



# The Sentinel

## Arizona's First Chapter



The Arizona Chapter

13819 N. 51st Street

Scottsdale, AZ 85254

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

### President's Perspective

by Jim Cullison



#### Anyone for a Picnic?

I always think of October as a special month in Arizona, when the 100 degree days fade away, mornings and evenings become pleasantly cool, the World Series gets in swing, and we can look forward to our annual barbecue picnic.

The picnic, scheduled for October 17, is important to our chapter, not only as an informal social gathering, but also as a productive recruiting event.

In the past, we have invited guests who are eligible for membership, and most of those guests have joined the chapter.

#### Bring Your Guest

But it doesn't just happen. We need your

help in bringing more members to the Arizona Chapter. Most of us know national MOAA members who don't belong to our chapter. Bring your MOAA friend who is not a chapter member to the picnic and the chapter will buy their lunch.

#### Getting to Know Us

The picnic is a great way for prospective members to meet other members and find out what we do in a relaxed social setting. We'll welcome them and introduce them to our members. Remember, the first year's chapter membership is free.

Please let us know in advance if you plan to bring a guest or guests

and who they are so we can get the right count for refreshments and food.

#### Sea Cadets Visit

We had a special treat at our September luncheon when four U.S. Navy Sea Cadets from the local Veterans Pride Battalion served as a color guard and posted our American and Arizona flags to open the meeting. Those cadets are raising money to travel to Hawaii next year to commemorate the 75th anniversary of the attack on Pearl Harbor. They've already got reservations to stay on the USS Missouri, which is berthed in the harbor.

The chapter board of directors approved a \$500 donation to help with their expenses.

Extra thanks go to Frank Hoak, who coordinated the Sea Cadets' appearance.

#### 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:

- October 1
- November 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:

- October 17
- November 14

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These Sea Cadets posted the colors to open our luncheon. Frank Hoak presented the chapter's \$500 donation to Dean Tomlinson, the Cadets' commander.



## Chapter Member Gives Insights on the Middle East Dilemma

Gennaro Buonocore has spent time in the Middle East as a Navy reservist on deployment, and he has studied the conflict and its ramifications in detail, including the writing of two books on the subject. He imparted his insights as our September speaker.

Gennaro, a chapter member, noted that the Islamic State of Iraq and Syria, ISIS, began occupying large areas of Iraq and Syria last year, which moved the West to action. That action included \$500 million to train Syrian opposition forces to fight ISIS, but very few have been trained.

Among the ironies of the conflict, Gennaro note the following:

The West observes the Geneva Convention, the Middle East does not.

The use of terror is accepted by ISIS as a warfare style. Intimidation of opponents is a tactic to convince them not to fight back.

Our partners in the Middle East conflict are Saudi Arabia, Jordan, Turkey, Qatar and Great



Britain, but most of the funding for ISIS comes from Saudi Arabia. "Our allies are funding ISIS," he said.

He said the U.S. has a strategic interest in the region and also an economic interest, as many corporations have a strong presence in the Middle East.

A regiment of U.S. Marines could wipe out ISIS in two weeks, he said, but it would leave a political vacuum, and there's a belief that no American lives should be sacrificed in the region.

"It's a different kind of war with tactics that have not been used before," he said.

ISIS is a criminal network, not a religious movement, that is affecting the social classes in Europe, he said.

Middle East refugees are being forced out of their countries and heading to Europe because the culture there is more open and less oppressive. But Europe is not in good shape economically or militarily, and Gennaro believes most refugees will become radicalized in time.

"Islamists brought in the promise of a better world, but they brought in the Middle Ages instead," he concluded.

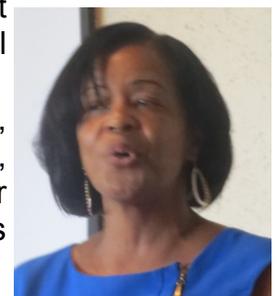
### Spotlight Speaker

#### From Control Tower to Cockpit

Major Janet Stultz began her Army career as an air traffic controller, but after four years in the control tower, she decided life would be better up in the air. So she applied for helicopter flight school.

