



The Sentinel

Arizona's First Chapter



The Arizona Chapter

8213 E. Del Camino Dr.

Scottsdale, AZ

85258

OCTOBER 2012

CHARTERED 1956 - 56 YEARS OF SERVICE TO COUNTRY

EDITOR: JIM CULLISON

President's Perspective

by John Ady



Symposium Thoughts

Hi everyone. I thought it would be appropriate this month to discuss briefly the MOAA 2012 Chapter Presidents' Symposium which was conducted September 20-22 in Las Vegas. This meeting is held annually on a regional basis, and every third year it is held specifically in a western state for chapter presidents and other key chapter officers from our region of the country.

This is my second opportunity to attend a large scale MOAA event, the first of which was the annual meeting in San

Antonio last year, and I am always impressed with the quality of the national MOAA leadership team and their staff that put these events on. These conferences allow chapter and state council leaders to spend quality time together to discuss items of mutual interest.

Membership Initiative

Of particular note, MOAA is making several improvements and changes to its recruiting and retention efforts starting in 2013. Although MOAA remains the best organization of its kind in representing the interests of our military members and families, whether they are on active duty or retired, there is always room for improvement. Thus, in January 2013 new initiatives will be rolled out to make MOAA an even better organization. Your leadership team was quite impressed with the initiatives that are being implemented. I believe

you will be as well.

The recruitment and retention of new members is vitally important to our overall success, and therefore MOAA will be targeting this issue with the goal of not only increasing overall membership, but chapter membership as well. However, being a slightly older recruiter myself, I can vouch for the fact that recruiting is a 24/7 program, and in my view our chapter recruiting committee chaired by Ron Perkins includes EVERYONE!

Bring a Buddy

With that in mind, our annual barbecue picnic social event is coming up at the McCormick Stillman Railroad Park on Saturday, October 20. This is a great time to "Bring A Buddy" and get them interested in signing up as a new member. Just bring your buddy to the event and Ron will take it from there. This year, the picnic is strictly food and fun with Prescott Chapter member Dick Jonas providing the entertainment.

I look forward to seeing you all at the picnic...!

Arizona Chapter Calendar

Board of Directors meets at 1030 hours the first Thursday of the month.

Location: National Guard Distance Learning Center, 5636 E. McDowell Rd. Show ID for entry. Members are invited to attend.

Upcoming meetings:

- October 4
- November 1

Member Meetings/ Luncheons are held on the third Saturday of the month, Social Hour at 1100, Luncheon at 1200, at McCormick Ranch Golf Club, unless noted otherwise.

Upcoming meetings:

- October 20, picnic at McCormick RR Park
- November 17

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MSAs Are Coming

Do you have a nomination for a chapter Meritorious Service Award? Write and send your candidate's accomplishments to Jim Cullison. A panel will be appointed by the president to review all submissions.

Earlier this year the board approved a lifetime maximum of three MSAs per individual.

Don't be Scammed. Expert on Fraud Tells How to Avoid Trickery

There are a lot of people out there using devious means to separate you from your money.

Debra Boehlke, a specialist in crime fraud in the Attorney General's Office, described some of those means and how not to be taken in by them as guest speaker at the September luncheon.



Some of the scams include:

- The "Granny Scam," where a supposed relative calls saying he or she is in trouble and needs money to be wired right away, and not to tell anyone.
- Auto purchase and repair scams, using bait and switch schemes, scare tactics and asking for payment in advance.
- Investment schemes, particularly aimed at senior citizens, offering free meals and seminars to get you to invest retirement funds.
- Work from home offers, asking for money up front for a starter kit and money for advertising your "business." "Anytime they want you to send money first, you need to think about it," Debra said.

National Memorial Ladies Honor Vets

The National Memorial Ladies are a local group that brings a last tribute to the burials of veterans at the National Cemetery in Phoenix.

Chapter Director Nancy Burt has been exploring possible chapter involvement and invited Rosemary Ware, the group's co-chairperson, to discuss the program at the September luncheon.

