



The Sentinel

Arizona's First Chapter



The Arizona Chapter

8213 E. Del Camino Dr.

Scottsdale, AZ

85258

OCTOBER 2011

CHARTERED 1956 - 55 YEARS OF SERVICE TO COUNTRY

EDITOR: JIM CULLISON

President's Perspective

by John Ady



Greetings to all

Fall has just begun, and our chapter is now busy with planning for a number of events and activities which will allow us to end 2011 on a very positive note. It will prove to be a great three months for the chapter.

Positive Feedback

At our September luncheon a number of new members and guests were on hand, and I am always struck by all the positive comments they make to me about our chapter, whether it be the great McCormick Ranch Golf Club facility with its fine meals, the luncheon speakers, or the variety of things we are involved with in the Valley of the Sun. In fact, at this last luncheon, one long-standing member was attending his first luncheon and echoed those same comments!

On to Texas

Later this month, I will attend the MOAA annual conference in San Antonio, Texas, and will receive on behalf of our

chapter the coveted 5 Star of Excellence Award, which is only granted to a small percentage of chapters for outstanding accomplishments.

This particular award is for the previous year and is based on all the fine things we did under the superb leadership of Ron Perkins, who was then serving his second of a two-year term as our president. We are fully committed to keep our record intact, and I promise you we will do all we can to win the award again this year.

It Doesn't Just Happen

All of these things that make this chapter superior happen because of great participation and contributions from individual members in a variety of ways.

Speaking of those things, within the pages of this month's *Sentinel*, you will find many interesting articles that will allow you to think about how you can both participate and contribute in the coming months, just in case you have been a bit inactive.

Join Us This Month

In the meantime, I hope to see you soon, and remember... "Participate and Contribute."

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:

- . October 6
- . November 3
- . December 1

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:

- . October 15, picnic at McCormick Stillman Railroad Park
- . November 12 (Second Saturday instead of third)
- . December 17

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Don't Miss Out! Register For Our Personal Affairs Workshop

By Dan Conway

Our next Personal Affairs Workshop will be held from 9 a.m. to noon on Saturday, October 22. Subjects to be covered are: Helping Your Survivors Now, Financial Planning, and Scams. Several MOAA publications will be provided to each attendee. The workshop will be at the Via Linda Senior Center, 10440 E. Via Linda in Scottsdale.

Attendance is limited to 25. Please make your reservations with Dan Conway at 480-368-1427 or by e-mail at arizconway@msn.com.

Happy 236th Birthday, Navy: October 13, 1775

Border Issues at 'Ground Zero' Described by Pinal Sheriff

Pinal County Sheriff Paul Babeu knows a thing or two about border security.

As sheriff, his law enforcement responsibilities include combating drug smuggling in "the number one drug pass-through county" in the state.

As an Army National Guard Major, along with serving a tour of duty in Iraq, he commanded Task Force Yuma, a joint command of more than 4,000 "very disciplined" military members who were successful in stopping 96% of illegal immigrants attempting to enter through Yuma.

The sheriff was guest speaker at the chapter's September luncheon.

He outlined three actions that were effective in preventing illegal entry:

1. Armed service members deployed along the border around the clock, which deterred entry attempts.

2. While deployed, double barrier fences with electronic surveillance systems were built along dedicated entry paths.

3. Enforcement of the law. He said there is no "voluntary return" option in Yuma. A person can be held up to 60 days, then go before a judge. A person apprehended again will go to prison.

There were 210,000 aliens apprehended in the Border Patrol's Tucson Sector last year. That number is estimated to be only about one third of those who entered illegally, and less than 15% of the 210,000 were prosecuted.

"We are ground zero," he said.

He noted that the U.S. provides about 28,000 soldiers in South Korea to help secure that country's border with North Korea.

"We need to get our priorities in line," he said. "We are not doing anything that can be sustained long term."

Turning to drug smuggling, Sheriff Babeu said the Mexican drug cartels, which Mexico's President Calderon has labeled terrorists, have killed 47,000 Mexican citizens.

"That's happening in the next country over," he said, adding, "They are bringing violence to the U.S."

Our country participated in bombing in Libya as "a humanitarian gesture," he said, and sent military and other aid to Columbia to fight drug cartels there, but we are not doing anything of that nature for Mexico.

"We have an economic bond with Mexico, but instability there is threatening our country," he said.



Sheriff Paul Babeu

MOAA's Gold Bar Program Helps Bolster Membership

The Arizona Chapter grew by six new members, thanks to the Gold Bar Program recently instituted by MOAA. The program allows local chapters to present newly commissioned officers with a set of gold bars and a year's free membership.

