

President's Perspective

by Jim Cullison



Season's Greetings

I hope you all had a good Thanksgiving and are looking forward to the holidays ahead.

Our chapter is finishing the year with a flourish. In the last two months we:

- Had another enjoyable picnic barbecue.

- Received the chapter's 12th consecutive 5 Star of Excellence Award from MOAA.

- Hosted the fall meeting of the Arizona Council of Chapters, which was attended by presidents of

the nine chapters and four satellites in the state, as well as Council officers.

- Were visited by COL Barry Wright, MOAA Director of Council and Chapter Affairs, at both the Council meeting and our November chapter luncheon.

- Presented Meritorious Service Awards to five members, shown below, for their exceptional service to the chapter.

- Gained five new chapter members. See who they are on Page 6.

What's Ahead?

We finish out the year with our annual holiday party and Chinese auction on December 12, with the chance to win a gift for those whose lucky raffle ticket number is drawn.

Our 2016 officers will be installed in January. I'll bid adieu as Dave Fleming takes over the presidential reins.

Why Renew?

This is the last month you can save 10% on your membership dues renewal, if you haven't already paid. After December 31, the standard renewal price will apply. See Page 3.

Your dues help MOAA maintain its strength in numbers to advocate for veterans and families in Congress. Your dues allow us to give financial support to such local groups as the Arizona Veterans Home, U.S. Naval Sea Cadets, AUSA's JROTC Armed Forces Career Day and others. And don't forget the useful information you get in this newsletter and access to our luncheon speakers and chapter social events.

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:

- December 3
- January 7

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:

- December 12
- January 16

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This year's Meritorious Awards were presented to, from left, Lee Lange, Dave Fleming, Charlie Bitner, Leonore Hoak and Frank Hoak.

COL Barry Wright

'You're Setting a High Standard'

COL Barry Wright, MOAA Director of Council and Chapter Affairs, gave that compliment to Arizona chapters and the Council in light of this year's 5 Star Awards.

"But it's not time to stop and bask and say we're doing great," he said.

He noted that MOAA has a good reputation on Capitol Hill as an advocate on veterans' issues, "but the Department of Defense doesn't like us so much. They want to say the sky is falling and lay the cost on veterans and the active forces.

"This will be the year of Tricare," he predicted, as Congress weighs such issues as enrollment fees and means testing. Only about 20% of members of Congress and their staffs have military service, and some of the former pro-military leaders are no longer there.

MOAA is actively engaged in opposing cuts to

the military, but, "We need for you to stay engaged and continue your support for us."

COL Wright recommended everyone call MOAA at 1-800-234-MOAA (6622) and sign up for the weekly legislative alert to stay abreast of issues and respond to calls for action.



Barry Wright gave Gary Fredricks a MOAA challenge coin after his talk. He also gave a coin to Ron Perkins and Jim Cullison. What's a challenge coin? Ask Gary, Ron or Jim.

ADVS Director to Discuss Services

Col Wanda Wright, USAF (Ret), director of the Arizona Department of Veterans Services, will give us insight into the Department's work as our guest speaker at the January 16 luncheon.

Arizona Chapters & Council Shine At MOAA Annual Meeting

By Ron Perkins

President, Arizona Council of Chapters

The Arizona Council and all nine chapters received the distinguished MOAA "Five Star of Excellence" Award - the **only state in the union** to do so. The banners were presented at the MOAA annual meeting on October 31.

This is the second year Arizona has led

the way. This recognition is due to the outstanding leadership found in all of our chapters across the state. Their programs have shown growth, and they've improved monthly programs and increased community service.

It is also worth mentioning that Arizona MOAA has added another satellite chapter, Central Arizona Satellite, sponsored by the Superstition Chapter led by Ed Mangan. There are three other satellites, Catalina Mountain, Payson and Mohave, which all are doing very well. There are 16 satellites nationwide and Arizona has 25% of them.

I want to thank the Arizona Chapter for hosting the semi-annual MOAA State Council meeting at the Chaparral Suites Resort in Scottsdale on November 13. The accommodations and room set-up were outstanding.

Many thanks to Leonore Hoak, who worked with Chaparral Suites to make arrangements.

Colonel Barry Wright, National MOAA's Director of Council and Chapter Affairs, was our guest speaker. His presentation was very informative and well received. He took extra time to answer several questions from the chapter presidents.



Accepting the 5 Star banners for their chapters were from left, Pete Kluber, Grand Canyon Chapter; Nicholas Knight, Yuma; Dick Jonas, Northern Arizona; Ed Mangan, Superstition Mountain; Tom Hessler, Coronado; Jim Cullison, Arizona; Lee Lange, Arizona Council of Chapters; John Chernoski, Green Valley; Pam Wojtas, Luke, and Tom Owens, Tucson.



