



The Sentinel

Arizona's First Chapter



The Arizona Chapter

13819 N. 51st Street

Scottsdale, AZ 85254

FEBRUARY 2015

CHARTERED 1956

58 YEARS OF SERVICE TO COUNTRY

EDITOR: JIM CULLISON

President's Perspective

by Jim Cullison



A Special Program

As the football season fades away and you're anticipating a void in your weekends, I have a great idea to replace that emptiness on at least one upcoming Saturday.

At our February 21 luncheon we will have a special guest as our speaker, Flora Jessop.

Flora Jessop is the co-author of the best selling book, "Church of Lies", which describes how she escaped the slavery and sexual abuse of the Fundamentalist Church of Jesus Christ of Latter Day Saints. She is expected to bring copies of the book to the meeting for purchase.



Flora Jessop and granddaughter Kambria in today's happier times.

Flora has dedicated herself to the mission of rescuing and liberating women and children from this sect and heads a non-profit organization with that goal. She grew up one of 28 children her father had with the first two of his three wives. She now lives in Phoenix with her husband and sister Ruby.

This promises to be a presentation you won't want to miss. Hope to see you there.

One More Time

At the risk of sounding like a broken record, I want to emphasize one more time the need to make reservations in advance for chapter luncheons, no later than the deadline, which this month is Tuesday, February 17.

The deadline is required to allow McCormick Ranch time to order the proper quantity of food for our specific meals.

The reservation count is turned in on Tuesday. Keep that in mind if you mail your reservation. Mail it far enough in advance to be confident our treasurer will receive it by the deadline.

Think Golf

With the Phoenix Open over, it's time to think about the next big links event. Our chapter's annual golf tournament to raise scholarship funds is set for Stonecreek Golf Club near Tatum Boulevard and Cactus Road with an 0800 shotgun start on Thursday, April 23. More details on Page 4.

Don't Delay

Finally, the majority of you have paid your 2015 dues. To you I say on behalf of the Board of Directors, "Thank you."

But to those who haven't yet renewed, why wait any longer? There's a deadline for renewal, and we don't want to lose you. Renewal information is on Page 3.

**Monday, February 16,
Is Presidents Day**
A good day
to fly your flag

Arizona Chapter Calendar

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

Location: National Guard Regional Training Institute, 5636 E. McDowell Rd. Show ID for entry. Members welcome.

Upcoming meetings:

- February 5
- March 5

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:

- February 21
- March 14

In this Issue

Page 2

- January Program
- Spotlight Speaker
- Military History

Page 3

- Dues Renewal

Page 4

- Chapter Leadership
- Spring Golf
- Patriotic Gala
- March Speaker

Page 5

- Personal Affairs
- Donations

Page 6

- Legislative Update
- February Observances

Page 7

- Meal/Donation Forms

Page 8

- Chapter Leadership

Guest Speaker

Naval ROTC, Producing the Next Great Officer Generation

Most of us know the Reserve Officers Training Corps — ROTC — as one of the paths to commissioning of military officers.

Captain David Price knows it is not an easy path, and he is in a position to know. Dave is commander of Naval ROTC at Arizona State University, one of the Navy's largest ROTC units with 123 midshipmen.

As our January luncheon speaker, he gave us an insight into the program and the men and women who follow that path.

"I love this generation," he said. "Do not worry about them."

Spotlight Speaker

Air Force Spouse: Life on the Go

Marie Fredricks remembers every PCS and TDY, 18 in 25 years. Marie was the Spotlight Speaker at our January luncheon. She recounted the life of a military spouse as she, her husband Gary and their three children moved about the country and overseas on Gary's assignments as an Air Force officer and pilot.



She and Gary met in high school in Kansas and were married after Gary completed flight school. Their journeys took them to such stateside bases as Luke, Cannon, Nellis, Seymour-Johnson, Wright Patterson, Lowry, Peterson, McDill, Beale, George and Montgomery. Mixed in were assignments in

Turkey, the Philippines, Belgium where two of their children graduated from high school, and a NATO posting in Rome, "one of the best assignments ever."