The officers below joined our chapter through the program upon their recent graduation and commissioning from the Arizona Army National Guard's Officer Candidate School.

Welcome Our Newest Members

2 LT Jonathan E. Bueler
And Wife Marsha, Mesa

2 LT Jacob J. Burke
And Wife Amanda, Phoenix

2 LT Tylor K. Hicks
And Wife Sheri, Mesa

2 LT John T. Kelly
And Wife Jennifer, Chandler

2 LT Ken S. Snow
And Wife Stephanie, Laveen

2 LT Aaron C. (Craig) Thacker
Tempe




Chapter Member Awards

Two more chapter members were presented awards at the September luncheon for service and accomplishments.

Chapter Webmaster Rob Welch, above, displays the certificate from National MOAA for the top website among chapters of 200 members in 2010.

Pat Dale, below left, was presented a MOAA leadership commendation by Chapter President John Ady for his long time chairing our semi-annual golf tournaments, which have raised thousands of dollars for the Chapter Scholarship Fund.



MOAA AZ CHAPTER
ANNUAL PICNIC
OCTOBER 15, 2011
WHERE: McCORMICK STILLMAN RAILROAD PARK... STILLMAN RAMADA
HAPPY HOUR: 11:00 AM—LUNCH: 12:00 NOON
LUNCH WILL BE CATERED BY:

OUR CHAPTER AND ESGR WILL BE HONORING COMPANIES FOR THEIR SUPPORT OF THE GUARD & RESERVE EMPLOYEES

Please send your reservations to Marie Fredricks by October 12
15403 E. Sunburst Dr, Fountain Hills, AZ 85268
480-836-8419 garymarie@cox.net



Need a Ride?

Don't miss a chapter luncheon for lack of transportation. If you need a ride, just call Ron Perkins, 480-961-8632.

He will arrange for a chapter member to give you a ride to and from the meeting. Be sure to give him advance notice so he has time to make arrangements with another member.

Get Set for Chapter Fall Golf Tournament

The Arizona Chapter fall golf tournament will tee off on **November 10**. 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 money for our Chapter Scholarship Fund.

NEW LOCATION: Starfire Golf Club, 11500 N. Hayden Rd., in Scottsdale. Shotgun start at 8:00 a.m., check-in between 6:30 -7:30.

COST: \$67, includes cart fee, green fees, lunch and prizes, including a \$1,000 Hole-In-One prize. All Mulligan money, half the 50-50 drawing and half of skin game collections go to the Scholarship Fund, as well as donations and hole sponsor fees.

FLIGHTS AND PRIZES: Flights will be evenly spaced and based on raw score, plus a ladies flight. Skill prizes will be awarded on all holes.

WHO CAN PLAY: Members, guests and anyone wishing to support Valley of the Sun youth.

DRESS CODE: Collared shirts are required. Soft spikes on golf shoes. You may wear sneakers.

WHAT: Reservations and \$67 fee **must be received by November 2**. Use the form below.

SPECIAL RULES: The format is a "shamble", where all players hit the tee shot, then select the best one, all dropping there. Each player then plays his/her own ball from there, recording his/her own individual score for the hole. **Those wishing to join the group for lunch but not play golf will pay \$12**, with those checks made out to **AZ Chapter MOAA** and mailed to Pat Dale. This is a very friendly, fun tournament. You do not have to be a good golfer to play.

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

I WANT TO SUPPORT THE SCHOLARSHIP FUND. HERE IS MY REGISTRATION AND ENTRY FEE FOR THE AZ CHAPTER GOLF TOURNAMENT.

Name: _____

Address: _____

Phone No: _____ (Please Print) E-mail: _____

I would like to be partnered with: (names) _____

Mail entry form and fees to:
Pat Dale, 12633 E. Kalil Dr., Scottsdale, AZ 85259
E-mail: patrickdale1@cox.net Phone: 480-661-5204
Make checks out to: **AZ Chapter MOAA**

Check for \$ _____ included for _____ players (\$67 each).

AZ CHAPTER GOLF TOURNAMENT SPONSOR FORM

For donations of \$25 or more, your name, rank and service will be posted on a Golf Hole Sponsor Sign for the tournament.

Here is my information:

Name, Rank, Service: _____

Phone No: _____ (Please Print) E-mail Address: _____

Mail Donation Form to:
Pat Dale, 12633 E. Kalil Dr., Scottsdale, AZ 85259
E-mail: patrickdale1@cox.net Phone: 480-661-5204

Make checks out to: **AZ Chapter MOAA** Enclosed is Check for \$ _____



Personal Affairs
by Dan Conway
Personal Affairs Officer

Naming Beneficiaries

The following article is taken from the September issue of *Military Officer Magazine*. I thought that it could be of value to those who didn't read the magazine, and to our Auxiliary members who don't receive the magazine.

