



# The Sentinel

## Arizona's First Chapter



The Arizona Chapter

8213 E. Del Camino Dr.

Scottsdale, AZ

85258

MARCH 2011 CHARTERED 1956 - 54 YEARS OF SERVICE TO COUNTRY EDITOR: JIM CULLISON

### President's Perspective

by Jon Ady



#### Interesting Times

Current unrest in the Middle East and North Africa has received world attention and should make Americans all realize how fortunate we are to live in the greatest country in the world.

Let's face it, we have our own set of problems with serious financial deficits at all levels of government, and we all know that our elected representatives are going to have to make some tough choices, hopefully sooner than later, to get these fiscal problems straightened out. If not, our children and grandchildren will pay a terrible price for lack of the correct and timely remedies. With that said, we still are light years ahead of most of the rest of the world community.

Back home in the U.S. and at the federal level, it appears that every program and entitlement is being examined, including all issues as they affect the Department of

Defense, in order to keep us fiscally solvent. As it relates directly to us, fortunately as members of MOAA we do have one strong voice representing us in the halls of Congress to protect pay and benefits for both active duty and retired personnel and their families.

Since February 23, 1929, when The Retired Officers Association was founded and later adopted our current name, our MOAA staff has worked tirelessly to protect us in a variety of ways and continues to represent us very well.

One of the ways we can assist them currently is by sending the four letters that appear in the February issue of *Military Officer Magazine* that you can tear out and send to

Senators Kent Conrad and Jeff Sessions of the Senate Committee on the Budget and Representatives Paul Ryan and Chris Van Hollen of the House Committee on the Budget. Simply remove them from the magazine, sign, add a stamp and send them off. It's that simple!

These letters deal with possible cuts and out-of-pocket increases to TRICARE, which could very well be in harm's way if strong action from the ranks is not taken to keep pressure on Congress.

Remember, MOAA is the largest organization of active duty and retired military officers. Therefore when our headquarters staff contacts our elected representatives, they carry a lot of clout, and that is exactly what we need to protect our military members, active and retired and their families.

### Last Call for 2011 Dues!

Annual membership renewals for 2011 can be submitted with the renewal form on Page 2. If you haven't renewed, don't delay and miss out on chapter activities, information and outstanding programs coming in the year ahead.

#### Arizona Chapter Calendar

**Board of Directors** meets at 1030 hours, Rm. A107, in the Arizona Veterans Home, 3rd Street and Indian School Road. Members are invited to attend.

#### Upcoming meetings:

- March 3
- April 7
- May 5

**Member Meetings/ Luncheons** are normally 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:

- March 19
- April 16
- May 21

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# Border Security Activities Outlined

Approximately 700 military personnel are supporting law enforcement in intercepting drugs and securing Arizona's border. The officer who leads those efforts gave an overview at the February luncheon.

Col Jill Nelson is commander of the Arizona National Guard's Joint Counter Narco-Terrorism Task Force and of Operation Copper Cactus.

The Task Force consists of 135 Army and Air National Guard members who perform air and ground reconnaissance to help local law enforcement



Col Jill Nelson chats with Dan Conway following her presentation.

agencies apprehend drug runners. Colonel Nelson said the troops use sophisticated infrared equipment for nighttime surveillance and live video from the air to spot violators.

"They are carefully trained, take what they do very seriously and bring skills the local agencies don't have," she said. Most have served in Afghanistan. They also provide communications support, intelligence analysis and language translation, all which allow law enforcement officers to spend more time in the field. And they make presentations at schools to steer young people away from drugs.

In her other command, Operation Copper Cactus, 560 soldiers and airmen provide identification teams, criminal analysis and communications for Immigration and Customs Enforcement and the Border Patrol to secure the border.

Overall, she said, "We have a wonderful relationship with law enforcement."

## March Program The Air Guard Mission

Lt Col Hoyt Slocum, Stan Eval Chief at the 161st Air Refueling Wing in Phoenix, will tell us what the Air Guard is doing as part of Air Force operations around the world.

The 161st is on call for refueling missions across the globe to support U.S. military operations. Lieutenant Colonel Slocum is a command and evaluator pilot with more than 3,000 hours in military aircraft and is a first officer with American Airlines.



### Cell Phones for Soldiers

Old cell phones donated by chapter members have produced more than 4,000 calling minutes for overseas service personnel. Add to the tally. Bring your phone to a chapter meeting. Ask your kids, grandkids, friends and neighbors for theirs.