Only one problem: According to the standards, she was too short. So she persevered with her Army career. Then new word came down. As Janet phrased it, "Guess what! They're letting short people go to flight school now."

So she got her commission, was accepted to flight school, and finished out her 20-year career as one of the Army's early female helicopter pilots.



#### Annual Massing of the Colors

Bobby Salazar, JROTC cadet from Maryvale High School, carried the Arizona Chapter flag at the annual MOWW Massing of the Colors and Ceremony of Remembrance. JROTC cadets carried flags of veterans and patriotic groups from around the Valley, while Girl Scouts carried flags of all 50 states and U.S. territories at the event honoring veterans and their service to country.





**BE PART OF  
THE ARIZONA  
CHAPTER'S ANNUAL  
PICNIC BARBECUE**

**Join Us for Fun, Food and First Class Entertainment**

**When: Saturday, October 17**

**Where: McCormick-Stillman Railroad Park  
Stillman Ramada  
7301 E. Indian Bend Rd., Scottsdale**

**What Time: 11:00 Social Hour, Eat Around 11:45**

**How Much: \$22.00 per Person**

**What's to Eat: BBQ Ribs, Chicken & Pork, Beans; Coleslaw,  
Cornbread, Peach Cobbler—Yum**

**What Else: Entertainment by Army Veteran Ted Newman**

**Ted Newman is an award winning educator, singer, songwriter, poet, guitarist, former Army officer, helicopter and airplane pilot, paratrooper, ranch hand, construction worker, horseman, hiker, scuba diver and lover of the Western Outdoors. He was named one of "100 Arizona Culture Keepers" for the Arizona Centennial. How's that for a full life? Ted's entertaining ballads will bring the West alive for us.**

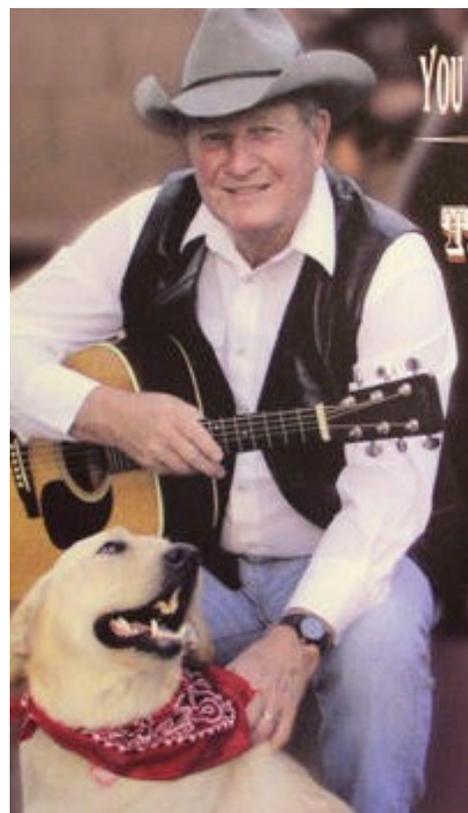
**Reservations Required by Tuesday, October 13**

**Make Checks Payable to AZ Chapter MOAA**

**Send to: Charile Bitner, Treasurer**

**134 E. Northview Ave.**

**Phoenix, AZ 85020**





# Arizona Chapter

## Annual Membership Renewal



**Membership Renewal for 2016 due by December 31, 2015**

*Dues for Regular Members are \$20.00*

*Dues for Auxiliary Members are \$10.00*

# EARLY BIRD SPECIAL !!

**Pay your dues before January 1, 2016  
and receive 10% off**

➤ Auxiliary Members pay \$9.00

➤ Regular Members pay \$18.00

## SAVE TIME. SAVE MONEY. RENEW YOUR DUES TODAY

Make out your check to:  
**AZ Chapter MOAA**

Mail to:  
**Charlie Bitner, Treasurer**  
**134 E. Northview Ave.**  
**Phoenix, AZ 85020**



## Personal Affairs

By Lee Lange  
Personal Affairs Officer

### Managing Your Retirement Savings

Last month's article was Part 1 on how to make your retirement savings last as long as you do. Here is Part 2

**Achieving the Balance.** Balance is a mix of the right savings, investments and insurance products that allow you to withdraw a reasonable amount of income each year and at the same time provide enough growth to last a lifetime. Here are some things you should know about types of investment products, why you use them, how you use them, and when to use them. Having a basic knowledge of the economy and markets is a big plus.

