



# The Sentinel

## Arizona's First Chapter



The Arizona Chapter

13819 N. 51st Street

Scottsdale, AZ 85254

MAY 2015    CHARTERED 1956    58½ YEARS OF SERVICE TO COUNTRY    EDITOR: JIM CULLISON

### President's Perspective

by Jim Cullison



#### Armed Forces Day

Saturday, May 16, is Armed Forces Day, a day set aside by Congress to honor all who have served in uniform. A good day to fly the flag.

#### My Bad

Last month, I made note of several chapter members who were principal participants in planning and conducting the Patriotic Gala, which honored students and community leaders who gave exceptional support to veterans. Regrettably, I failed to include Jesse Gersten, who presented one of the awards. Sorry, Jesse.

So long 'til September.

#### 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:

- May 7
- September 3

**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:

- May 16
- September 19

#### Coming Attractions

This month marks our final regular meeting until September as we take a summer break. That doesn't mean we are totally inactive, however. Here are few activities coming up.

#### May Luncheon

First of all, our May 16 luncheon will be a double header — an Air Force veteran will share a heart warming story of human compassion with a happy ending, and we'll present scholarship checks to two JROTC cadets who excelled scholastically. Read more on Page 2.

#### Memorial Day

As we have done in the past, the chapter will have a color guard and present a commemorative wreath at the Memorial Day Remembrance Ceremony May 25 at the National Cemetery in North Phoenix. The ceremony starts at 8 a.m. Come out and pay respects to our service members who

gave the full measure for our country.

#### Play Ball

We'll be going to the ballpark again this summer for a group outing to see the Arizona Diamondbacks take on the Cincinnati Reds on Sunday afternoon, August 9. Join us to watch the game in the cool comfort of Chase Field. See the details on Page 3.

Stay tuned for more possible surprises this summer.

#### Chapter Wins Communication Awards

MOAA's Marvin J. Harris Communications Award recipients were announced April 16.

"I was very proud to learn that Arizona received a total of five awards and our chapter received two of them," said Ron Perkins, President of the Arizona Council of Chapters. The award recipients are::

- Printed Newsletter winner (tie): **Arizona Chapter Sentinel** and Luke Chapter *NewsGram*
- Website: 1st runner-up, Arizona Council of Chapters, [azcouncilofchapters.org](http://azcouncilofchapters.org); 2nd runner-up, **Arizona Chapter, AZMOAA.org**
- Recruiting Brochure winner, Superstition Mountain Chapter.

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*Dr. Randy Groth talks with Janet Stultz, MAJ USA (Ret), after his discussion of Army issues.*

### April Speaker

## Army Prioritizes Issues To Meet Today's Challenges

The Secretary of the Army has a list of 56 hot topics facing the U.S. Army. Dr. Randy Groth, Arizona's Civilian Assistant to the Secretary, covered the top 10 as our April guest speaker.

The top 10 are:

- **Prevent Sexual Assault.** Offenses by a few are abhorrent and erode trust. "We've been making tremendous progress."
- **Balance and transition the Army.** The Army faces unexpected challenges and declining budgets and must find innovative ways to generate sustained landpower.
- **Champion soldiers, civilians and families.** This is a fundamental obligation which is challenged by cuts to the Army budget.
- **Continue to bolster Army activities in the Asia-Pacific Region.** The Army has a strong and historic Pacific presence and its opportunity to lead in this theater is natural.
- **Ensure personal accountability on and off the battlefield.** Continue working to instill good order and discipline throughout the ranks and hold people accountable.
- **Tell the Army story.** The long-term health of the Army depends on its relationship with the public it serves.
- **Implement Army Total Force Policy.** After more than 13 years of war, the Army's Total Force is better integrated than ever before. It

must be expanded, transitioning wartime necessity to enduring principles.

- \* **Prudently manage reset, modernization, research and development.** Our longest war damaged vast amounts of equipment, and fiscal austerity limits the ability to replace, repair and modernize.
- \* **Strengthen Army networks and build the Army cyber force.** The Army will rely on and leverage information technology more than ever before.
- \* **Strengthen installations through effective energy solutions.** In this period of declining resources, energy efficiency is crucial to Army success.

### May Luncheon Program

## Humanitarian Act Comes Full Circle 60 Years Later

Dick Cadwallader was a young airman serving at a small base in Korea in 1953 when he came to the aid of a 12-year-old Korean girl who was badly burned in an accident at her home.