She and Judy Conway, Bernie's wife, shared an apartment in Phoenix while their husbands completed assignments in Vietnam.

There were good times but sad times, too, like the time Gary was notified on a Christmas Eve of a crash that had killed two crewmen.

Despite the many moves, separations and occasional sadness, Marie said Air Force life was a wonderful life.

The NROTC mission is to develop midshipmen morally, mentally and physically.

"The ROTC student is busy," Dave said. Along with their regular course work, they attend weekly physical training, drill and leadership lab. They take courses in calculus, physics, American history



and national security policy, regional studies and extracurricular activities, such as color guard, clubs and volunteer work. Other demands include part-time jobs and needing to commute to class. Summer training is demanding, too, and similar to training at the Naval Academy, said Dave, himself an Academy graduate.

In fact, their ROTC requirements equal an extra year of course work within their four years of academics in school, he said.

Many young people are inspired to ROTC by a family member who served in the military.

"We are creating amazing Naval officers here in the Sonora Desert," Dave said. "They are every bit as good as my generation."

Seven Navy and Marine officers in ASU's NROTC program were commissioned in December 2014, and 26 more are on track for commissioning this coming May.

Military History

2015: Year of Milestone Anniversaries

This year encompasses several milestones in our country's history, most pegged to events leading to the end of World War II 70 years ago.

On February 19, 1945, following air and naval bombardment, the U.S. Marines invaded Iwo Jima, leading to a fierce five-week battle that ended in the capture of the island and its airfields. It was the fight that produced the iconic flag-raising photo and prompted ADM Chester Nimitz to describe the tenacity and bravery of our Marines by declaring "uncommon valor was a common virtue."



Arizona Chapter

Annual Membership Renewal



**60% OF OUR MEMBERS HAVE
RENEWED THEIR DUES
DON'T BE LATE
ONLY 59 DAYS LEFT**

Membership Dues for 2015 are due by March 31, 2015

After that date, we must drop you from our roster

Dues for Regular Members are \$20.00

Dues for Auxiliary Members are \$10.00

Your membership is important to us. Please take the time to renew your membership and be a part of the Arizona Chapter of MOAA.

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

Send to:

Bill Roscher

4337 E Sands Dr.

Phoenix, AZ 85050

ONLY 59 DAYS LEFT



Chapter Leaders Sworn-in For 2015

The Arizona Chapter's officers and directors for 2015 are now officially in place. Taking the oath of leadership at the January luncheon are, from left, Lee Lange, second vice president; Leonore Hoak, secretary; Jim Draper, director; Rob Welch, immediate past president; Jim Cullison, president; Beth Cullison, director; Dave Fleming, first vice president; Charlie Bitner, treasurer, and Frank Hoak, director. Also on the Board are directors John Ady, who administered the oath, and Nancy Burt.

Spring Golf Tourney Is Set

The Chapter's spring golf tournament to raise JROTC scholarship funds is scheduled for Thursday, April 23, at Stonecreek Golf Club in Phoenix.

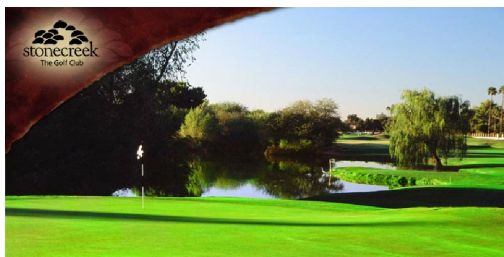
Even though the event is some weeks away, it's not too early to start thinking about golf and getting your swing in shape.

This is always a fun event, and we would like to have as many MOAA members and guests as possible participate. Tournament Chairman Pat Dal has lined up many prizes, including a \$1,000 hole-in-one prize.

If you've played before, you know what to expect. If you're new to the chapter or haven't played this tourney previously, come on out and bring a friend. If you don't play golf, you can still participate by sponsoring a hole (donation of \$25 or more) and/or joining us for lunch (\$15) at the end of the tournament.

The fee to play is \$70 and includes cart, prizes and a hamburger buffet lunch after play.

