

### President's Perspective

by Dave Fleming



#### Membership Renewal

Our annual membership renewal campaign has drawn to a close.

We have actively worked the list of 60 members who had not renewed in March down to four who have moved to other states and another 30 who have not firmly committed.

Our Chapter By-laws require that we drop people from the membership rolls who have not renewed by the end of March. I plan to make one more run at contacting those 30 members who we still have not heard from.

Membership is very important to us, and we try hard to have active programs, events and activities to keep our membership intact. But as hard as we might try, we sometimes lose members along the way.

For those of you who have renewed, **thank you** for your continued support. We are assured of having

a healthy chapter and will do our very best to make it worth your while.

Our membership has dropped some 15% from last year. However, we will start anew this month and send out personal letters to all national members in our area who are not yet associated with a chapter. If we are successful, we should start to see some new faces at our luncheons and events.

#### Patriotic Gala Coming

Don't forget, the Patriotic Gala dinner is just a few days away on April 9 at the Doubletree Resort in Scottsdale. The dinner is sponsored by the Arizona Veterans Hall of Fame to recognize non-military individuals and private institutions whose actions have contributed to the benefit of our military, our veterans and their families. This should prove to be a wonderful event.

#### March Program

For those of you who couldn't join us at last month's luncheon, you missed an absolutely outstanding historical presentation about the Mayo Clinic and what they have done for the military over the years.

Our own members, Paul and Barbara Schnur, commented on the video and offered their insight as they both were former employees of Mayo.

#### Chapter Golf Tourney

Pat Dale is once again hosting our annual Spring Golf Tourney on Thursday, April 21, at Stonecreek Golf Club.

This is our premier scholarship fundraiser, so please come out and support this wonderful event. You don't have to be a golfer, just sponsor a hole and come join us for a great Italian luncheon buffet! See Page 4.

And if you can join us, please take a minute to offer your thanks to Pat for all the work he and Patricia do every year with this fund raiser.

**Dave**

#### 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:

- April 7
- May 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:

- April 16
- May 21

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## March Program

# Mayo Clinic: Serving the Military for Over 150 Years

Even before it became world-renowned as the Mayo Clinic, the medical practice opened by Dr. William Mayo in Rochester, Minn., in 1863 began a legacy that continues today of serving the military and its members with medical care and groundbreaking research.

Paul and Barbara Schnur presented a film on that heritage at the March luncheon. Paul is a medical doctor and chapter member who is affiliated with the Mayo Clinic, and Barbara is a registered nurse.

As the film related, Dr. Mayo treated Union forces during the Civil War. Afterward, he returned to Rochester and opened the facility that became Mayo Clinic.

His sons William and Charles carried on the tradition, setting up a base hospital close to the front in France during World War I and providing volunteers and mobile hospitals in Europe and the Pacific during World War II.

Following World War I, the brothers had a 19-story, 26-bell carillon erected on the Mayo campus and dedicated it to "the American soldier, in grateful memory of heroic actions on land and sea, to which America owes her liberty, peace and prosperity."

The clinic's service to the military extended beyond the battlefield.

The staff was a promoter of vaccinations to prevent diseases that had killed many soldiers. Mayo's clinical research made advances in plastic surgery, produced the oxygen mask and developed the pressurized G-suit to combat the effects of high gravitational forces on pilots.

Today, Mayo researchers are improving prosthetic limbs for amputees, developing new vaccines against bio-terrorism and doing work



*The Carillon*

to prevent spatial disorientation experienced by pilots in high speed maneuvers.

The Mayo philosophy is to help the military to be medically prepared. Medical advances borne of combat bear out the refrain stated in the film, "Medicine is the only victor in war."

## Noteworthy Anniversaries in April

Several military-related anniversaries are observed in April, and many of our chapter members are part of those observances.

### United States Army Reserve



On April 23, 1908, Congress authorized the Army to establish a Medical Reserve Corps, which was the predecessor to the U.S. Army Reserve. Army Reservists have fought in every major military campaign since that time, and the force numbers 200,000 soldiers today.

