterans, and other service organizations also put out a survivor checklist. Reference to these will insure that all bases are covered.

**THIS INFORMATION WAS COLLECTED FROM NUMEROUS ORGANIZATION'S CASUALTY CHEKLISTS. PLEASE REPORT
ANY DISCREPANCIES / BAD PHONE NUMBERS, ETC. TO BERNIE CONWAY, (480) 994-0440 OR
EMAIL: CONWAYBCJC@COX.NET.**

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: Christmas Day, 25 December 2004

Allredge, Aaron	Cordova, Louis	Hoover, Richard	Rhodes, Douglas
Andersen, Howard	Cox, Terry	Houser, Tom	Riemer, Frederick
Anderson, Dorothy	Crawford, Bailey	Hutchinson, Mary	Rottas, Raymond
Andrews, James	Dale, Pat	Jenkins, William	Schwartz, Lois
Arnold, Maureen	Donato, William	Kinnally, Marie	Selling, Martin
Aydelotte, Barbara		Koepke, Dennis	Shiple, A. L.
Bauer, Logan	Ellis, Webb	Kronholm, Edward	Stafford, George
Beck, Roger	Fahy, Faye	Ludwig, Felicia	Stephens, Ronald
Beck, Steven		Markbreiter, Jeffrey	Terry, William
Belt, William	Fels, John	Maul, Ron	Tichenor, Elizabeth
Bennett, Jo	Foster, Doris	Miller, Norman	Treece, Gerry
Bickham, Jeanne	Gadd, Robert	Morris, Richard	Umhofer, Michael
Blecick, Dolly	Gawlitta, Ronald	Morrison, Bill	Waltz, Ellen
Boston, Roger	Gilmore, Margaret	Newell III, John	Weber, Jeanne
Browning, R. Thomas	Greene, Joyce	Patt, Douglas	Young, Jeff
Byrne, Francis	Helm, Mary Rose	Peake, Ruth	Ziernicki, Margaret
Cid, Yvonne	Herzwurm, Lois	Pierce, Jeffery	Zimbaum, Samuel
Cook, Jack	Hjertberg, Barbara	Prithchard, Lorraine	

 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.

Issue 2: What's Your MOAA Membership Been Worth to You?

The legislative successes won by MOAA and others over the past five years are significant and impressive against any benchmark and have substantially improved the lives of almost everyone in the military community.

As we highlight one priority or another in any particular year, we regularly get questions from members along the lines of, "I support what MOAA is pushing this year for survivors (or last year for disabled retirees, etc.), but what has MOAA been doing for the (non-disabled retiree/active duty/Guard-Reserve/other) group of people I care most about?" We think even a cursory review of the accomplishments from 1999 to 2004 demonstrates we've been able to win major gains for every part of the military community. Check out the highlights on MOAA's Web site at <http://www.moaa.org/Legislative/GainsSince1999.asp>.

Obviously, these successes weren't achieved by any single organization. They were won by the combined efforts of MOAA, The Military Coalition, other military and veterans associations, and many thousands of individual members who pressed their legislators for action - and by the senators and representatives who acknowledged the pressing needs and did something about them. In certain cases, the Department of Defense played a strong supportive role, but many of the greatest victories (including TRICARE For Life, concurrent receipt, and repeal of the SBP "widow's tax") were accomplished despite strong Executive Branch opposition.

But anyone associated with the process will acknowledge MOAA's leadership role in most of these efforts. So we think it's worth taking a minute to highlight what kind of return MOAA members have received on their \$24 annual investment in MOAA dues.

TRICARE For Life: \$2,000 annual savings for life (\$4,000 per couple) for Medicare-eligible members who no longer need to carry supplemental Medicare insurance.

TRICARE Senior Pharmacy: An average of \$1,300 per year that Medicare-eligible members would have spent out-of-pocket on prescription drugs that are now covered by TRICARE.

Combat-Related Special Compensation (CRSC): For a 100% combat-disabled retiree, this can amount to \$27,000 a year or more, tax-free.

Concurrent Receipt: A retiree 100% disabled from other service-connected causes also may get back the same \$27,000 per year or more, starting in 2005. 50% to 90% non-combat disabled retirees will get back \$1,800 to \$7,000 or more, respectively, in 2005, and these amounts will rise substantially in the years ahead.

REDUX Repeal. Members who entered service after August 1986 are no longer forced to give up 20% or more of all future retired pay, as they would have been if the onerous REDUX penalties had not been repealed. This can mean hundreds of thousands of dollars over an officer retiree's lifetime.

Military Pay Raises: Years of effort to restore military pay raise comparability have added an extra 11% to active duty, Guard, and Reserve pay since 1999. And that means 11% more retired pay for the rest of these members' lives.

Military Homeowner Tax Relief: MOAA-led efforts saved thousands of military homeowners from being penalized tens of thousands of dollars in capital gains taxes simply because they were assigned away from home on military orders since 1997 - including refunds of taxes paid by many who had to sell their homes since 1997.

Tax Deduction for Guard/Reserve Drill Expenses. The same legislation restored a tax deduction for overnight lodging, travel, and other expenses directly associated with inactive duty training -- worth hundreds and even thousands of dollars a year for members who travel long distances to drill sites.

Guard/Reserve TRICARE. Guard/Reserve members now get 90 days pre-deployment coverage and 180 days post-deployment coverage with no deductible or enrollment fee. Selected Reserve members not on active duty will be able to purchase a year of subsidized TRICARE coverage for each 90 days served in a contingency operation since 9/11. Even the most conservative estimates value this coverage at \$1,000 to \$3,000 per year, depending on family size.

SBP Benefit Increase. By 2008, elimination of the "military widow's tax" for survivors age 62 and older will mean an additional \$4,000 to \$8,000 or more in SBP benefits for survivors of most retired officers, depending on grade, length of service and level of participation in SBP.

VA Survivor Annuity Improvement. Survivors of members who died of service-connected causes now can keep VA survivor benefits if they remarry at age 57 or older, and the benefit is reinstated for those who remarry at younger ages if the second marriage ends in death or divorce. This protects almost \$12,000 a year for the affected survivors.

TAPS




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

COL Frank Wilkins USAR (Ret)
 May 3, 1911 - December 23, 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 New Year!



nwtech.com

January Luncheon Meeting

WHEN: 15 January 2005
 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: Installation of Officers for 2005.

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

-- Jim Seidl, Programs

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 In This Space**

Impact Ad	\$15.00
Quarterly	\$25.00
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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 **15 January 2005.**

Make check payable to: AZ Chapter MOAA **No Later Than: 10 January 2005**

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



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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
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**Arizona Chapter
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14435 N. 66th Place
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