----- CUT HERE AND MAIL RENEWAL FORM WITH YOUR CHECK -----

### [Arizona Chapter 2011 Membership Renewal Form](#)

Member Full Name: \_\_\_\_\_

Membership Renewal: **\$20** Regular member \_\_\_\_\_

Membership Renewal: **\$10** Auxiliary member \_\_\_\_\_ (surviving spouse)

**Any Changes in your address, phone number, e-mail, etc:**

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

Mail renewal application and check to:

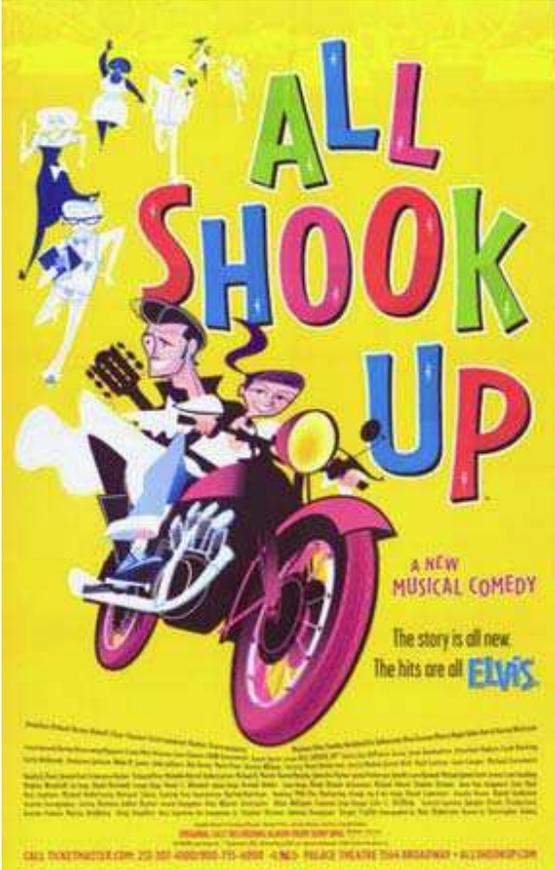
**Bill Roscher**

**4337 E. Sands Drive**

**Phoenix, AZ 85050**

# Arizona Broadway Theater Outing 25 June 2011

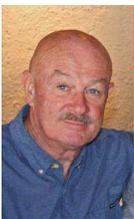
Arizona Chapter's 25 June Outing  
At the Arizona Broadway Theater in Peoria  
12:00 Noon, Socialize; Lunch at 12:30  
Then Get "All Shook Up"



It's the summer of 1955, in a small Midwest town, when a young girl with big dreams falls for a motorcycle-riding stud who charges into town, and suddenly the laws of attraction are turned on their head. *All Shook Up* is built around the songs made famous by the one and only Elvis Presley. *Heartbreak Hotel*, *Love Me Tender*, *Hound Dog*, *It's Now or Never*, *Don't Be Cruel*, *Jailhouse Rock*, and many others are the iconic hits that create the perfect backdrop for finding love in the unlikeliest of places.

**\$50.25 Per Ticket Includes  
Lunch, iced tea, coffee, water, gratuity.  
Other drinks and dessert are not included.**

RSVP with the reservation form that will be in an upcoming *Sentinel* to Marie Fredricks not later than June 1  
Phone: 480-836-8419  
E-mail: garymarie@cox.net



Online With The Arizona Chapter  
by Rob Welch, Webmaster

Have you used the two really neat new features on our website? We have added a print feature and a search feature. Go to <http://azchaptermoaa.org/> and check them out.

In the bottom right hand side of the pages you will find a green button that says "Print" and "PDF". Click on that button and follow the simple instructions. You can print the page, e-mail the page to family or friends, or you can save it to a PDF file.

On the right hand side of the page, below our eye-catching new Arizona Chapter MOAA logo, you will see in red "Search Our Website." Just type in a word and hit enter. It's that simple. Go ahead, type in your last name, and see how many times your name appears on our website. Then click on each page to view it.

If your name isn't on our website, then send me a picture of yourself in your uniform, along with the dates you served, and I'll add it to a new page that I'll develop entitled "Members Photographs."

