



The Sentinel

Arizona's First Chapter



The Arizona Chapter

13819 N. 51st Street

Scottsdale, AZ 85254

SEPTEMBER 2015 CHARTERED 1956 59 YEARS OF SERVICE TO COUNTRY EDITOR: JIM CULLISON

President's Perspective

by Jim Cullison



Welcome Back

I hope you had a good summer break, maybe were able to escape the heat and are refreshed and ready for Fall.

Even though we haven't had formal meetings since mid-May, the chapter did have some summer events, and we received some very good news.

First, the Good News

Good News #1: two more of our members were selected for induction into the Arizona Veterans Hall of Fame. Col. Bill Roscher, USA (Ret), and Col. John Ady, USA (Ret) will join the class of 2015 in the induction ceremony on October 23. Be sure to offer Bill and John your congratulations next time you see them.



Bill



John

Good News #2: for the 12th consecutive year, the Arizona Chapter has earned MOAA's 5 Star of Excellence Award, given to chapters for their outstanding service to members and the veterans community. In fact, for the second year in a row, all nine MOAA chapters in Arizona and the Arizona Council of Chapters have won the 5 Star Award.

The 5 Star banners will be presented at the MOAA Annual Meeting October 31 in Orlando, Florida.

This honor is not an individual award; it's an award for all chapter members, so you can all take a bow. And tell all your friends who are eligible for membership that there's a place for them in one of the country's top chapters.

Summer Activities

Again this year, our chapter had a presence at the Memorial Day ceremony at the National

Cemetery. I especially want to thank Jon Shawl, Lee Lange and Bruce Kosaveach, who joined me to carry our flags in the color guard, and John Ady and Janet Stultz, who placed our commemorative wreath in the wreath ceremony.

We had some fun over the summer, too. Twenty members and guests toured the newly opened Scottsdale Museum of the West with lunch afterward, and 20 met at Chase Field for a Diamondbacks game against the Cincinnati Reds. And the D'backs won!

Don't Miss

Our program in September is timely and will be presented by one of our own members. Read about it on Page 2. And another member visited Iwo Jima earlier this year. Read his story on Page 4.

70 Years Ago

September 2, 1945: General Douglas MacArthur accepts the formal surrender of Japan on the deck of the USS Missouri. World War II is over.

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:

- September 3
- October 1

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:

- September 19
- October 17

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September Program

Lessons Learned from Afghanistan Deployment

LT Gennaro Buonocore, USN, an Arizona Chapter member with expertise in Middle East issues, will be our September 19 luncheon speaker and will discuss his experience serving in Afghanistan.

A native of Naples, Italy, Gennaro has a diverse background. He served in the Italian armed forces prior to being commissioned in the U.S. Navy in 2007. He is currently Public Affairs Officer for Navy SEAL Team 17 in Coronado, California, and has served multiple tours in Iraq and Afghanistan. He is multi-lingual and has received numerous service awards.



Gennaro has written two books, *Failure of the European Multiculturalism—The Islamist Crusade* and *The Afghan Paradox*, which will be available for purchase at the meeting.

Reservations are required, so be sure to get your reservation in no later than September 15. Information is available on Page 7.

Come to the Birthday Ball

The Navy 240th Birthday Ball is set for Saturday, October 10, at the Arizona Grand Resort and Spa in Phoenix.

This year is a double celebration as 2015 also is the 100th anniversary of the U.S. Navy Reserve.

The event begins with a social hour at 5:30 and includes a meal, guest speaker entertainment, raffle and door prizes.

Registration information can be found at www.phoenixnavyball.com.



JROTC Scholarship Winners



Jesse Patterson, left, and David Han Soo Sung were this year's recipients of the chapter's JROTC scholarships in May.

Both were AFROTC Cadets at Sandra Day O'Connor High School. Jesse will enter the ROTC program at Embry Riddle Aeronautical University in Prescott. He aspires to a military career as a pilot. David will enter the ROTC program at Arizona State and plans a career in Military Intelligence.

Donations to Chapter Scholarship Fund

John and Sharon Ady \$100

Anonymous \$25

Need to Dispose of a Damaged Flag?

If you have an American flag that has become frayed, faded or damaged, bring it to a chapter meeting for proper retirement.