Known only as "the burned girl," he and his fellow airmen provided her what limited medical aid they had, then were able to get her and her mother aboard an American aircraft, which took them to proper medical care. The story came full circle 60 years

later when Dick returned to Korea for a reunion with the burned girl, now a healthy wife and mother.

There's much more to the story, and you can hear it all as Dick will be our guest speaker with the full first person details.

## JROTC Scholarship Awards

Also on the agenda for May is presentation of scholarships to high school JROTC students to help offset their college expenses. Recipients and family members will attend.

Come to the luncheon to support these future leaders.

### **Wear Your Uniform**

This is one of our uniform optional meetings. Wear your uniform, or if the uniform no longer fits, you can still pin on your medals.



## A Fine Day For Golf And Scholarships

April 23 was bright and sunny, the perfect day as 68 golfers teed off for the chapter's scholarship fundraiser at Stonecreek Golf Club. Amid the fun, camaraderie and good weather, the event raised approximately \$2,000 for scholarships.

JROTC cadets from Sandra Day O'Connor High School served as greeters and honor guard. Their instructor Lt Col John Simmons, below, talks with a group of cadets.

Bunkers weren't a problem for Frank Hoak, top left, or John Sentez as they successfully escaped. Bill White, top right, follows his drive while Pat Dale, tournament director, lines up a putt.



## Come Out To The Ball Game

Join fellow Arizona Chapter members as the Arizona Diamondbacks take on the Cincinnati Reds at Chase Field



**When:** Sunday, August 9, 2015

**Where:** Second Level

**What Time:** Game starts at 1:10 p.m.

**How Much:** Group/Military discount price of \$24.00 per ticket

**How Do I Sign Up:** Just fill out the form below and send it with your check, made out to **AZ Chapter MOAA**, no later than June 30 to:

Jim Cullison

13819 N. 51st St.

Scottsdale, AZ 85254

Phone 602-482-3838, E-mail [cullison30@q.com](mailto:cullison30@q.com)

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

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

Check enclosed for \_\_\_\_\_ tickets at \$24 each. Tickets will be mailed to you after \_\_\_\_\_



## Personal Affairs

By Lee Lange  
Personal Affairs Officer

### TRICARE For Life and You

#### The Basics

Military retirees and their spouses become eligible for TRICARE for Life (TFL) when they turn 65. Before you can begin using TFL you will need to do three things.

**First**, enroll in Medicare Part A and B. The Social Security Administration (SSA) is responsible for Medicare enrollment and should send you the necessary information 3-4 months prior to your 65th birthday.

**Second**, ensure you have an accurate record in the Defense Enrollment Eligibility Reporting System (DEERS).

**Third**, have a valid uniformed service ID card. You will need to obtain a new ID card at age 65. The Department of Defense will send you a letter 3-4 months in advance of your 65<sup>th</sup> birthday with information on making a smooth transition to TFL. MOAA members also receive a special *Aging Into Medicare and TRICARE for Life* Booklet six months prior to their 65<sup>th</sup> birthday with step by step instructions on enrolling in Medicare and TFL.

Once you enroll in Medicare, TFL automatically becomes the secondary payer to Medicare as long as you have a valid military/dependent ID card. However, the Medicare and TFL coordination is different if you have other health insurance (OHI) such as an employer sponsored health plan.

#### TFL Costs

There are no additional premiums or annual enrollment fees for TFL beyond that of your monthly Medicare Part B premium. There is, however, an annual Medical deductible. To avoid any out-of-pocket cost with this, ensure that your first medical service of the calendar year is both a Medicare and a TRICARE covered benefit so that TFL pays the Medicare deductible.

For services covered by TRICARE but not by Medicare, such as pharmacy services or

overseas care, you may be required to pay any applicable TRICARE co-payments. For services covered by Medicare but not TRICARE, such as chiropractic care, Medicare pays 80 percent and you will be responsible for the remaining 20 percent.

TFL provides a robust pharmacy benefit at no additional cost to the beneficiary (besides drug co-pays). In contrast, Medicare offers a separate pharmacy benefit (Medicare Part D) that requires an additional monthly premium on top of your Medicare Part B premium. Most TFL beneficiaries will find that there is **no added benefit** in enrolling in Medicare Part D.