**What.** The choice of savings or investment products span the cosmos—savings accounts, CDs, bonds, stocks, mutual funds, options, convertible stocks or bonds, closed-end funds, Exchange Traded Funds (ETF), Unit Investment Trusts (UIT), private money managers, annuities, life insurance products, long-term care insurance and so on.

**Why.** Some of the choices above provide for a stable principal, some are for income, some are for growth, and some provide a combination of outcomes. Whatever the expected results are for each of these choices, you can be certain that how each choice delivers its result will involve a pro and a con in relationship with the rest of your portfolio.

**How.** Once you understand why you use one choice over another (e.g., "I need income."), how you use the choices are dependent on your specific needs and goals. For example, if our desired outcome is generating income, we might consider an immediate annuity to generate a steady flow of guaranteed income for life. Purchasing an immediate annuity, allows us to consider alternate portfolio choices with your other accounts in the light of having established a guaranteed lifetime income stream with the annuity. Meaning, you may be able to reach for greater growth with more of

your portfolio in stocks and other growth vehicles.

If you purchase a long-term bond mutual fund for income instead of an immediate annuity, things change for other portfolio choices. Realizing that interest rates are at all-time lows right now, the outlook for bond prices is likely down in the future. Expecting the value of your long-term bond fund to go down in the future (and your account value), how will we offset this issue with other portfolio choices? On the flip side, while your bond fund goes down in value, we can expect the interest income payments to increase. Maybe we don't have to rely on other choices to provide as much income so we can focus on making up the loss in value of the bond fund with other growth choices. Usually a decrease in bond prices leads to growth vehicles increasing in value. Choices, choices.

**When.** When to use one choice over another is tough because we can't predict the future. We can only read articles from respected people in the field, keep tabs on current economic events, and understand some history about economies and markets. However, don't focus on current trends as the base line for your decisions. Trends are just that; fleeting events. Tomorrow they will be something else. That's why you have to follow the media with a healthy dose of suspicion. The media don't mention anything until the investment has done something to create a newsflash worthy story, and by that time, it's too late for investors.

We've just scratched the surface of money management and portfolio considerations. These are the opinions of MOAA certified financial planner, Shane Ostrom, and are provided only as food for thought. Shane and other MOAA certified financial planners are available to answer your questions on investments at (800) 234-6622 or [beninfo@moaa.org](mailto:beninfo@moaa.org).

### Welcome Our New Member

**Jill J. Nelson, Col USAF (Ret)**  
And her husband Sigsbee of Mesa  
Please meet and greet our new member.



## Legislative Update

by Lee Lange  
Legislation Chair

### Here We Go Again

It seems as though every year about this time we hear about a possible government shutdown and Congress's failure to pass a budget by the end of the Fiscal Year, September 30. What we know now is that House and Senate leaders appear ready to agree on a "clean" Continuing Resolution (CR) that funds the government until Dec 11. At this point there are no controversial provisions or amendments, giving it a good chance of passing.

#### Leadership Change Raises Questions

Many of you know by now that the Speaker of the House, Rep. John Boehner, is stepping down at the end of this month and leaving Congress. There are a lot of unanswered questions as to what happens now. For one thing, no one knows what the new House leadership approach to budget issues will be. While some expect a new short term or long term CR, Sen. John McCain, Chairman of the Senate Armed Services Committee, is one leader who says he will not vote for any more continuing resolutions because of the harm they do to Defense.

#### Will There Be a Grand Bargain?

There is new talk of a "Grand Bargain" that would raise budget caps and end sequestration which has prevented meaningful budgeting and planning since 2011, especially in Defense. Any grand bargain will certainly involve controversial issues as in the past, and where the new House leadership will be on these issues is unknown.