### United States Air Force Reserve

President Harry Truman called for creation of the U.S. Air Force Reserve on April 14, 1948. The USAFR has evolved from a standby force to a major Air Force Command. Today's 71,500 Reservists perform traditional missions as well as such specialized tasks as weather reconnaissance and pararescue.



### Gold Star Wives

Four military widows met in New York on April 5, 1945, the first meeting of what would become Gold Star Wives. The organization is devoted to survivors of service members killed in action or who die of a service connected disability.

Eleanor Roosevelt, widow of the Commander-in-Chief, was a charter member when the group was chartered later that year, and she served on the first board of directors. There are more than 10,000 Gold Star Wives today.



### Donations to Chapter Funds

#### Scholarship Fund

Rob Welch \$50

March 50/50 Raffle \$60

**April Program****ASU ROTC Cadets to Receive Scholarships, Describe Aspirations**

*By Rob Welch  
Scholarship Chairman*

This month we will offer scholarship awards to three cadets enrolled in one of the three ROTC programs at ASU — Army, Navy and Air Force. Each of the cadets will provide a brief presentation of their military career aspirations. Their commanding officer will also be invited to attend as our guest.

This is our inaugural year transitioning from JROTC to ROTC awards. The primary reason for the change in focus of our program is to award students who have clearly made a decision to pursue a military career and need financial assistance to meet that goal.

Only cadets who have signed a contract to serve in the military and are not receiving an ROTC scholarship from the government are eligible for our scholarship award.

**Uniform Optional for Members**

As these cadets will be in uniform, we are making this a

uniform optional event for our members. If your uniform has shrunk hanging in your closet,

then dig out your medals and pin them on your civilian jacket.



## ASU ROTC ROTC Scholarship Award Presentations 16 April 2016

**Please join us as we recognize an outstanding cadet from each of ASU's three ROTC programs and hear their plans for a professional and military career.**



### Arizona Chapter MOAA's Monthly Luncheon McCormick Ranch Golf Club 7505 E. McCormick Pkwy, Scottsdale

**\$22 per person for lunch, check to AZ-MOAA**  
Please RSVP NLT Tuesday, April 12, to:

**Charlie Bitner**  
**134 E. Northview Ave**  
**Phoenix, AZ 85020**

**602-943-0028**  
or [treasurer@azmoaa.org](mailto:treasurer@azmoaa.org)



## Last Call — Arizona Chapter Spring Golf Tournament

Our annual golf tournament to raise scholarship funds — and have fun at the same time — tees off on **Thursday, April 21**, at Stonecreek Golf Club, near Tatum Boulevard and Cactus Road.

- ◆ The \$70 entry fee includes golf cart, prizes (including a \$1,000 hole-in-one prize) and delicious Italian buffet. Those who played last year can attest to the buffet's high quality. Non-golfers can support the event by sponsoring a hole and/or joining us for the buffet at the end of play.
- ◆ Golfers check-in from 6:30-7:30 a.m., shotgun start at 8:00.
- ◆ Two divisions, one for those with established USGA established handicaps and provided official index; others play the Peoria System where six played holes are selected beforehand to establish handicaps based on their scores on those holes. Skill prizes awarded on all holes.

**Don't Delay, Entry Deadline is Monday, April 11!**

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**HERE IS MY REGISTRATION FORM AND ENTRY FEE**

Name: \_\_\_\_\_

Phone No: \_\_\_\_\_

Email Address: \_\_\_\_\_

(Please Print)

USGA Index: \_\_\_\_\_

No USGA Index: (Estimated Handicap for Standard Par 72 Golf Course) \_\_\_\_\_

I would like to be partnered with: [names and official USGA Index if they have one. Others will play The Estimated Handicap System]

Check for \$ \_\_\_\_\_ included for \_\_\_\_\_ players (\$70 each)

Make all checks payable to: **AZ Chapter MOAA**

Mail golf entry registration fees, donations, hole sponsor and lunch payments to:

Pat Dale

12633 E. Kalil Dr

Scottsdale, AZ 85259

Email: [patrickdale1@cox.net](mailto:patrickdale1@cox.net): Phone: 480-661-5204

**I WANT TO SUPPORT THE TOURNAMENT, SO HERE IS MY DONATION TOWARD THE SCHOLARSHIP FUND AND/OR MY PAYMENT FOR JOINING THE GOLFERS AT LUNCH**

Name: \_\_\_\_\_

Phone No: \_\_\_\_\_

Email Address: \_\_\_\_\_

(Please Print)

For donations of \$25 or more, your name or organization will be posted on a Golf Hole Sponsor Sign.

Check for \$ \_\_\_\_\_ (Donation/Sponsor) \$ \_\_\_\_\_ (Buffet Lunch at \$17 each)



## Personal Affairs

By Lee Lange  
Personal Affairs Officer

### MOAA Financial Planning Guides Have Useful Help for You

Our chapter membership includes members from six of the seven uniformed services. Most of us are former or retired officers. More than a few of our members are still working in the private sector. All of us remember working toward personal and family readiness while serving. For those of us out of uniform, we may call it something else, but we are still working toward that goal. Financial planning is a key part of that equation. MOAA understands that and has two excellent publications that help members focus on the essentials of financial planning and investments.

#### Help with Critical Decisions

The first publication is the *Financial Planning Guide: Advice and Insight for Life's Critical Decisions*. It was written based on feedback from members to MOAA's benefit and financial counselors to address the most common issues members encounter in trying to develop their own successful financial plan. These include do-it-yourself investment strategies, how to shop for an advisor, home buying tips, college planning and shopping for annuities.

#### Help with Investment Decisions

For those of us who have a financial plan we are executing now, there is *The MOAA Investors Manual: Essential Investment Rules of Engagement*. This is a short publication that gives MOAA's perspective on important principles of investment. Again this publication was written based on feedback from the many members who call or write the benefit and financial counselors at MOAA. Topics include taking the long view, dollar cost averaging, allocation, rebalancing and achieving positive results in a negative environment.

Think of MOAA as an important source of information and a place to go for a second opinion on what you are doing with your own finances and investments. MOAA has certified financial planners who are there to serve you.

They aren't selling anything – they only exist to give solid advice to members. One of the best is Lt Col Shane Ostrom, USAF (Ret), with over 10 years on the MOAA staff. If you are wrestling with a tough financial or investment issue and want to talk to someone, call (800) 234-6622 and ask to speak to Shane. Or send an email to [beninfo@moaa.org](mailto:beninfo@moaa.org) outlining your question.

#### Here's How to Order

The publications mentioned above are available electronically to members through the MOAA website at [www.moaa.org](http://www.moaa.org). If you would like a hard copy, call MOAA at (800) 234-6622. Have your membership number available, and the publication will soon be on the way. And remember, please consider me as one more asset and don't hesitate to call if I can be of assistance in any Personal Affairs matter. My phone number is (703) 232-3609.

### State Legislative Update

By Lee Lange  
Legislation Chairman

#### PayDay Lending Bill

Payday lending is back in the news as the Arizona House passed SB1316 by a narrow margin on March 21. The bill, defeated in committee on the Senate side, was resurrected in the House and after a bitter fight was passed along party lines by the Republican majority.

The bill would establish a new flex-loan product in the state that charges up to 204 percent interest on amounts up to \$2,500.

While active duty military members are protected under federal law, the vast majority of the more than 600,000 veterans in Arizona are not. And neither are the other citizens of the state.

The loan industry went all-out to pass the bill with more than a dozen lobbyists working the members. The bill now goes to the Senate.

A group of faith-based, community and veteran organizations, including the Arizona Chapter, have been fighting back and hope to defeat the bill in the Senate, where, last year a similar bill was killed. Stay tuned for more.