Rosemary explained that volunteers serve one or more days a month at the cemetery and attend every burial service. They give a condolence card to the families and honor those who gave military service to our country.

Susan Farrell, Rance's wife, is a volunteer, and the group is hoping other spouses or members (men are welcome) will donate time or money. The Memorial Ladies depend on donations for expenses such as printing for condolence cards and brochures.

Additional information is available from Rosemary Ware at 602-295-4807 or e-mail at waremoose@cox.net.

- Internet scams, including bogus alerts to breaches in your accounts as a way to get personal information from you, spam e-mails, and "phishing" from what looks like legitimate companies also trying to get your personal information.
- Home improvement and repair offers, including door-to-door offers for low cost service or free inspections that turn up bogus repair needs. "Arizona is one of the worst states for this scam," she said.
- Telemarketing and phone scams, including charities that resemble legitimate organizations asking for donations. She said callers posing as veteran charities are particularly prevalent nowadays. "Do your research before you give," she said.

General rules to avoid being scammed include:

- If it sounds too good to be true, it is.
- Take your time to find out more. Legitimate companies will give you time to make a decision; bad companies rush you.
- Credit cards are safest as they offer a layer of protection against unauthorized charges.
- It's risky to wire money or to give out bank account numbers.

Debra said the personal information being posted on Facebook pages, particularly by young people, makes them vulnerable to scammers. "These scam artists are very good at what they do," she said.

Detailed information, including red flags and protection tips, is contained in a brochure titled "Top Consumer Scams" available from the Attorney General's Office.

Officers/Directors for 2013 Proposed

The following slate of officers for 2013 has been presented to the Board of Directors.

President: COL Rob Welch

Immediate Past President: COL John Ady

First Vice President: Lt Col Jim Cullison

Secretary: Leonore Hoak

Treasurer: COL Bill Roscher

Directors: COL Nancy Burt, CDR Jim Draper, COL Rance Farrell, Lt Col Ron Green and COL Dave Sale.

The Nominating Committee consisted of Jim Cullison, Rob Welch and Ron Perkins.



Mark your Calendar Now!

Our annual picnic will be October 20 at the Stillman Ramada

McCormick Stillman Railroad Park

7301 E Indian Bend Road, Scottsdale AZ 85250

Happy Hour 11:00 AM Lunch 11:45 AM

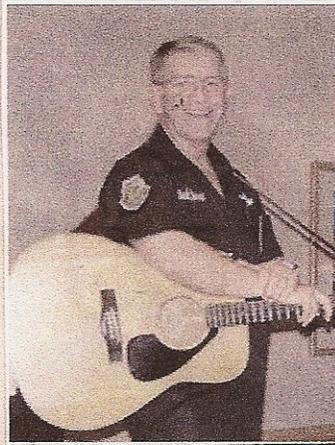
LUNCH WILL BE CATERED BY FAMOUS DAVE'S BAR-B-QUE

Ribs, Beef Brisket, Pulled Pork, Wilbur Beans, Coleslaw,

Corn Bread Muffins, Dessert, Soft Drinks, Water

LT COL DICK JONAS (Ret),
a MOAA member from the Prescott Chapter and his wife, Mary will entertain us following lunch with Fighter Pilot songs and Warrior ballads.

Dick recorded his first albums of military ballads in 1969 after returning from Vietnam. He was a fighter pilot and served in the Air Force for 22 years. He has entertained audiences all over the world, and will be a great addition to our picnic.



Reservation Information on Page 7

Gold Bars for New Chapter Members

The Arizona Chapter grew by 13 members September 9 with the commissioning of new Second Lieutenants into the Arizona Army National Guard. Under MOAA's Gold Bar Program, the Chapter presented each of the new officers a set of Second Lieutenant bars and free national and chapter membership for a year.

The presentation was made by Ron Perkins, Membership Chairman, and Jim Cullison, Second Vice President, at an assembly led by LTC Zoe Ollinger, Officer Candidate School Commander, who also joined the chapter.