#### Defense Bill Stalled on Key Issues

Congress has yet to complete the 2016 Defense Authorization Bill Conference, and work continues. The hard issues and differences between the House and Senate version have bogged down negotiations. Key sticking points are capping pay raises for the troops, commissary cuts and TRICARE fee increases, along with changes to military

retirement and compensation. MOAA continues to press for the House version of the bill.

Congress is also fast running out of time to pass a Defense bill and still has to deal with major issues like the Highway Bill, extending tax breaks and raising the debt ceiling.

#### MOAA Chief Speaks Out

I hope you had the opportunity to see the VADM Ryan's *Defense One* column in the September 25 MOAA Legislative Update titled *Give the Troops The Pay They Deserve*. The big take away is that the President intends to cap pay for troops for the third year in a row – this year at 1% below inflation. Add to that proposed cuts to the commissary benefit and reduced housing allowances and you can understand why troops are starting to voice job dissatisfaction. Retirees are also impacted with TRICARE Prime enrollment fees up 23% since 2011 and retail pharmacy co-pays up 145%. The 2016 Defense Bill calls for even higher fees.

#### Make Your Voices Heard

Most disheartening is that the latest cuts to benefits are supported by the Senate. It's time to go to MOAA's homepage at [www.moaa.org](http://www.moaa.org) and click on the Take Action button to send a message to your Senators saying you expect the House version of the 2016 Defense Bill to prevail.

## Tips for Good Health

Did you know there's a Nurse Advice Line available 24/7 for TRICARE beneficiaries?

The line is staffed by registered nurses who answer urgent health care questions and give professional advice to help determine if self-care is the best option or if you or your family member should see a health care provider. Keep in mind that it's not intended for emergencies or as a substitute for emergency treatment.

To access the advice line, dial 1-800-874-2273 and select Option 1.

**It's Flu season.** Get your flu shot now and avoid the pain later.

**Donations to Chapter Funds****General Fund**

Anonymous \$20

**Scholarship Fund**

Lee Lange \$200

Anonymous \$20

September 50/50 Drawing \$45

**October Picnic**

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

**WHERE:** McCormick-Stillman Railroad Park  
Stillman Ramada, Scottsdale

**COST:** \$22 Per Person

**DRESS:** Picnic Casual

**MENU:** BBQ ribs, chicken & pork, beans, coleslaw, corn bread muffins, peach cobbler with whipped cream.

**PROGRAM:** Ted Newman, former Army officer, will entertain us with western ballads and tales.

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

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**Taking command of your prescriptions  
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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.**

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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 **October 17, 2015**

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

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

**Upcoming Chapter Events:**

**November 14:** Guest Speaker Col. Barry Wright, USA (Ret), MOAA Chapter and Council Affairs Director, and election of chapter officers for 2016

**December 12:** Annual Holiday Party and Chinese Auction

**January 16, 2016:** Guest Speaker Col. Wanda Wright, USAF (Ret), Arizona Department of Veterans Services Director



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

<b>PRESIDENT</b> Lt Col Jim Cullison, USAF 602-482-3838	<b>NEWSLETTER EDITOR</b> Lt Col Jim Cullison USAF 602-482-3838	<b>AUXILIARY LIAISON</b> COL Nancy Burt USA 480-634-6105
<b>FIRST VICE PRESIDENT</b> Col Dave Fleming, USAF 480-248-6012	<b>ADVERTISING</b> Lt Col Jim Cullison USAF 602-482-3838	<b>CHAPLAIN</b> Vacant
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<b>SECRETARY</b> Leonore Hoak, spouse 480-664-0047	<b>PUBLIC AFFAIRS OFFICER</b> LCDR Mark Day, USN 480-837-1900	<b>PROGRAMS</b> COL John Ady USA 480-596-0780
<b>TREASURER</b> Col Charles Bitner 602-943-0028	<b>HISTORIAN / PHOTOGRAPHER</b> Lt Col Jim Cullison USAF 602-482-3838	<b>ARRANGEMENTS</b>
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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



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