This is our major fundraising event for scholarships for JROTC seniors planning to attend college. Complete details and entry form will be included in *The Sentinel* next month.



Plan to Attend

Patriotic Gala Honors Leaders, Youths Who Support Veterans

The Arizona Veterans Hall of Fame Patriotic Gala honors government, private sector and non profit leaders and community youths who have performed exceptional service in support of veterans.

The 2015 Gala is scheduled for Saturday, March 21, at Chaparral Suites in Scottsdale. Reservations can be made at the Hall of Fame web site, avhof.org. Make a note on your reservation that you are with the Arizona Chapter MOAA so we can be seated together. Register by February 16 for the early bird discount savings.

Among the honorees will be the Pat Tillman Foundation, Phoenix Mayor Greg Stanton and Tucson businessman Jim Click. Scholarships will be presented to high school students who have done substantial volunteer work at VA facilities or with the Veterans Heritage Project.

Presidents' Doctor to Speak in March

We are following up our special guest speaker this month with another special guest in March, RADM Connie Mariano, former White House physician and the first woman to hold that position. This is another "don't miss" program.

The meeting will be March 14, the second Saturday instead of the third, so mark it now.



Personal Affairs

*By Lee Lange
Personal Affairs Officer*

Get the Most from Social Security Benefits

Have you missed your annual Social Security benefit statements since mailings stopped back in 2011? The good news is that the folks at Social Security have decided to send out paper copies again – with some changes. If you are younger than age 60, you will get statements at five-year intervals. Those older than 60 will get annual statements (if you've set up your "my Social Security" account online you won't get paper statements).

The return of the paper statements is a good thing because it will help get you thinking about Social Security and your retirement plan. While many chapter members are already drawing benefits, others are making these kinds of decisions now or soon will be. Here are three things to consider:

Get your statement anytime at ssa.gov

Setting up your own "my Social Security" account online is a quick and easy way to see where you stand without waiting for the information in the mail. You can verify your earnings, review projected retirement benefits and check potential survivor benefits.

Stake out a strategy

Your health and that of your spouse, family earnings history and income requirements in retirement all play roles in deciding when you should begin collecting Social Security benefits. They also affect how you can make the most of them. Don't start taking benefits at age 62 just because you can. Instead, map out a plan.

Choosing the right strategy is more complicated for couples because it's possible for one spouse to file for benefits at retirement age and then suspend those benefits. That could allow the wife, for example, to receive spousal benefits while the husband is waiting to collect a higher benefit at age 70. If the wife's own benefits would be higher than her spousal benefits, she can switch to her own benefits

when she turns 70. That essentially gives both partners their maximum benefit while allowing one spouse to collect benefits in the interim.

It may pay to delay

Social Security can play an important role for a surviving spouse. By waiting until your full retirement age (which is 66 or 67 for people born after 1942) your Social Security benefits, and those of a surviving spouse, will increase 8 percent per year between your full retirement age and age 70. Waiting until after 70 does not increase your monthly benefit.

And the earlier you start drawing Social Security, the smaller your monthly payment will be. If you start at 62, you will receive 25 percent less per month than you would at your full retirement age. Here's one scenario: Someone born between 1943 and 1954 who would receive \$1,000 a month at his/her normal retirement age of 66 would receive \$750 a month at 62 and \$1,350 a month at 70.

Some financial experts advocate waiting until 70 to start receiving Social Security if you have a choice and expect to live to a ripe old age. With today's low returns on investment, that 8 percent a year you "earn" for waiting until you turn 70 is a great, no-risk investment.

To fully enjoy those returns, however, most people have to live until at least their mid-80s. If you choose to delay Social Security after your full retirement age, you have to either keep working or live off your savings. But, it can sometimes pay to sell your lower-performing and riskier investments at this point to collect 8 percent a year while waiting.

Don't Forget Medicare

Even if you delay claiming Social Security, it's important to sign up for Medicare at 65. The government advises starting the process three months before your 65th birthday. If you delay signing up, your premiums may be higher.

