



The Sentinel

Arizona's First Chapter



The Arizona Chapter

13819 N. 51st Street

Scottsdale, AZ 85254

JANUARY 2015

CHARTERED 1956

58 YEARS OF SERVICE TO COUNTRY

EDITOR: JIM CULLISON

President's Perspective

by Jim Cullison



What Will '15 Bring?

A new year brings new hopes, dreams, wishes, goals, resolutions and all those kinds of things.

A new year also prompts a look back at the year passed, often with nostalgia, happiness and sometimes sadness.

My hope for you is that 2014 had an abundance of good, and that 2015 will be all good.

Another Thank You

Last month, I thanked several members who made my job easier in 2014. As I feared, I left out a key player. So belatedly, but no less sincerely, I want to thank:

Rob Welch, who, despite his other duties in the veterans' community, continues to maintain our award-winning web site and head up our scholarship committee.

Opportunities

You can take an active part in the Arizona Chapter at whatever level fits your comfort zone. That could be anywhere

from heading or serving on a committee to being a luncheon spotlight speaker or greeter, presenting a JROTC medal to a high school cadet in the spring or volunteering for our Memorial Day color guard.

If you are interested in being part of the chapter leadership team, give me a call, 602-482-3838,

or contact one of the officers or committee chairs listed on the back page. Make a resolution to be involved this year.

Upcoming Programs

We have some great luncheon programs, starting this month with one of our members, CAPT Dave Price, head of Navy ROTC at ASU. See Page 2 for details.

Dues Are Due

Time grows short for paying 2015 chapter dues. See Page 3.

Happy New Year!

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:

- January 8
- February 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:

- January 17
- February 21

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Our Meritorious Members. Meritorious Service Medals were presented at the December luncheon. Jim Draper, left, MSA Selection Committee Chairman, and Jim Cullison, right, Chapter President, presented medals to, from left, Dave Fleming, 1st Vice President and Membership Chair; Lee Lange, Personal Affairs Director; Leonore Hoak, Secretary, and Arlene Day, Arrangements Chair.

January Speaker

Naval ROTC at ASU, a Vital and Growing Program

Our guest speaker is CAPT Dave Price, USN, Professor of Naval Science and Commanding Officer of the Naval ROTC unit at Arizona State University.

He will share what NROTC is all about, as well as some specifics about the current midshipmen in the ASU program.

ASU NROTC is one of the newest units in the country, receiving its first students in August 2010 and commissioning its first Marine second lieutenant in August 2012. The unit has since grown to over 120 midshipmen, commissioned 28 Navy and Marine Corps officers to date, and is on track to commission over 25 new officers every year.

Dave also will discuss some of the common misperceptions about the NROTC program, some comparisons between it and the Naval Academy, and why, as a Naval Academy grad, he thinks NROTC is so vitally important to our Navy, Marine Corps and nation.



Captain Dave Price

5 More Stars for our Flag

The newest 5 Star of Excellence banner was affixed to the chapter flag at the December luncheon. Rob Welch, left, 2013 president, attached the banner with assistance from current President Jim Cullison.



The banner was presented at the MOAA annual meeting in October.

Help Homeless Veterans At the Arizona Standdown

The Maricopa County StandDown Volunteer Registration System is open and accepting volunteer registrations for the [February 12-14, 2015](#), event at the Veterans Memorial Coliseum in Phoenix.

The Standdown serves hundreds of homeless and at risk veterans with the goal of helping them access resources to regain their highest level of independence. It brings our community and service providers together to build relationships that positively benefit homeless veterans.

Register to volunteer at the StandDown web page, www.arizonastanddown.org.

Dust Off Your Uniform in January

Join Captain Price and wear your uniform to the January luncheon. If that doesn't work, just wear your medals.

This month's program is one of our periodic uniform optional events.

Upcoming Program Speakers

February 21: Flora Jessop, who fled a polygamous sect and has become an advocate for abused children.

March 14: Dr. Connie Mariano, RADM USN (Ret), White House physician to Presidents George H.W. Bush and Bill Clinton and the first woman director of the White House Medical Unit.

Note Well the Following in Making Payments

The chapter is transitioning to a new Treasurer in 2015, so keep the following in mind regarding luncheon reservations and dues payments.

Luncheon reservations, beginning with January, should be made with Charlie Bitner, our new treasurer. His address is 134 E. Northview Ave., Phoenix, AZ 85020. It's also listed on the reservation form on Page 7.

Bill Roscher, outgoing Treasurer, will continue to receive membership renewal dues until the end of the renewal period, March 31. This will maintain continuity in dues collections, which began in September.