#### How to Use Your TFL Benefit

As a Medicare beneficiary, you visit a physician who accepts Medicare. The provider files the claim with Medicare and once the claim is processed by Medicare, it is automatically forwarded on to TFL for payment. TFL pays the remainder of the claim provided that the service is a Medicare and a TRICARE covered benefit. There are very few Medicare covered benefits that are not TFL covered benefits which would require you to pay the remainder of the claim instead of TFL (e.g., chiropractic care is a Medicare but not TRICARE benefit).

If you choose a provider who has *opted-out* of Medicare, meaning they do not accept Medicare patients and will not file with Medicare, TRICARE will process the claim as second payer as long as the service is a covered benefit and the provider is TRICARE authorized. As second payer, TFL pays what it would have paid if Medicare processed the claim as primary (meaning TFL pays 20% of the TRICARE allowable charge). You are responsible for the remaining 80% of the bill.

The Medicare website provides a search tool to [find a provider](#) in your area.

You will find that TFL is a great benefit and easy to use with the electronic processing of claims between Medicare and TFL.

### Celebrate the Army's 240th Birthday

June 14, 1775: The Continental Congress authorized enlistment of riflemen to serve in the colonies for a year. Today's Army was born. George Washington was appointed commander.

## Spotlight Speaker

### A PAO's Life Is Never Dull

Mark Day, our Spotlight Speaker in May, earned his surface warfare officer credentials on a Navy destroyer in Vietnam. From there he went on to serve as a Public Affairs Officer, the Navy's point of contact with the media on newsworthy and often controversial issues.



Mark's career was marked by such issues, as he related to members. It started when he was PAO at the Balboa Naval Hospital in San Diego, a return center during Operation Homecoming for POWs coming home from Vietnam. It was there, he said, that he learned to work

with a news media that was critical of the war.

A less poignant but very sensitive assignment followed when a lieutenant in the Royal Navy came to town. It was Prince Charles, Prince of Wales, and Mark's duty was to ensure the prince did not enter the Hotel del Coronado.

That was because the prince's great-uncle, King Edward VIII, had met Wallis Simpson there, whom he later married and abdicated the throne. The British didn't want any other members of the royal family inside that hotel.

All went well until the prince went surfing off Coronado Island and kept getting closer to the hotel's beach. But not close enough to make an entry, and Mark's mission was complete.

Later in his career, while working for Admiral James Watkins, Chief of Naval Operations, he had to deal with three historic crises.

All occurred in the fall of 1983: the invasion of Grenada, "a small war that drew attention to the Navy;" the Soviet Union's shootdown of Korean Airlines Flight 007, which almost resulted in war, and the bombing of the military barracks in Lebanon, killing 280 U.S. servicemembers.

These events helped prepare him for his next career in the defense industry, Mark said.

## State Legislative Report

By Lee Lange  
State Legislation Chair

### Arizona Legislature Finishes Work

The Arizona state legislature finished its work April 3 in an unusually short session. Last month, I reported on a number of bills of interest to military members, retirees and veterans. Below are the final outcomes of those bills.

**HB2611**—Consumer Flex Loans. Failed in the Senate after narrowly passing the House. The bill would have allowed a new loan product with interest rates over 200%. This would have potentially put Arizona citizens, including veterans and family members, at risk of falling into a debt trap with no way out. The financial industry went all out to pass it and they will likely be back next year. A coalition including MOAA's state council led the fight against this bill.

**SB1060**—Proposed an increase to the military pension exclusion from state taxes from \$2,500 to \$3,000. The bill passed the Senate by a wide margin but failed in committee in the House – most likely because it would have cost the state money in the near term. Supporters of this bill, including several MOAA chapter/council members, are planning a strategy for next year.

**HB2090**—Allows the Military Family Relief Fund to provide up to \$20,000 in assistance to families of deployed Arizona service members in need. The previous amount was \$10,000. The bill passed the House and Senate by nearly unanimous votes and was sent to the Governor for signature. It was signed into law April 6.

**HB2091**—Extends in-state tuition so veterans can use GI Bill benefits in Arizona schools past the current July 1, 2015, end to program. The bill passed both chambers by nearly unanimous votes, was signed into law April 6 and is effective immediately.