Arizona Chapter

Annual Membership Renewal



Happy
Holidays!

Membership Renewal for 2016 due by December 31, 2015

CHRISTMAS SPECIAL !!
Only 30 days left

Pay your dues before January 1, 2016 get 10% off

- Regular Members pay \$18.00
- Auxiliary Members pay \$9.00

SAVE TIME. SAVE MONEY.
RENEW YOUR DUES TODAY

Make out your check to:
AZ Chapter MOAA

Mail to:
Charlie Bitner, Treasurer
134 E. Northview Ave.
Phoenix, AZ 85020





Come To the Party!



Join All the Fun!



Make your reservations now for the chapter's annual holiday party and Chinese auction — Saturday, December 12, at McCormick Ranch Golf Club. Good food, seasonal music and the ever-popular Chinese auction. Buy tickets for a chance to choose a gift — or “steal” one. All ticket proceeds go to our Scholarship Fund; all gifts provided by chapter officers and program chairs.



Reservations Required

Send reservations, \$22 per person, to our treasurer:

Charles Bitner
134 E. Northview Ave.
Phoenix, AZ 85020

Make Checks Payable to:
AZ Chapter MOAA

Bring a Toy

Bring an unwrapped toy to the party and it will bring a smile to a youngster's face at Christmas. All donated toys will be delivered to the U.S. Marine Corps Reserve for their annual Toys for Tots program.



Same Meal Price for '16, but There Is a Change

For the past several years, our monthly luncheon prices have remained steady at \$22 per person.

However, this year we had to renew our contract for 2016 with McCormick Ranch Golf Club as food costs have risen significantly.

The good news: some select Board members worked very hard with the McCormick Ranch staff and were successful in keeping the luncheon price at \$22 per person in 2016.

The bad news: we now have absolutely no margin whatsoever in our luncheon prices.

What does this really mean? It means we

have to be more diligent and responsive to reservation requests for our monthly luncheons. If you make a reservation and don't cancel the reservation before the Wednesday prior to the Saturday luncheon, we will require payment. We have to do this because we have to pay for every meal we order.

Look for a change in the language of the Meal/ Meeting Reservation form found in each month's *Sentinel*, beginning in January.

More good news: We have a great selection of meals in 2016 at the same price. We just have to be more responsible when making reservations.



Personal Affairs

By Lee Lange
Personal Affairs Officer

6 Financial Planning Mistakes You Should Be Prepared to Avoid

Several years ago, Dan Conway, then the chapter Personal Affairs Officer, wrote an excellent column for *The Sentinel* on avoiding six financial planning mistakes. It's still good advice today. The following is adapted from that column.

1. Forgetting about inflation: Inflation means that your money is gradually worth less over time. Over the last 20 years, average annual inflation has been less than 2.5%. This seems modest but plunging interest rates as a result of the 2007 Recession, means that the safest investments in savings accounts or government bonds are delivering returns at a rate well below inflation. Retirees depending on these types of investments will find their purchasing power eroding. Having the right mix of investments is the key to success.

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, 60% of us will eventually require long-term care as we age. The average cost of this care in Arizona is \$32,000 – \$40,000. It is important to at least consider long-term care policies in your financial planning.

3. Succumbing to Scams: Fraudsters scam more than one million American seniors each year, costing them approximately \$2.6 billion annually. These scams are becoming ever more sophisticated. Seniors should stay informed about tactics and strategies used by swindlers, and beware of offers that sound too good to be true - they almost always are.

4. Misunderstanding Medicare: Too many retirees believe that Medicare covers long-term care, but it doesn't. Medicare enrollees should understand that Medicare will provide zero help

if long-term care is required at a nursing home, assisted living facility, 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: Social Security is intended to be one leg of a three legged stool that includes pensions, and savings/investments. Do not expect your benefit to provide for a leisurely retirement. According to the Social Security Administration, the average monthly benefit for a retired worker is about \$1,230. That doesn't go very far today. Try to make sure that you're not too dependent on Social Security income by contributing to an additional retirement program, or by retiring with sufficient savings to maintain your lifestyle.

6. Having an Outdated Estate Plan: It's far too common for seniors to draft a will or estate plan and then forget about it. This mistake too 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 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 703 232-3609

A Donation to Our Scholarship Fund Can Save You Money at Tax Time

If you're planning your year-end contributions, why not consider a donation to our chapter scholarship fund?