## National Legislative Update

by Lee Lange  
Legislation Chairman

### Health Care Talks on Front Burner

On March 17, Rep. Joe Heck (R-NV), Chairman of the House Armed Services Military Personnel Subcommittee, invited a small group of stakeholders, including MOAA, to Capitol Hill for a hearing on Pentagon proposals to reform the military's health care system (MHS).

MOAA Government Relations Director Col Steve Strobridge, USAF (Ret), told the panel DoD's plan contained only vague statements on needed program improvements, and focused mainly on adding new beneficiary fees while raising others, especially for retired members.

Col Strobridge noted that some of the fee increases are designed to push more care to military hospitals and clinics, which have been the primary sources of access problems in the past. Access clearly needs to be improved at these facilities before DoD drives more patients there. He also expressed MOAA's hope the system would establish positive "carrots" to incentivize beneficiary choices rather than financial penalty "sticks" as the DoD plan does now. Retirees face fee increases in the range of \$500 to \$1,200 a year.

### DoD Offers 2 Alternatives

The DoD plan would change MHS to offer two new healthcare alternatives: The first one replaces TRICARE Prime with TRICARE Select, an HMO-like (managed) option that would be centered on Military Treatment Facilities. The second is TRICARE Choice which would function more like a PPO (unmanaged) and replace TRICARE Standard.

Under the plan, retirees in TRICARE Select who use military facilities would see a 24 percent enrollment fee increase plus other increases in cost shares and pharmacy copays. Families who elect TRICARE Choice would incur a new \$900 annual enrollment fee, plus a \$600 deductible for using out-of-network care, in addition to their existing 25 percent cost share for all services. These are hardly incentives to use the care that costs DoD the least amount of money.

Col Strobridge reiterated MOAA's position that there should be no enrollment fee for TRICARE Choice or TRICARE for Life (TFL), as neither plan guarantees access to a network of providers. MOAA especially disagrees with the proposal to means-test the TFL enrollment fee by making it a percentage of retired pay. This is patently unfair since no other federal or civilian employer means-tests its retirees'

service-earned health coverage.

Three additional reasons argue against TFL user fees: First, older retirees already pay more for their health care than any other military beneficiaries. Second, DoD only pays 20 percent of their health costs, because Medicare is first payer. Finally, DoD costs for TFL have dropped 40 percent over the last several years.

You can help by tearing out and sending in the postcards contained in your March issue of the *Military Officer* magazine. It's not too late. If you have already mailed your postcards, thank you.

### Pay Caps Add Up to Big Penalties Over Time

In times of budget crunches, the big cuts get the headlines. But small cuts can also add up to big bucks over time. For instance, the DoD FY 2017 budget proposes capping military pay raises below the average American's for the fourth year in a row. The 2017 basic allowance for housing (BAH) increase for currently serving personnel also will be reduced by 1 percent for the third consecutive year, with two more years of 1-percent cutbacks coming after that.

For most servicemembers, the effect of these pay and allowance adjustments is not readily evident. They still get a pay raise each year and likely still get a BAH increase each year. The increases just aren't as big as they would have been without the caps. The real impact is in the the cumulative effects over time which will follow some servicemembers (those who retire under the depressed pay rates) for the rest of their lives in the form of reduced retired pay.

To summarize the relative size of the caps for each year to date we need to start with 2014. That year, the military basic pay raise was capped 0.8 percent below the average American's pay raise (as measured by the Employment Cost Index, which is supposed to be the standard for military raises under the law). For 2015, there was an additional 0.8 percent pay-raise cap. In 2016, the cap was a full 1 percent. The FY 2017 budget proposes an additional 0.5 percent cap for a total of 3.1 percent.

For 2015 and 2016, the BAH raise was capped 1 percent below actual housing cost growth, and current law will require another 1-percent BAH cap for 2017, 2018, and 2019 for a total of 5 percent.