Shown below are Jim Cullison (front row left), LT COL Ollinger (center), Ron Perkins (right), and the new officers: front from left, Erica Mineburg, Janet Baca, Macario Mora Jr., Michael Bouey Jr.; second row, Kevin Renaud, Christopher Gonzales, Brandon Teskey, Kyle McGee, Matthew Harvey; back row, Michael Pelletier, Richard Jensen, Francisco Baez Jr. and Christopher Schutt.



Members OK Auxiliary Vote

A proposed national bylaws change to give Auxiliary members full membership status and voting rights was approved in the MOAA election in August.

The proposal will allow Auxiliary members to vote in national Board of Director elections and have a voice on national platform issues.

Arizona Centennial Trivia

From The Arizona Trivia Book by James E. Cook

What confirmed number of German aircraft did Frank Luke Jr. down in his legendary 17 days of combat flying in WWI? (Answer on Page 8)

Welcome All Our Newest Members

Zoe M. Ollinger, LTC, ARNG (Act)
Phoenix

William R. White, Col, USMC (Ret)
And his wife Ingrid, Phoenix

Mark E. Thompson, Maj, USAF (Ret)
And his wife Susan, Scottsdale

Richard L. Meyer, Capt, USMC (Frm)
And his wife Shirley, Scottsdale

Please meet and greet our new members.



Online With The Arizona Chapter
by Rob Welch, Webmaster

Meet Our Past Presidents

Starting next month, we will begin publishing brief biographical sketches of our past chapter presidents. MOAA is comprised of not only officers who spent their careers in 6 different uniformed services in defense of our Nation, but those who did so in two different ways, on active duty and in our reserve components, juggling their military careers with a civilian one. As one can imagine, this brings a vast variety of backgrounds to our mix.

We hope you find these bios interesting. If you have any information on, or pictures of, our past presidents, please either e-mail them to webmaster@azchaptermoaa.org or mail them to me: Rob Welch, 42420 N. Anthem Creek Drive, Anthem, AZ 85086-3022. Also, if you have any old pre-2000 rosters or *Sentinel* issues, please contact me at 623-533-3704. Thanks.

Donations to Scholarship Fund

Paul Alix \$100

John Ady \$100

George Hadley Sr. \$60

Dan Germond \$50

Larry DeSanto \$34

Anonymous \$20



Personal Affairs
by Dan Conway
Personal Affairs Officer

Six Financial Planning Mistakes to Avoid

1. Forgetting Inflation: Inflation means that your money is gradually worth less over time. In other words, prices rise. Over the last 20 years, average annual inflation has been approximately 2.55%. The safest investments like a savings account or government bonds will often deliver returns at a rate lower than inflation.

2. Not Planning for Long-Term Care Costs: Most of us are probably hoping to spend our final years at home and in good health, finally passing away peacefully in our sleep. But like all phases of life, our autumn years seldom go exactly as hoped or planned. Whether we find the thought pleasant or not, most of us will eventually incur significant long-term care costs as we age. The old saying, "Hope for the best but plan for the worst," holds especially true for retirement and long-term care planning.

3. Succumbing to Scams: Fraudsters scam more than 1 million American seniors each year, costing them approximately \$2.6 billion annually. Seniors should stay informed about tactics and strategies used by swindlers, and beware of offers that sound too good to be true.

4. Misunderstanding Medicare: Many retirees believe that Medicare covers long-term care, but **it doesn't**. This false assumption can have truly dire consequences. Seniors who have counted on Medicare to pay for assisted living care are vulnerable to being financially *and* emotionally devastated when care needs arise. Medicare enrollees should understand that Medicare will not help whatsoever if long-term care is required at a nursing home, assisted living community, or at home. The government program that can pay for long-term care in some circumstances is Medicaid rather than Medicare. However, Medicaid is only available to seniors who have already spent nearly all their assets on care, and is generally considered a last resort option.