Donations to the fund are tax-deductible and will help the chapter give financial support to young men and women who plan to serve in the military upon completion of their college education.

You can use the chapter financial participation form on Page 7 to send your donation to our chapter treasurer.



Legislative Update

by Lee Lange
Legislation Chairman

Defense Bill Signed

Since the last update, several important events have taken place in Washington. First off, there is a new Leader in the House. Rep. Paul D. Ryan (R-WI) was elected as Speaker of the House on October 29. Next, Congress came together and passed the Bipartisan Budget Act of 2015 on October 30.

This is a two-year budget deal that lifts defense and non-defense caps by \$80B and suspends the national debt ceiling. This important action paved the way for an amended Defense Authorization Bill for 2016 to replace the one vetoed earlier by the President.

An amended Defense Authorization Bill was passed by the House on November 5 and the Senate on November 10. Included in the bill was a \$5B cut – but no funds ended up coming from personnel accounts.

Effect on Pay and Benefits

As expected, the bill includes a 1.3% active duty pay raise rather than the 2.3% needed to keep up with private sector wage increases. This is the third year in a row of pay caps.

Changes to military retirement were also in the bill. These changes cut future retirement benefits by 20%. Commissary cuts were averted – for now. But the issue is still contentious. TRICARE pharmacy co-pays are going up by an

average of \$2 - \$4 per prescription. And there is no COLA increase in 2016 – the third year of no COLA in the last seven (2010, 2011, 2016).

Good News for DOD

The President signed the 2016 National Defense Authorization Bill on November 25, the day before Thanksgiving. This is good news for the Defense Department and the services so they can move forward in the new fiscal year, underway since October 1.

Next up are the appropriations bills, none of which have been passed by Congress. The federal government is operating on a Continuing Resolution which funds the government at 2015 levels through December 11. So there is still much work to be done before Congress adjourns for the year.

Medicare Premiums Rise for Some

One final issue of note is that higher Medicare Part B premiums are coming for some. This group includes those who enroll in Medicare for the first time in 2016, have incomes above \$85,000 a year (\$170,000 for couples), or are enrolled in Medicare but not receiving Social Security payments.

About 70% of Medicare beneficiaries are protected by a “hold harmless” rule in years where there is no COLA increase. This group will not see premium increases in 2016. The Bipartisan Budget Act mentioned above softens the impact for the 30% of Medicare beneficiaries that may be subject to higher Part B premiums in 2016.

Welcome Our New Members

Roy Miller, Col USAFR (Ret)

And his wife Mary of Phoenix

Jack Farley, CDR USN (Ret)

And his wife Peggy of Scottsdale

Gina Vesco, Lt Col USA (Ret)

Of Phoenix

John Bowers, CAPT USN (Ret)

And his wife Susan of Chandler

John Shrewsbury, CAPT USN (Ret)

And his wife Lone of Cave Creek

Please meet and greet our new members.

Chapter Joins Pearl Harbor Ceremony

Remembrance of the 74th anniversary of the attack on Pearl Harbor will take place beginning at 10:30 a.m. Monday, December 7, at Wesley Bolin Plaza, 17th Avenue and Washington Street in Phoenix.

Two of our members will join representatives from other veterans and patriotic groups in placing our commemorative wreath at the Pearl Harbor memorial at the plaza.

This is an event well-worth attending. The attack triggered America’s entry into World War II. We have members of our chapter who are veterans of that war.

Fly your flag that day, whether or not you can attend the ceremony.

Donations to Chapter Funds

Scholarship Fund

Jim & Beth Cullison \$100

Ron Perkins \$10

Rob Welch \$44

November 50/50 Raffle \$108

December Luncheon

WHEN: December 12, 2015
11:00 a.m., Meet & Greet Social Hour
11:45, Lunch

WHERE: McCormick Ranch Golf Club, Scottsdale

COST: \$22 Per Person

DRESS: Holiday Casual

MENU: Salad, bistro beef tenderloin, mashed potatoes, mushroom gravy, carrot cake.

PROGRAM: A festive holiday party with food, music and an opportunity to go home with a gift.

Reservations are required and must be received by 4 p.m. on Tuesday, December 8. 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 **December 12, 2015**

Make check payable to: **AZ Chapter MOAA Received No Later Than December 8, 2015**

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



'Tis the Season

If you see this sign in a drug store, pharmacy or elsewhere, take heed. Don't let the flu bug ruin your holidays. Flu shots are covered by Medicare, Tricare and most insurance plans.



The Arizona Chapter MOAA - 2015 Board of Directors and Committee Chairs

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Access Arizona Chapter's Internet Web Site at: azmoaa.org

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