The cumulative losses in income those combined caps have imposed on an E-5 and an O-3, each with 10 years of military service, will approach \$5,000 and \$8,000, respectively. And the impact to their future retired pay if they stay is much greater. Without even considering any subsequent promotions, longevity increases or further pay-raise

**Continued Page 7...**

**April Luncheon**

**WHEN:** April 16, 2016  
11:00 a.m., Meet & Greet Social Hour  
11:45, Lunch

**WHERE:** McCormick Ranch Golf Club, Scottsdale

**COST:** \$22 Per Person

**DRESS:** Business Casual, Uniform Optional

**MENU:** Soup, Chicken Caesar Salad, Fudge Brownie Sundae.

**PROGRAM:** An Army, Air Force and Navy ROTC cadet from Arizona State University will each be presented a scholarship award, and each will give a brief description of their career aspirations.

**...State Legislative Report, cont.**

caps, the O-3's retired pay loss after 20 years' service would be about \$1,100 a year for life, just from these four "modest" pay-raise caps.

The reason for MOAA's concern is that we've been there before. The last period of pay-raise caps began in the mid-1980s and continued through most of the '90s. Servicemembers who retired under those depressed pay tables between 1994 and 2004 lost (and still are losing) upward of \$5,000 in retired pay each year for the rest of their lives.

**History Tells a Disturbing Story**

Unfortunately, history shows that once administrations and Congresses start capping military pay raises, they don't stop until the cuts start impacting military retention and readiness. That's why MOAA is urging Congress to learn from the past and restore military pay raises to match the average American's — before the troops' cumulative losses get any larger.

At a Senate Armed Services Committee hearing March 8, Personnel Subcommittee Chairman Lindsey Graham (R-S.C.) told service chiefs he's not happy DoD is proposing yet another reduced military pay raise for 2017.

"For the last three years, this administration has failed to allow servicemembers' pay to keep up with the private sector wage growth," said Graham. "This is the fourth year in a row where the department is shortchanging servicemembers."

The proposed 1.6 percent pay raise is being touted by DoD as the largest raise in the last four years. But the reality is that it is still below the average American's 2.1 percent raise, as measured by the Employment Cost Index (ECI).

***RESERVATION CHANGE NOTICE:*** Due to recent contract negotiations with McCormick Ranch, the AZ MOAA Board of Directors has agreed no member reservations for the monthly luncheon will be accepted after the Tuesday prior to the event. Likewise, any cancellations made after the Tuesday prior will be charged and not refunded.

**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/RESERVATION FORM**

Please reserve \_\_\_ meals for (name): \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_ (\$22.00/person) for the April 2016 luncheon

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

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

**Member reservations or call-ins WILL NOT be accepted after April 12.**

**Cancellations after April 12 will be charged and not refunded.**

## MOAA Medal Presentations Begin

Terry Tassin, JROTC Awards Chairman, has lined up chapter volunteers to present MOAA leadership medals to deserving cadets.

The presentations begin in April and continue through May at the JROTC awards ceremonies at the 15 area high school the Arizona Chapter supports.



*Will we have April Showers?*

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

<b>PRESIDENT</b> Col Dave Fleming, USAF 480-459-6366	<b>NEWSLETTER EDITOR</b> Lt Col Jim Cullison USAF 602-482-3838	<b>CHAPLAIN</b> Vacant
<b>FIRST VICE PRESIDENT</b> Col Lee Lange, USMC 713-232-3609	<b>ADVERTISING</b> Lt Col Jim Cullison USAF 602-482-3838	<b>PERSONAL AFFAIRS</b> Col Lee Lange USMC 713-232-3609
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	<b>SURVIVING SPOUSES</b> Susan Farrell, Surviving Spouse 602-993-8556	<b>SHARE A RIDE</b> CAPT Frank Hoak III, USN 480-664-0047

Access Arizona Chapter's Internet Web Site at: [azmoaa.org](http://azmoaa.org)

Arizona Chapter  
Military Officers Association of America  
13819 N. 51st Street  
Scottsdale, AZ 85254



azmoaa.org



## ADDRESS SERVICE REQUESTED



Show your colors by proudly displaying the Arizona Veterans Plate on your vehicle. Show how veterans help veterans.