Robert E. Welch  
[webmaster@azchaptermoaa.org](mailto:webmaster@azchaptermoaa.org)  
42420 N. Anthem Creek Drive  
Anthem, AZ 85086-3022

# Join the Fun at the Arizona Chapter Spring Golf Tournament

The Arizona Chapter Spring Golf Tournament will tee off on **April 8**. This is a really fun event and we would like to have as many MOAA members and other guests as possible participate. This is one of a limited number of methods we use to raise funds for our Chapter Scholarship Fund which helps graduating high school Junior ROTC seniors attend college. So come out and have some fun and help us send these outstanding students to college.

The tournament will be held at **Painted Mountain Golf Club**, 6210 E. McKellips Road, Mesa. Check-in from 6:30 - 7:10 A.M. **Shotgun start at 7:30 A.M.** There will be four flights with 18 total winners, evenly spaced and based on raw score, plus a ladies flight. Skill prizes will be awarded on all holes (closest to pin on par-3's, 2 longest drives, and longest putt made on par 4's and 5's).

The **entry fee is \$65** and covers everything: handouts, all prizes including a \$1,000 Hole-In-One, cart and a great buffet luncheon, plus coffee before hand. Just about everybody wins! All Mulligan money, 50% of "50-50 drawing" and 50% of skin game collections go to the scholarship fund, along with donations and hole sponsor fees.

Using the attached entry form, please remit a check for entry fees **no later than March 25 if possible.**

----- CUT HERE AND MAIL WITH CHECK -----

## **AZ CHAPTER MOAA GOLF TOURNAMENT REGISTRATION**

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

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

E-mail Address: \_\_\_\_\_

(Please Print)

I would like to be partnered with: [names] \_\_\_\_\_

Mail entry slip and fees to: Pat Dale  
12633 E. Kalil Drive  
Scottsdale, AZ 85259  
E-mail [patrickdale1@cox.net](mailto:patrickdale1@cox.net)  
Phone 480-661-5204