Arizona Chapter Annual Membership Renewal



**AS OF THURSDAY, JAN 1st
ONLY 90 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 made out to **AZ Chapter MOAA**

Send to:

Bill Roscher, Treasurer

4337 E Sands Dr.

Phoenix, AZ 85050

ONLY 90 DAYS LEFT

Tributes to Veterans—Past & Future



Navy veterans Jim Draper and Frank Hoak III, above left, presented the chapter's commemorative wreath at the December 7 Pearl Harbor Day Remembrance ceremony at the State Capitol. Chapter member Carol Culbertson, at right above, shares a moment with two visitors at the Arizona Veterans Hall of Fame plaque, which was unveiled at the State Capitol Museum following the ceremony. The plaque lists the names of all members of the Hall, including Carol.

Chapter member Nancy Burt shows a display highlighting her career as an Army aviator to Kenya Roche, left, and Annie Hancock, Marine JROTC Cadets from Tolleson High School at the AUSA-sponsored Career Day luncheon in November. The chapter hosted a table for five Tolleson JROTC cadets and their instructor at the event.

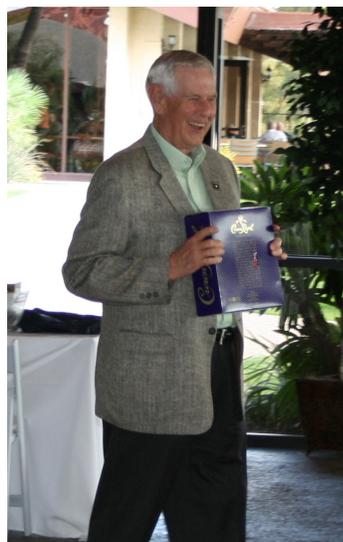


Wanda Fleming, above, weighs her options before making a selection, while Sue Gilbertson, below, completes a steal from Ron Perkins.



Holiday Fun At December Luncheon

More than 70 members and guests attended the December luncheon and Chinese Auction. Gifts were aplenty, and those whose lucky numbers were drawn had a good time choosing — and even stealing — a gift. Ticket sales raised \$334 for the Scholarship Fund.



Arlene Day, above right, emceed the auction. Ron Bright, left, had a good choice, until it was stolen. Doug Gray, right, sizes up his gift after removing the wrapping.





Personal Affairs

By Lee Lange
Personal Affairs Officer

Protect Yourself from internet Fraud

This month's column is adapted from an earlier MOAA article on internet fraud. With all of the news about even big companies like Sony Pictures being hacked, you may wonder what chance us little guys have. Here are some tips to help yourself.

Hackers are out there on the Internet, looking for any opportunity to steal your personal information. They use a variety of tools, including viruses, spyware, and a trick known as "phishing," which sends you to phony but official-looking web sites. Phishing usually starts with an official-looking e-mail from your bank or other financial institution, but upon close examination the company's address may be slightly off. Another indication that such e-mail is fraudulent is the use of a general salutation, such as "Dear Account Holder," rather than your name.

Phishing scams hope to scare you into revealing sensitive personal information, but no reputable bank or organization uses e-mail to solicit such information from clients. If after receiving a suspicious e-mail you still have concerns, a quick call to the institution usually can clear things up.

Malicious computer viruses and spyware are also common problems, which is why it's vital that you install firewall software before you open your computer to the Internet. A firewall blocks hackers from accessing your computer by making you invisible and by blocking all incoming communications from unauthorized sources. It's especially important to run a firewall if you have a broadband connection, because the connection is always open. Most operating system software comes with a built-in firewall, but you may have to enable it. In addition, you should install anti-virus and

anti-spyware software such as McAfee, Symantec or Norton to name a few. Your high-speed provider also may offer additional protection.

The Federal Trade Commission offers the following tips for keeping your computer safe from Internet threats:

Keep your anti-virus and anti-spyware software up to date. Look for software that removes or quarantines viruses and that updates automatically on a daily basis.

Set your operating system software to download and install security patches automatically.

Change your passwords often, and make them unique.

Be extra cautious about opening attachments or downloading files from e-mails you receive. Don't open an e-mail attachment, even if it looks like it's from a friend or coworker, unless you are expecting it or know what it contains.

If you use a wireless router to connect to the Internet, create your own unique password for it. Do not rely on the default password.

Disconnect from the Internet when you are away from your computer. While anti-virus and anti-spyware software, along with a firewall, are critical protections when you're connected to the Internet, they're not foolproof.

Disable all file-sharing programs from your personal computer, and avoid using software that saves your passwords.