John Ady has identified two reputable sources that will take flags — one for cotton flags and the other for those made of synthetic material (nylon, etc.) that might have components unfriendly to the environment — and dispose of them properly.

Dues Are Coming Due

Chapter membership renewals for 2016 are coming due. Look for information next month, including our discount offer for early renewal



Summer Activities

Since Our Last Meeting

The chapter didn't have formal meetings during the summer, but members were active in off-season events.

Twenty members, spouses and guests cheered on the Diamondbacks at the August 9 game against the Cincinnati Reds, which the D'backs won 4-3.

Above, David Guy, John Ady and Paul Schnur joined other veterans at the game to accept the applause of the fans. The Diamondbacks have a tradition of asking all veterans and first responders to stand in recognition of their service.

Twenty-two members and spouses got a guided tour of the newly opened Scottsdale Museum of the West July 18. The museum recounts the history, exploration and settlement of the West in art and artifacts.

Above right, Marie and Chuck Schluter take a break from their trek along the Oregon Trail. Actually, they're standing at a wall and floor mural that gives the impression that they are part of the painting. Below right, Chuck Knight ponders a life-size statue of Addih-Hiddisch, chief of the Hidatsa Tribe in the Dakotas in the 1800s.



Western Spirit
SCOTTSDALE'S MUSEUM OF THE WEST

Iwo Jima - Recalling the Iconic 1945 Battle

By Lee Lange, Col USMC (Ret)

In March, Janet and I had the privilege of making a “bucket list” trip to Guam and then on to Iwo Jima for the 70th anniversary of the famous WW II battle.

One time each year the Japanese government allows Japanese and American veterans, family members and others to visit the island. For the Americans, the Iwo Jima Association sponsors the trip, known as the Reunion of Honor, and Military Historical Tours in Quantico, Virginia, makes the travel arrangements.

The Assault

On February 19, 1945, 70,000 Marines of the 3rd, 4th and 5th Marine Divisions assaulted the 22,000 Japanese defenders in a brutal 36-day battle that led to 27,000 U.S. casualties, killed and wounded. Almost 7,000 Marines were killed, nearly one third of the total Marines lost in WW II.

The island was selected for invasion because of its airfields and location 1,200 miles from Japan. More than 2,200 B-29s would later make emergency landings or stops for other reasons while on bombing missions to Japan. Iwo Jima also became a base for fighters escorting bombers to Japan and back. But controversy remains because of the high cost of its capture.

A Humbling Experience

Standing on Iwo Jima and looking up from the volcanic black sand beaches towards Mount Suribachi is a humbling experience. Today, we can only imagine what it must have been like for Marines assaulting the island under tremendous fire from dug-in Japanese who fought virtually to the last man. Only 216 prisoners were captured during the battle. Mopping up operations accounted for 800 more including two who surrendered in 1949.

On March 21, 2015, there were approximately 500 visitors on the U.S. side, including 49 veterans of the battle. They ranged in age from 89 to 94. Some of those making the trip were sons and daughters of Marines killed in the battle. Several were brothers and sisters of Marines who did not return. Also with the group was the widow of a battalion commander who

survived Iwo Jima and died several years ago at age 100.

United Airlines had three charter aircraft designated to take the U.S. veterans group to the island.

The senior Marine was LtGen Lawrence Snowden, USMC Ret, who was company commander on Iwo Jima and is now 93.

The last surviving Medal of Honor recipient of the battle, Hershel “Woody” Williams, also made the trip.



Mount Suribachi from the landing beaches.



LtGen Snowden and Japanese survivor Tsuruji Akikusa.

Each year the Japanese and American veterans attend a solemn joint ceremony at a monument on the island. The Japanese side includes senior officials from Japan. The U.S. side this year included the Commandant of the Marine Corps and Secretary of the Navy.

Both sides made remarks and conducted a wreath laying ceremony. Honor guards from the Marines and the Japanese Self Defense Force participated.

Search for the Missing

Today the island looks very little like the shattered battlefield it once was. Vegetation has grown back to cover much of the evidence of the battle. But 12,000 Japanese bodies still have not been recovered and the island is full of unexploded ordnance. Many areas are cordoned off, and the Japanese garrison spends considerable time looking for remains and disposing of ordnance. Periodically, the U.S. Joint POW/MIA Accounting Command (JPAC) will conduct missions to the island to look for missing Marines.