Make checks out to: **AZ Chapter MOAA**

Check for \$\_\_\_\_\_ included for \_\_\_\_\_ players (\$65 each)

~~~~~  
**Not a Golfer? You Can Still Take Part as a Hole Sponsor**

For donations of \$25 or more, your name, rank and service will be posted on a Golf Hole Sponsor Sign for the tournament. Mail Donation form and check to Pat Dale at the address above.

### **HERE IS MY INFORAMTION**

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

Rank: \_\_\_\_\_ Service: \_\_\_\_\_

Phone No: \_\_\_\_\_ E-mail: \_\_\_\_\_

(Please Print)

Check for \$\_\_\_\_\_ made out to **AZ Chapter MOAA**



**Personal Affairs**  
*by Dan Conway*  
**Personal Affairs Officer**

### Know Your SBP/DIC Options

One of my friends recently lost his wife, and in addition to being in a world of hurt, he was in a world of confusion as well. His plan was that he would die first and avoid those problems. Not a good plan. I have written before of the importance of our spouses knowing their military and personal benefits when becoming our survivors. I know from questions which I receive that it isn't easy, even when they are familiar with their benefits. One area of concern is SBP (Survivor Benefit Plan) when there are life changes, or if the death of the veteran was found to be service related, which makes the surviving spouse eligible for DIC. These concerns are addressed on page 33 of the MOAA Survivor Benefit Plan publication, which is excerpted below.

#### **“Reduction in SBP if also eligible for DIC**

Your survivor's SBP annuity will be reduced by Dependency and Indemnity Compensation (DIC) payments so that the total amount received from both SBP and DIC programs totals 55% of retirement pay. If the surviving spouse applies for DIC within the first year of death and is awarded DIC, then the surviving spouse will receive a cash refund from their pay agent for the SBP premiums being offset by DIC. If the DIC offsets the SBP entirely, then the surviving spouse would receive 100% of the SBP premiums paid into the program. If the DIC offsets the SBP payments by 50%, then the surviving spouse would receive 50% of the premiums paid into the program. The refund amount is considered taxable income if the deductions for SBP premiums were deducted from your retired pay.

#### **“Remarriage**

If your surviving spouse remarries prior to age 55, the SBP annuity is suspended.

If your surviving spouse remarries prior to age 57, DIC is suspended.

A surviving spouse who remarries prior to age 55 loses both SBP and DIC. Remarrying after age 57 means both DIC and SBP remain intact.

If a surviving spouse entitled to both SBP and

DIC remarries at age 56, the surviving spouse loses entitlement to DIC but maintains SBP. If this happens, the SBP annuity can be reinstated to the amount that would have been in effect had the DIC not been awarded.

“But if the surviving spouse received a refund of SBP premiums, the surviving spouse must repay any cost premiums refunded before any adjustment can take place. The full SBP annuity is payable when DIC terminates and not after the refund has been paid back. A surviving spouse can repay the refund cost premiums in either a lump sum or in installments. If the surviving spouse elects to make repayments in installments, those installment payments will be deducted from the SBP annuity payable. If your SBP annuity is greater than DIC, you must weigh carefully the decision to suspend SBP participation. Chances are you will want to continue SBP participation if the SBP annuity is significantly larger than DIC.”

Is your head swimming? Mine is. The most important parts are for the survivor to request DIC within a year of the service members death, and don't remarry prior to age 57.

#### **Interested in a Personal Affairs Workshop?**

It has been over a year since we had our last Personal Affairs workshop. If there is interest, I would be pleased to conduct another workshop this Spring or in the Fall. Please let me know by phone or email your interest and preferred time. My email is [arizconway@msn.com](mailto:arizconway@msn.com). My phone is 480-368-1427.

### Donations to Chapter Funds

#### **Scholarship Fund**

\$100, Anonymous

\$25, Dan Germond

\$20, Anonymous

\$10, Anonymous

#### **General Fund**

\$20, Anonymous

Consider a donation to our funds using the Financial Contributions Form on Page 7.



## Legislative Update

by Gary Fredricks, Legislative Chair

### Some Budget Surprises

When the deficit commission report was released in December of last year, it brought forward a whole host of potential benefit cut and revenue increasing possibilities for this year. We anticipated that the president's FY2012 budget request would begin a painful process of implementing many of these proposals.

The president's budget request was released on February 14, and it proved to be very less onerous than we had expected. In both 2007 and 2008 the DOD portion of the president's request had asked for very significant increases in health care and pharmacy fees and co-pays. Some of these were in the 200% to 300% increase category. Responding to some very intense effort on MOAA's part and on the part of other veteran service organizations, the 2009 and 2010 requests did not propose the increases. However, it was generally believed that the deficit commission report would re-open the door to these proposals, and remarks by key government officials seemed to indicate it would happen.

Well, it didn't. In fact the defense budget portion of the proposal shows an overall increase in proposed expenditures of about 5%, and the VA budget would increase by over 10%. This was accompanied by some other positive proposals, such as a 1.6% pay raise for the military as well as several other quality of life and health care funding requests.

### Health Care Aspects

There are some modest increases proposed for pharmacy co-pays, such as an increase from \$3 to \$5 for the co-pay for generic drugs at a pharmacy. However, it was offset nicely by a proposal to reduce the co-pay for mail order generic drugs from \$3 to zero. MOAA has proposed this reduction for several years as a way of reducing the overall cost of the program by incentivizing the much lower cost to the government of the mail order system.