Donations to Chapter Scholarship Fund

Lee Lange \$100

Gene Rafanelli \$50

December 50/50 Raffle \$76



Legislative Update

by Gary Fredricks
Legislative Chair

Issues in the Months Ahead

Here we are already at the end of January. Funding is in place for this year, FY2015, thanks to the lame duck congress passing the necessary bills in December. National legislative action required for FY2016 is now beginning.

The formal process really begins with the submittal of the President's proposed budget in February of each year. That is followed by the requirement for the House and Senate to release their budget in the March/April time frame, effectively setting the spending limits for the coming fiscal year. Then the House and Senate are supposed to work funding appropriations bills during the summer, resulting in the funding bills being effective at the beginning of the fiscal year, October 1, or close to it. At least that's the way it is supposed to work. We'll see what happens this year.

Sequestration

As *The Sentinel* goes to press we have been exposed to the President's State of the Union speech – not much there we can hang our hat on. The big elephant in the room still appears to be the Budget Control Act of 2011 which established automatic across-the-board budget cuts known as sequestration that would place America's national defense capabilities at high risk. The Bipartisan Budget Act of 2013 mitigated the spending cuts, but only for FY2014 and FY2015. So, now we are back to facing sequestration for FY2016.

Sentiment for Relief

Fortunately most of Washington gets it and doesn't really want to see sequestration implemented. Among those, the new Senate Armed Service Committee Chairman, Sen. John McCain, is a long standing opponent of sequestration. MOAA also reports that the House Armed Services Committee Chairman, Rep. Mac Thornberry, has called for sequestration relief as one of his major priorities this year. And, whereas the State of the Union speech did not deal with

sequestration, MOAA reports that his budget proposal is expected to include a fix.

Question Is How to Pay

Sympathy to good causes is not new in Washington. The problem always comes down to how to pay for them. So, fixing sequestration will probably come down to trying to find a compromise funding solution that both the administration and congress can live with. If that comes to pass, it is also likely that the compromise will result in only partially fixing the problem. Then, the devil will be in the details. So, much remains to be seen.

Time for Perspective

As MOAA reports, this is a critical time for the military community to get some perspective of what will be proposed. The President's Budget for FY2016 is now expected to be released as early as February 2. Whereas it rarely looks much like the budgets that eventually come out of Congress, this year has an added element of suspense.

The report of the Military Compensation and Retirement Modernization Commission, required by the FY2013 Defense Authorization Bill, is due for submittal by February 1 and could well be on the street as you are reading this edition of *The Sentinel*. MOAA will be digesting these important events for us. So, I hope you have all signed up to receive MOAA's Weekly Legislative Update, where you can be on the leading edge of receiving this important information that could well begin to affect your financial well being.

Noteworthy Observances This Month

Black History Month, February 1-28
Groundhog Day, February 2
Boy Scouts of America birthday, February 8, 1910
Abraham Lincoln's birthday, February 12, 1809
Valentine's Day, February 14
Arizona Statehood Day, February 14, 1912
President's Day, February 16
Mardi Gras, February 17
Chinese New Year, February 19, the Year of the Goat
George Washington's birthday, February 22, 1732

February Meeting

WHEN: February 21, 2015
11:00 a.m., Meet & Greet Social
Hour; 11:45, Lunch

WHERE: McCormick Ranch Golf Club Pavillion
Scottsdale

COST: \$22 Per Person

DRESS: Business Casual

MENU: Tossed salad, bistro beef stroganoff, fresh vegetable medley, bread and butter, cherry pie.

Anyone with dietary restrictions or allergies contact Arlene Day (arlenebday@gmail.com preferred) one week prior so alternate food selections can be arranged.

PROGRAM: Flora Jessop, who escaped from the Fundamental Church of Jesus Christ of Latter Day Saints, will describe her experience and new goal to liberate others from the sect.

Reservations must be received by 4 p.m. on Tuesday, February 17. 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: **Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020, 602-943-0028, charles.bitner@gmail.com.**

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 \$ _____ (**\$22.00** per person) for **February 21, 2015**

Make check payable to: **AZ Chapter MOAA** Received No Later Than **February 17, 2015**

Send to: **Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020, 602-943-0028, charles.bitner@gmail.com.**



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