"Naming beneficiaries is a powerful estate-planning tool because it takes legal precedence over a will or a trust. Familiar assets that commonly use beneficiary designations to determine who gets the proceeds include arrears of pay (AOP), insurance policies and qualified retirement plans.

"AOP is the prorated portion of your final month's retirement pay. An attempt will be made to pay AOP to your designated beneficiary. To designate a beneficiary, complete DD Form 2894 and mail it to the Defense Financing and Accounting Service (DFAS). If your retirement pay doesn't come from DFAS, check your center's requirements.

"After your AOP beneficiary is up-to-date, examine the beneficiary designations for your life insurance and qualified retirement plans. Changing insurance policy beneficiaries is usually a simple process, but people often forget to do it. It is important to check the wording of beneficiary designations after significant life changes such as divorce, remarriage, or adoption of children. Wording should be explicit. If the beneficiary designation says "spouse," proceeds could be paid to a former spouse. Name the spouse who should receive the proceeds.

"Life insurance proceeds payable to named beneficiaries pass outside of probate. However, if you declare your estate as your life insurance beneficiary, your heirs will face expense and delay of probate, and the proceeds potentially are subject to the claims of creditors.

"Qualified retirement plans, typically 401(k) and equivalent plans, make up the majority of retirement plans for workers today. These plans can be significant retirement assets after years of

tax-deferred contributions. Beneficiary designations are very important, because a designated beneficiary also receives special treatment under the tax code.

"The designated beneficiary of a qualified retirement plan must be an individual or definable group of individuals or a trust with an individual or group of individuals named as beneficiary. A designated beneficiary cannot be a company or an institution such as a charitable organization, for which a life expectancy cannot be determined. Individuals can still leave their plan assets to a charity as a non-designated beneficiary.

"Contingent beneficiaries generally are a good idea for insurance policies and qualified retirement plans. Having contingent beneficiaries can preserve the value of assets longer within an extended family and provide some maneuvering room for heirs to create tax advantage for themselves.

"Beneficiary designations can be complex and contain hidden traps. When planning your beneficiary designations, seek advice from an estate planning attorney."

Please consider me as a resource and don't hesitate to call with your questions and concerns. My phone is 480-368-1427.

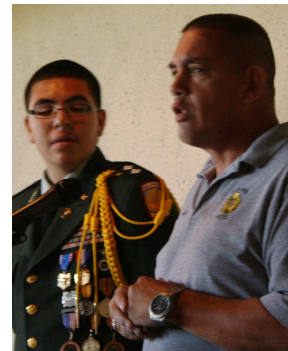
Daniel M. Conway

Mount Rushmore Trip Recounted

JROTC Cadet Battalion Commander Alan Rodriguez and SFC Cliff Brumels, Senior Instructor at Carl Hayden High School, described their unit's trip to Mount Rushmore to participate in a flag lowering ceremony as guests at the September luncheon. They thanked the chapter for donating \$300 to help offset trip expenses.

In true Army style, they camped and hiked along the way, and also visited the Air Force Academy, Yellowstone National Park, the Great Salt Lake and Grand Canyon North Rim.

"These are memories none of us will forget," Cadet Rodriguez said.





Legislative Update

by Gary Fredricks, Legislative Chair

The Forecast: Fuzzy

My legislative crystal ball just keeps getting murkier all the time. I hope things will eventually become crystal clear. In the meantime, MOAA national requests for our grassroots legislative support through our emails and letters are increasing rapidly as various initiatives surface in our nation's capitol. I hope you join me in supporting these efforts.

Back in early August, an agreement was reached and passed to avert exceeding our nation's debt limit. The agreement included \$900 billion in federal spending cuts over 10 years, of which \$350 billion in savings was to come from previously agreed to defense budget cuts. Then a "Super Committee" was to be formed to identify an additional \$1.5 trillion in debt reduction for an up or down congressional vote. Failing this, it required \$1.2 trillion in cuts with the defense department absorbing half of it.

No Action So Far

The details of the initial \$350 billion in defense department cuts were expected to become more clear as the FY2012 Defense Authorization Bill and the various FY2012 Appropriation bills came to fruition in the September to October time frame. So far, we have seen no significant action on these bills. Rather, as *The Sentinel* goes to press, Congress is trying to come up with a continuing resolution which would provide for continued government spending past October 1 and into November in order to avoid a potential government shutdown. This seems to be a recurring theme. Our immediate concern is that if the government shuts down, our troops don't get paid. MOAA is soliciting your help to encourage our legislators to pass H.R. 1297 which would continue pay and allowances for active and reserve component forces in the event of a government shutdown. It's clearly the right thing to do. You can do it through the Take Action tab on www.MOAA.org.