5. Over-reliance on Social Security: Do not expect your benefit to provide for a leisurely

retirement, let alone to cover long-term care costs. According to the Social Security Administration, the average benefit for a retired worker is about \$1,230, while a recent study found that the median cost of a 1-bedroom apartment at an assisted living community is \$3,300. Try to make sure that you're not exclusively dependent on Social Security income by contributing to an additional retirement program, or by retiring with sufficient savings.

6. Having an Outdated Estate Plan: It's common for seniors to draft a will and then forget about it. This mistake often means that seniors' estates go to the wrong people, or that their families incur extra legal fees. Revisit your will and other estate planning measures each year. This reassessment is especially important if any of beneficiaries have passed away, become divorced or had children. Similarly, if the estate's executor passes away, revisions to the will are in order.

Please consider me as a resource and don't hesitate to call with your Personal Affairs questions and concerns at 480 368-1427.

Daniel M. Conway

Free Concerts by Singing Sergeants

The Singing Sergeants, the official Air Force chorus, will perform two free concerts in the Valley this month.

The chorus was formed in 1945 to "bring the music of America to the world." The group has entertained every U.S. president since Harry Truman, performed with many major orchestras and appeared in all 50 states and 49 countries.

The concerts are free, but tickets are required.

The first concert is scheduled for 7 p.m. Wednesday, October 24, at Glendale Mountain Ridge High School, 22800 N. 67th Avenue. Tickets are available at the school from 8-4 Monday-Friday and also at the Music and Arts Store, 5350 W. Bell Road, during business hours.

The second concert will begin at 7:30 p.m. Thursday, October 25, at ASU's Gammage Auditorium in Tempe. Tickets are available from 10-6 Monday-Friday at the Gammage Box Office.



Legislative Update

by Gary Fredricks, Legislative Chair

Symposium, Legislation, Membership

The legislative report for this month is being written a little earlier than usual. I will be traveling, joining other members of the MOAA national board of directors and staff, including our MOAA President VADM Norb Ryan, USN (Ret), and our Board Chairman ADM Steve Abbot, USN (Ret), at a MOAA Western Region Council and Chapter Presidents' Symposium in Las Vegas during my normal report writing time. This is our 15th annual Symposium which we conduct on a rotating basis among our four MOAA national regions. We hold these events to share best practices and other current information to help our councils and chapters better serve their members. This year all Western Region Council and Chapter presidents, vice presidents, membership chairs and TOPS liaisons were invited, and at last count we expected more than 150 council and chapter members representing six state councils and 92 chapters to attend. Our chapter was well represented.

As you are reading this, FY2012 will have just come to a close on September 30. I am betting that none of the 13 FY2013 Appropriations Bills or the FY2013 Defense Authorization Bill made it through the process. I am hoping that our legislators carried through with their plan to instead pass a continuing resolution to keep funding the government at FY2012 levels for some period of time in order to avoid shutting down the government and to keep paying our troops. I am also confident that our legislators are fully engaged in getting re-elected and little if any meaningful progress will have been made on anything else.

We should now have a lame duck Congress in Washington until January when the newly elected congress and the administration are seated. We hope the lame duck Congress makes some headway at least in "kicking the cans" further down the road, but there are the holidays—Thanksgiving, Christmas and New Years—to be considered. So, I'm guessing that the new Congress will have to deal substantially

with the residuals from the lame duck Congress, including the remnants of the FY2013 budget continuing resolution, the "fiscal cliff" (end of authorization for the Bush tax cuts and kick in of "sequestration" mandated budget cuts), the 30% mandated cuts in Medicare/TRICARE payments to doctors and the looming approach of hitting the national debt limit before they can ever start the FY2014 legislative process.

I thought I might share one other non-legislative initiative with you about which our chapter leaders will have been briefed at Las Vegas. Membership is vitally important if MOAA is to meet its strategic goals and continue its quality advocacy for our military, veterans, their families and survivors. With 375,000 members nationally, MOAA has grown slightly over the last few years while all other veteran service organizations have experienced significant membership losses. However, projections show that demographics will also start taking a toll on MOAA membership if we continue our present course. So, over the last year the MOAA staff, under the cognizance of the board of directors, has been developing an evolution to our membership model. Details are still being worked out but the new model, expected to be rolled out in January 2013, will consist of three levels of membership: a basic level, a premium level and a life membership level.