Personal Affairs

By Lee Lange
Personal Affairs Officer

Managing Your Retirement Savings

You have retirement savings and investments. But how do you manage these funds to provide current income and not run out too soon? If you are working with a financial adviser, thinking about working with an adviser, or you're a do-it-yourselfer, read on as you prepare to navigate the rough waters ahead. This excellent article was written by MOAA Certified Financial Planner, Shane Ostrom, and is edited and presented in two parts. Part 1 follows and Part 2 will appear in the October *Sentinel*.

Your Strategy: Your portfolio requires a balance between the proper mix of savings and investments to create income and growth. Your money will require fairly regular oversight and management. The "savings" aspect will generally include products that protect principal and provide some return usually in the form of interest payments. The "investment" aspect will involve fluctuations in the principal amount as we try to capture some growth to increase the portfolio's longevity. There may even be an insurance aspect to the portfolio mix. It is important to know what savings, investments and insurance choices are available, why they are used, how they are used, and when to use them.

You will need to monitor the results in your portfolio and the economic environment (public and private sectors) to know when to make necessary changes. Since no one has a crystal ball to glimpse into the future, historical and current knowledge of markets will have to do. Now let's get into the meat of the matter. What is the proper portfolio balance? How do you determine your proper balance? How do you achieve that balance?

Portfolio Balance: The perfect balance would allow you comfortable current income while simultaneously growing the portfolio so you never run out of money. It's so much easier said than done. For many it comes down to living on less than you wish or running out of money. If you invested well over your working life, your job is easier.

More than likely, a financial advisor's definition of "safe" and yours are different. "Safe" for the average investor probably involves some form of principal protection. "Safe" for a financial advisor is maximizing the longevity of the portfolio since going broke isn't an option. In the long run, principal protection **as the primary strategy** is probably a

dog that won't hunt.

Determining Your Balance. Let's start by providing a measuring stick. The following spectrum will help define your portfolio balance situation.

100% ————— 100%

Principal Protection

Principal Loss

For illustration, 100% principal protection is a guaranteed savings vehicle like an FDIC-insured savings account or CD. A 100% principal loss could be through gambling or over-spending.

The potential rub is that "safe" for most people usually implies a form of principal protection and as a result people seeking safety prefer the far left side of the line above. When people aren't sure whether they have enough money to last during retirement, they want to protect the money, thinking that will help it last. Our minds fear the potential loss more than we crave the potential gains. But the truth about the line above is that both the far left and the far right of the line result in the same outcome. You go broke during your lifetime.

On the left side of the line, you'll use your principal to live on and burn through it much faster than it can grow to offset your usage rate. This is the classic scenario of outliving your savings. On the right side, you'll throw your principal away before you die. So, essentially an FDIC-insured account is the same as gambling when you consider the ultimate long-term outcomes.

Safety is somewhere between the dots, and that's where the challenge is. We often have to be coaxed to go out onto the line between the dots, and that can be a scary place for some retirees. We can't be too safe and we can't be too aggressive (risky). Three huge factors in this consideration are: how much money do you have, how long does it need to last, and how much income you need now? Next month, Part II will focus on achieving the balance. Stay tuned.



TAPS



We recently learned of the passing of two of our members:

LCDR Paul Alix, USN (Ret)

August 1, 1935-June 30, 2015

CWO Al Pfordte, USA (Ret)

June 16-1929-May 16, 2015

Our heartfelt condolences are extended to the families.



Legislative Update

by Lee Lange
Legislation Chair

Military Benefits Under Fire

This is my first column on federal legislation since taking over from long time chapter Legislative Chair, Gary Fredricks. Gary served the chapter for 10 years in this role. Thank you, Gary, for your great work keeping members informed on the important issues affecting our benefits and pushing us to contact our legislators and make our voices heard.

Congress adjourned for the August recess with both the House and the Senate having passed their version of the FY 2016 Defense Authorization Bill. The bills are very different, with the Senate version attacking benefits in a big way. Conferees began work July 13 to resolve the differences in the two bills but their work was incomplete when Congress adjourned.

The Senate version of the FY 2016 defense bill calls for continued erosion of pay and benefits for currently serving and retired members and their families. The Senate bill includes several contentious provisions including;

- A third consecutive year of capping military pay raises below what current law mandates.
- Forcing currently serving families to pay 5% out-of-pocket costs for their housing.
- Cutting a quarter of the commissary funding.
- Another year of disproportionately high pharmacy fee increases.