Download free software only from sites you know and trust. Many free software applications contain other software, including spyware.

Take action immediately if your computer is infected. If your computer has been hacked or infected by a virus, disconnect from the Internet right away and scan your entire computer with fully updated anti-virus and anti-spyware software. Report unauthorized accesses to your Internet service provider.



Legislative Update

by Gary Fredricks
Legislative Chair

Some Things Got Done

It is the Holiday Season, and we wish you all very happy holidays and a prosperous new year. The lame duck session of Congress met in December, actually accomplished some things in relatively short order, and retired for a lengthy holiday season as well. Noteworthy were the passage of funding appropriations keeping the government operating through the fiscal year as well as passing the FY2015 Defense Authorization Bill.

The MOAA Weekly Legislative Update gave a succinct summary of the final negotiated authorization bill. The Senate pushed to include many of the administration's proposals as discussed in previous chapter legislative updates, while the House resisted. The summary noted that the most divisive issues of the authorization bill centered on whether to increase service members' out-of-pocket housing expenses and increase TRICARE pharmacy copays. The House and Senate finally agreed to implement a portion of these cuts.

Affect on Pay and Benefits

For the second consecutive year the active duty pay raise will be capped at 1.0% rather than the 1.8% that otherwise would have followed private sector wage growth. Active duty basic allowance for quarters will be decreased by 1.0% rather than the 5.0% that had been proposed. Proposals to combine TRICARE Prime and Standard, to implement a means-tested TRICARE for Life enrollment fee and to decrease the commissary subsidy by two-thirds were also not included in the final bill. TRICARE pharmacy copays will see a one-time \$3 increase for many retail and mail-order prescriptions instead of the Pentagon's proposal that would have doubled or tripled current rates over 10 years. Generic mail-order prescriptions remain at no cost to beneficiaries. The mandatory mail-order requirement for maintenance medications was extended to all TRICARE beneficiaries. This is not a punitive measure. The fact is that the government's

share of the medication cost is substantially less for mail-order than it is for medications issued by your local pharmacy.

What Lies Ahead

And so, as the calendar year 2014 comes to an end Congress has dealt with all funding legislation required for FY2015. That will allow the new Congress, which will convene in early January, to start the process for the next fiscal year more or less on time. Control of the new Senate will now rest with the Republican Party as will the control of the House. Many new leaders in the Senate and House committees and subcommittees that deal with military and veteran affairs will now be seated. It remains to be seen how friendly these will be to our military/veteran community. Dealing with the deficit will not go away however, so optimism is probably premature.

Some Obstacles

Besides dealing with the funding deficit, Congress has several other obstacles in front of it that will play directly into defense (including retirees) funding. Recall that, without specific legislation otherwise, sequestration will return for FY2016 federal budget planning. DOD has already gone on record as to how devastating that will be. Also, the report of the Military Compensation and Retirement Modernization Commission is due on Feb 1. That should be interesting to say the least. Also, relief from the exorbitant federally mandated cuts to Medicare (TRICARE as well) doctors payments runs out in the March time frame. Congress has managed to kick the can down the road on this issue for the last several years, but really needs to fix the basic legislation that created the issue initially.

Welcome Our New Member

Ron Bright, LTC USA (Ret)
and his wife Donna of Scottsdale

Please meet and greet our new member.

Donations to Chapter Scholarship Fund

Carolyn Yost \$25

Keep Us Informed

Let us know when you change phone number, address or e-mail so we can keep you in the loop with this newsletter and other chapter communications. Contact any chapter officer with your changes.

January Meeting

WHEN: January 17, 2015
11:00 a.m., Meet & Greet Social Hour; 11:45, Lunch

WHERE: McCormick Ranch Golf Club Scottsdale

COST: \$22 Per Person

DRESS: Military Uniform or Business Casual

MENU: Tomato basil soup, chicken caesar salad, sourdough rolls and butter, strawberry cheesecake.
Anyone with dietary restrictions or allergies should contact Arlene Day (arlenebday@gmail.com preferred) one week prior so alternate food selections can be arranged.

PROGRAM: CAPT David Price, commander of Naval ROTC at Arizona State University, will discuss the program and the importance of NROTC to the country.

Reservations must be received by 4 p.m. on Tuesday, January 13. Use the reservation form below. Cancellations must be received the same day to receive your money back.

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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/om.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: **Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020, 602-943-0028, charles.bitner@cox.net**

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 **January 17, 2015**

Make check payable to: **AZ Chapter MOAA Received No Later Than January 13, 2015**

Send to: **Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020, 602-943-0028, charles.bitner@cox.net**

Happy New Year!

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