MOAA is moving away from complex dues and pricing options and providing products and services to everyone regardless of amount of dues paid to a new model where membership level determines what products or services a member receives. Keeping with nationwide trends the basic membership will be oriented toward the younger officers, will be tailored to their interests and will be consistent with consumer demand and behaviors today. It will be free and will be designed to feature an exciting, primarily electronic experience, that will be a pipeline to paid membership. The premium and life levels will be similar to our current membership for annual dues payers and life members, but with more specific value provided through benefits and services offered. The premium membership will be designed to feature

Continued on next page

Legislative Update...Continued

a high level of value experience with meaningful products and services. The life membership will be designed to feature a customized luxurious experience, readily available through dedicated channels. There will also be a concentrated marketing campaign to specifically help chapter membership. Look for more information on this initiative in the coming weeks.

October Luncheon Meeting

WHEN: October 20, 2012
11:00 a.m. Social Hour
11:45 Lunch

WHERE: McCormick-Stillman Railroad Park
Scottsdale, Arizona

COST: \$20 Per Person

DRESS: Picnic Casual

MENU Mouthwatering morsels
from Famous Dave's Bar-B-Que

PROGRAM: Lt Col Dick Jonas, USAF (Ret), will entertain with fighter pilot songs and warrior ballads. Dick is president of MOAA's Prescott chapter.

Reservations must be received by 4 p.m. on Tuesday, October 15. Use the reservation form below. Cancellations must be received the same day to receive your money back.

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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 with the appropriate fund and mail to: **Bill Roscher, 4337 E. Sands Dr., Phoenix, AZ 85050.**

General Fund: \$ _____

Scholarship Fund: \$ _____ **[a 501(c)(3) charitable fund]**

Name of Donor : _____ Identify me as a donor in the next newsletter. YES ___ NO ___

MEAL / MEETING RESERVATION FORM

Please reserve _____ meals for (Name) _____

Enclosed is my check for \$ _____ (**\$20.00 per person**) for **October 20, 2012**

Make check payable to: **AZ Chapter MOAA** Received No Later Than: **October 16, 2012**

Send to: **Bill Roscher, 4337 E. Sands Dr., Phoenix, AZ 85050.** wroscher@cox.net

Plan to Tailgate: Army vs. Air Force

Army takes on Air Force on the football field, Saturday, November 3. Members are invited to a chapter tailgate party to watch the game at 10:30 a.m. that day at Nimbus American Bistro and Brewery, 7001 N. Scottsdale Road, just north of McCormick Stillman Railroad Park.

Which service will have bragging rights? Mark your calendar and come and see. Sailors and Marines welcome. Pick your side.

Trivia Answer: 15 balloons, 4 aircraft.

The Arizona Chapter MOAA - 2012 Board of Directors and Committee Chairs

PRESIDENT COL John Ady USAR 480-596-0780	NEWSLETTER EDITOR LTC Jim Cullison USAF 602-482-3838	CHAPLAIN Vacant
FIRST VICE PRESIDENT COL Rob Welch, USA 623-533-3704	ADVERTISING LTC Jim Cullison USAF 602-482-3838	PERSONAL AFFAIRS CAPT Dan Conway USCGR 480-368-1427
SECOND VICE PRESIDENT Lt Col Jim Cullison, USAF 602-482-3838	ELECTRONIC COMMUNICATIONS COL Ron Perkins, USAF 480-961-8632	PROGRAMS COL John Ady USA 480-596-0780
SECRETARY Leonore Hoak 480-664-0047	HISTORIAN / PHOTOGRAPHER LTC Jim Cullison USAF 602-482-3838	ARRANGEMENTS Marie Fredricks 480-836-8419
TREASURER COL Bill Roscher USA 480-948-3609	JROTC AWARDS LCDR Terry Tassin USN 623-931-1546	SCHOLARSHIPS COL Rob Welch USA 623-533-3704
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