## TAPS

We recently learned of the passing of a member's spouse

**Mona Pfordte**

February 14, 1922—April 1, 2015

Veteran of the Army and Air Force with service as a nurse during World War II  
Wife of Al Pfordte, CW2, USA (Ret)

*Our heartfelt condolences are extended to the family.*



## Legislative Update

by Gary Fredricks  
Federal Legislation Chair

### Storming the Hill

*This month's column is submitted by chapter member Ron Perkins, Col USAF (Ret).*

I recently had the honor as the Arizona State Council of Chapters President to join representatives from all 50 states for MOAA's annual Council Presidents' Seminar in Alexandria, VA., April 13-16.

MOAA, the nation's largest association for active duty, National Guard, Reserve, former, and retired military officers and their families, with more than 380,000 members, hosted its council and chapter leaders for four days, with briefings on key legislative issues and meetings on chapter activities.

On April 14, CDR John Chernoski of Green Valley Chapter, national board member, and I joined more than 150 MOAA members, including state leaders and other national MOAA board members and headquarters staff, to visit nearly all 435 congressional representatives and 100 senators to discuss issues and provide information explaining why certain key military personnel issues affect the stability of the all-volunteer force and the well-being of military families. MOAA has participated in the annual Storming the Hill campaign since 1996 and has been recognized as one of the most effective lobbying organizations in the country.

John and I met with Senators John McCain and Jeff Flake, Congressmen Matt Salmon and Ruben Gallego, Congresswomen Martha McSally and Kyrsten Sinema. We also met with Congresswoman Ann Kirkpatrick's Legislative Assistant Grace Rodden, Congressman Paul Gosar's Legislative Assistant Michael Mansour, Congressman Raul Grijalva's Legislative Assistant Yesenia Chavez, Congressman David Schweikert's Senior Legislative Assistant Katherina Dimenstein and Congressman Trent Franks' Legislative Assistant Ari Zimmerman and asked for their support to:

#### **1. Sustain currently serving military pay and benefits;**

- FY 16 proposal rehashes cuts from last year: caps pay, reduces housing allowance, cuts commissary savings, and has retirees pay more for health care.
- Represents seven straight years of pay caps – changes strictly budget driven.
- Congress worked hard for 10 years to rebalance military compensation – growth has not slowed, but declined. Budget proposals would undo that hard work.
- History shows Pentagon has continued cuts until retention and readiness suffer.
- Recent surveys reflect cuts hurting morale.

#### **2. Reject disproportional TRICARE fees and changes;**

- The FY 16 proposal again calls to consolidate TRICARE programs and shift \$5.5 billion in costs over 10 years onto beneficiaries.
- Congress rejected disproportional fee hikes/consolidation last year – thank you.
- Retirees/military families will pay more and get less.
- Military community is already paying higher fees with recent changes.
- Means-testing discriminates – the longer you serve, the less your benefit.

#### **3. Eliminate harmful sequestration cuts.**

- Sequestration was thought to be so terrible it wouldn't happen.
- Pentagon was levied a \$500 billion bill on top of already agreed \$448 billion reduction.
- Debt reduction is a national priority, but don't balance the budget on the backs of troops and families.
- Defense leaders say if it remains in place, it will require dramatic cuts to pay, benefits and end strength and put national security at risk.

Retired Navy VADM Norb Ryan Jr., MOAA President and CEO said, "Our annual MOAA Hill-storming effort is grassroots activism at its best, There is probably nothing more representative of how democracy works than to see this large group of responsible Americans conveying their concerns to the elected representatives whose actions and votes have a huge effect on our lives."

**Military Milestones in May  
70 Years Ago**

May 8, 1945, VE Day as Germany surrenders, ending the fighting in Europe in World War II.

**50 years ago**

May 5, 1965, the 173rd Airborne Brigade arrives in Vietnam, the first U.S. Army combat unit in the country.

**May Meeting**

**WHEN:** May 16, 2015  
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:** Cream of asparagus soup, chicken taco salad, bread and butter, peach cobbler.

Anyone with dietary restrictions or allergies contact Arlene Day (arlenebday@gmail.com preferred) one week prior so alternate food selections can be arranged.

**PROGRAM:** Dick Cadwallader, Korean War veteran, will open the program with a story of a humanitarian mission 60 years in the making, followed by presentation of scholarships to JROTC cadets.

Reservations must be received by 4 p.m. on Tuesday, May 12. 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 **May 16, 2015**

Make check payable to: **AZ Chapter MOAA Received No Later Than May 12, 2015**

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

## Donations to Scholarship Fund

Susan Farrell \$50  
 Rob Welch \$22  
 Anonymous \$45  
 April 50/50 Raffle \$52



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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



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