That's wrong, especially when Congress worked hard for over a decade to eliminate a 13.5% pay gap between the military and the private sector. The last three pay raises have been the smallest in 50 years. This is the wrong message to send to military members and their families after 14 years of war.

Several years ago the Joint Chiefs asked Congress to zero out housing costs for military families. Congress agreed since military families have little say in where they are stationed. Before Congress acted, service members were forced to cover 20% of their housing costs out-of-pocket.

Military families rely on commissaries for affordable groceries. Patrons at military commissaries save an average of 30% on their grocery bill. Cutting funding will lead to reduced operating hours and higher costs. Ultimately, this benefit may be lost.

Proposed TRICARE pharmacy fee increases are out of line. Three of the last four defense bills have resulted in a 16% increase in prescription drug fees.

Future pharmacy fee increases are already indexed to COLA. Planned increases in the Senate bill would surpass fees for many civilian plans.

These cost cutting measures repeat many of the poor decisions that led to retention problems in the late 1990s. The House version of the defense bill does none of these things and MOAA is pushing hard for the House to win out. We can help by letting our Representatives and Senators know we expect the House provisions to be included in the final defense bill.

Meanwhile, the Senate has stalled on its version of the FY 2016 Defense Appropriations Bill. The House passed theirs in June. The Senate will have only limited time to pass their bill when Congress returns to work in September and the House and Senate will still have to meet in conference to iron out differences. Neither bill addresses the negative impacts of sequestration on military readiness. There is already talk of a Continuing Resolution being necessary to keep the government running.

I hope all chapter members are signed up for the MOAA weekly Legislative Update. Now is an important time for all of us to be aware of potential threats to our benefits and to answer MOAA's calls for action.

Arizona Legislature's Veteran's Caucus Meets

On August 13, I had the opportunity to attend a meeting of the Arizona State Legislature's Veterans Caucus. The Veterans Caucus works to identify veterans' issues that can be worked at the state level through legislation or partnering with state and federal agencies and various veterans support groups. So, even though the legislature is not in session, numerous members make the trip to the Capitol several times a week to conduct business and meetings like this one.

The Veteran's Caucus meeting was co-chaired by Rep. Noel Campbell (R), 1st District, and Rep. Richard Andrade (D) from District 29. Other members of the Caucus were also present at the meeting. Numerous Veterans Service Organizations (VSOs) and Military Service Organizations (MSOs) were present.

A light lunch was served and an agenda was presented. Some highlights included a presentation by health care provider TriWest who administers the VA's Veterans Choice Program and is hiring numerous new employees. Guidance Aviation, based in Prescott, talked about opportunities for veterans to train as helicopter pilots using the GI Bill. However, problems are now being encountered as

Continued Next Page...

...Legislative Report, cont.

the VA limits funds to aviation programs. The VA is offering the Veterans Economic Communities Initiative (VECI) to increase education and employment opportunities for veterans. Phoenix is one of 25 communities in the U.S. supporting the program. Another meeting of the Veterans Caucus will be scheduled in the Fall.

September Meeting

WHEN: September 19, 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

MENU: Tomato basil soup, traditional Cobb Salad, bread and butter, strawberry shortcake.

PROGRAM: Chapter Member Gennaro Buonocore, LT USN (Act) will recount his experience and lessons learned on deployments to Afghanistan.

Reservations must be received by 4 p.m. on Tuesday, September 15. 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 **September 19, 2015**

Make check payable to: **AZ Chapter MOAA Received No Later Than September 15, 2015**

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

Words Worth Repeating

“We have the best Army on the planet.”

A quote from Dr. Randy Groth of Sierra Vista, Civilian Aide to the Secretary of the Army, in his talk as our April luncheon guest speaker.



Coming in October

Celebrate the cooler fall weather October 17 at our annual picnic barbecue at McCormick Stillman Railroad Park in Scottsdale. Details next month.

The Arizona Chapter MOAA - 2014 Board of Directors and Committee Chairs

PRESIDENT Lt Col Jim Cullison, USAF 602-482-3838	NEWSLETTER EDITOR Lt Col Jim Cullison USAF 602-482-3838	AUXILIARY LIAISON COL Nancy Burt USA 480-634-6105
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