The other part of this debacle is that the delay is moving it right on top of the "Super

Committee" schedule. The "Super Committee" initially met on September 13, three days ahead of the requirement. Congressional Committee recommendations (if any) are due to the "Super Committee" by October 14, and the "Super Committee" must make its recommendations by November 23. Congress then has until December 23 to complete its actions. MOAA previously proposed an email campaign on related deficit issues, and over 250,000 emails were sent to our congressional representatives. Unfortunately, due to demographics, less than 10,000 of them actually went to any of the 12 members of the "Super Committee". MOAA has prepared personalized letters to more than 30,000 MOAA member constituents of these 12 legislators. Since Senator Kyle is on the committee, you are one of the MOAA members who will get this letter. Just sign the letter (add a P.S. if you can), put it in the pre-addressed and stamped envelope and mail it. Do it soon, because letters take a while to get through congressional security screening.

Military Retirement, Healthcare Targeted

Finally, numerous other entities are getting in the act, including the President. On September 19 the Administration unveiled a plan to cut the deficit by \$3 trillion over the next 10 years. It includes \$27 billion in cuts to the military health care package and a proposal that would establish a DOD BRAC style commission to look at the military retirement system. The intent is clearly to generate large savings by making the military healthcare and retirement systems more like civilian plans, ignoring the vast differences between military and civilian service. It's not clear how this proposal will play with what the "Super Committee" is supposed to be doing, but we can't afford to ignore it. Once again, visit the Take Action tab of www.MOAA.org and send the related pre-written email to express your disagreement.



MOAA Name Tags

Did you order a Name Tag?

If you ordered a chapter name tag, you can pick it up at any chapter luncheon. If you'd like a name tag at a mere cost of \$5, see Bill Roscher or Terry Tassin at a luncheon.

October Luncheon Meeting

WHEN: October 15, 2011
 11:00 a.m. Social Hour
 12:00 Lunch

WHERE: McCormick Stillman Railroad Park
 Scottsdale, Arizona

COST: \$20 Per Person

DRESS: Picnic Casual

MENU Famous Dave's Legendary
 Pit Bar-B-Que

PROGRAM: Presentation of Employer Support of the Guard and Reserve Awards to area employers.

Reservations must be received by 4 p.m. on Wednesday, October 12. Use the reservation form below. Cancellations must be received the same day to receive your money back.

Show your MOAA Pride with a Chapter Logo Shirt



We have arranged with a local sportswear manufacturer, Antigua, to have golf shirts made up with our Chapter's new logo.

The shirts, which normally sell for \$60, will cost about \$25 to our members. An exact cost has not been established, but right now we will go with \$25, and anything left over will go into the Scholarship Fund. The shirts will be blue, and will be available in both women's & men's sizes.

Please email your order to Rob Welch at webmaster@azchaptermoaa.com. The order will be placed in November.

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 OUR MISSION.**



Taking command of your prescriptions may be the easiest order you ever followed.

Get dinner brought to your door and you'll pay a delivery charge. Same way with groceries. But that scenario changes with the TRICARE Mail Order Pharmacy: You actually save money with Home Delivery on the cost of prescriptions you take regularly.

You'll save on copayment costs by ordering fewer refills throughout the year. For the cost of only one copayment, you receive up to a 90-day supply* of your medication with free shipping by standard mail.

Get your prescription mail-order form at www.express-scripts.com/TRICARE or call toll-free 1.866.DOD.TMOP (1.866.363.8667) and start saving immediately.



*The DoD Pharmacy and Therapeutics Committee may set quantity limits on some medications. Other benefit limitations may apply. For more information, go to www.tricare.osd.mil/pharmacy/mop.cfm.

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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 15, 2011**

Make check payable to: **AZ Chapter MOAA** Received No Later Than: **October 12, 2011**

Send to: **Marie Fredricks, 15403 E. Sunburst Dr, Fountain Hills, AZ 85268, 480-836-8419, email garymarie@cox.net**

Help Wanted: Chapter Secretary

Can you take notes, type and use e-mail? Our chapter has a great opportunity for you. You could be our next Secretary. In addition to taking and distributing minutes at board and luncheon meetings — how hard is that? — you will be a voting member of the board, helping to shape the chapter’s future. Interested? Contact President John Ady or retiring Secretary Beth Cullison (phone numbers below) for details.

The Arizona Chapter MOAA - 2011 Board of Directors and Committee Chairs					
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Access Arizona Chapter’s Internet Web Site at: www.azchaptermoaa.org

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



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