There were no specific proposals for significant changes to the so called "entitlement"

programs such as Social Security, Medicare and Medicaid to which military retirement and TRICARE for Life programs are closely tied by law. There was a proposal for a modest increase of 13% to TRICARE Prime enrollment fees, but this is significantly less than the 200% to 300% we saw in earlier years. Probably the most controversial part would be a proposal to then index future increases in TRICARE Prime enrollment to a measure of Medicare cost growth rather than being capped closely to the percentage increase in military compensation, as MOAA had proposed.

### What's Next?

So, are we out of the woods for this year? The answer is no. The next action to watch is the requirement for the respective House and Senate Budget Committees to submit their "views and estimates" of spending and revenues by the end of March and for those committees to draft concurrent resolutions on the budget in April. The emphasis on deficit reduction from many of our newly elected legislators should come strongly to the front during this process, and the "entitlement" programs are sure to be included.

### Here's Where You Can Help

I hope you all have sent in the four tear-out post cards from the February MOAA magazine. These letters are directed at the congressional leaders who now will hold court in the budget process. If you haven't sent them in, please do so now.

### Welcome Our Newest Members

**Steve Glantz, Col, USAF (Ret)**

And Wife Doree, Phoenix

**Jill J. Nelson, Col, AZANG (Act)**

And Husband John, Mesa

**Dick A. Wisler, Lt Col, USAF (Ret)**

And Wife Wilma, Scottsdale

**Please meet and greet  
our new members.**

### Noteworthy March Anniversary

The United States Military Academy was established at West Point on March 16, 1802.

**March Luncheon Meeting**

**WHEN:** March 19, 2011  
11:00 a.m. Social Hour  
12:00 Lunch

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

**COST:** \$20 Per Person

**DRESS:** Business Casual

**MENU** Chef's Choice

**PROGRAM:** Lt Col Hoyt Slocum, 161st Air Refueling Wing Stan Eval Chief.

Reservations must be received by 4 p.m. on Thursday, February 17. Cancellations need to be received the same day to receive your money back. Use the reservation form below.

**Upcoming Luncheon Programs**

Program Chairman Chuck Schluter has lined up these excellent programs to follow the March luncheon. Mark your calendars

**April 16:** Betty Tackaberry Blake, a Women Airforce Service Pilot (WASP) in World War II.

**May 21:** JROTC Scholarship presentations.

**September 17:** Pinal County Sheriff Paul Babeu, at the forefront of the immigration debate.

**October 15:** Picnic barbecue and ESGR awards to local employers.

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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 **March 19, 2011**

Make check payable to: **AZ Chapter MOAA** Received No Later Than: **March 17, 2011**

Send to: **Bill Roscher, 4337 E. Sands Dr., Phoenix, AZ 85050; 480-948-3609; e-mail [wroscher@cox.net](mailto:wroscher@cox.net)**

## Luke Days Scheduled This Month

The annual Luke Days celebration is set for March 19-20 at Luke AFB. Activities will take place from 9 to 4 each day, featuring static displays, the Air Force Thunderbirds, the Army Golden Knights and demonstrations of the new F-22, the A-10, C-17, Navy F/A-18, USMC AV-8, P-40 and F-4. This year's theme is "70 Years of Thunder." The event is free.

### The Arizona Chapter MOAA - 2011 Board of Directors and Committee Chairs

|                                                                                                                                            |                                                                          |                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|------------------------------------------------------------------|
| <b>PRESIDENT</b><br>COL John Ady USAF<br>480-596-0780                                                                                      | <b>NEWSLETTER EDITOR</b><br>LTC Jim Cullison USAF<br>602-482-3838        | <b>CHAPLAIN</b><br>LTC Bob Rutherford USA<br>602-944-4224        |
| <b>FIRST VICE PRESIDENT</b><br>BG Gregg Maxon ARNG<br>480-990-3625                                                                         | <b>ADVERTISING</b><br>LTC Jim Cullison USAF<br>602-482-3838              | <b>PERSONAL AFFAIRS</b><br>CAPT Dan Conway USCGR<br>480-368-1427 |
| <b>SECOND VICE PRESIDENT</b><br>Lt Col Jim Cullison, USAF<br>602-482-3838                                                                  | <b>ELECTRONIC COMMUNICATIONS</b><br>COL John Ady USAF<br>480-596-0780    | <b>PROGRAMS</b><br>COL Charles Schluter, USA<br>480-563-8480     |
| <b>SECRETARY</b><br>Beth Cullison<br>602-482-3838                                                                                          | <b>HISTORIAN / PHOTOGRAPHER</b><br>LTC Jim Cullison USAF<br>602-482-3838 | <b>ARRANGEMENTS</b><br>Marie Fredricks<br>480-836-8419           |
| <b>TREASURER</b><br>COL Bill Roscher USA<br>480-948-3609                                                                                   | <b>JROTC AWARDS</b><br>LCDR Terry Tassin USN<br>623-931-1546             | <b>SCHOLARSHIPS</b><br>COL Rob Welch USA<br>623-533-3704         |
| <b>IMMEDIATE PAST PRESIDENT</b><br>Col Ron Perkins USAF<br>480-961-8632                                                                    | <b>LEGISLATIVE</b><br>COL Gary Fredricks USAF<br>480-836-8419            | <b>TOPS LIAISON</b><br>COL Charles Schluter, USA<br>480-563-8480 |
| <b>DIRECTORS</b><br>CAPT Dan Conway USCGR, Lt Col Ron Green<br>USAF, COL Rance Farrell USA, COL Rob Welch<br>USA, Col Ron Worthington USAF | <b>MEMBERSHIP</b><br>Col Ron Perkins USAF<br>480-961-8632                | <b>WEBMASTER</b><br>COL Rob Welch, USA<br>623-533-3704           |
|                                                                                                                                            | <b>AUXILIARY LIAISON</b><br>Kathy Upchurch<br>602-799-0240               | <b>SHARE A RIDE</b><br>COL Ron Perkins, USAF<br>480-961-8632     |

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

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



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