The Sentinel

Arizona's First Chapter

The Arizona Chapter 13819 N. 51st Street Scottsdale, AZ 85254

JANUARY 2016 CHARTERED 1956 59 YEARS OF SERVICE TO COUNTRY EDITOR: JIM CULLISON

President's Perspective

by Jim Cullison

Welcome to 2016

Another year comes to a close, leaving pleasant memories, I hope, while another year dawns with the prospect of challenges and opportunities.

As 2015 fades into the past, let's take a look at what it meant for the Arizona Chapter.

Donations

-The chapter donated to the Arizona Veterans Home, Navy Sea Cadets, the National Memorial Ladies, AUSA Armed Forces Career Officer Day and Arizona Veterans Hall of Fame. Many members donated to the USMCR Toys for Tots program.

Scholarships

-Two JROTC cadets received scholarships, and MOAA leadership medals were presented by chapter members at 17 area high school awards programs.

-Another successful golf tournament and a Sunday brunch fundraiser at a local restaurant raised money for our scholarship program.

Honors and Awards

-Two members were inducted into the Arizona Veterans Hall of Fame, and five received Chapter Meritorious Service Awards.

-The chapter received three MOAA honors: the 5 Star of Excellence Award, first place for this newsletter and runner-up for the website in the annual Communications Award program.

Volunteering

-Several members were volunteers at the annual StandDown for Homeless Veterans, and Ron Green continued his mission to provide water and other necessities for homeless veterans.

-Members participated in the Memorial Day Ceremony at the National Cemetery, the MOWW Massing of the Colors and the Pearl Harbor Remembrance at the State Capitol.

-We began a program, initiated by John Ady, to properly dispose of worn out American flags.

-Monthly luncheons continued to feature topical programs, with speakers such as RADM Connie Mariano, White House Medical Officer, and Dick Cadwallader, a Korean War veteran who was reunited with a Korean woman whose life he saved when she was a young girl.

Hail and Farewell

This is my last President's Perspective, as a new slate of officers will be sworn-in at the January luncheon.

I'm pleased that the next generation of chapter leadership is stepping forward.

New names and faces on the board and program chair roster for 2016 are Janet Stultz, Paul Schnur, Donna and Ron Bright, Bruce Kosaveach and Susan Farrell. Give them a thank you for being willing to serve the chapter.

Leaving the board but continuing as active members are John Ady, Frank and Leonore Hoak, Nancy Burt and Rob Welch.

When you get a chance, thank them for their service.

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 7
- February 4

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 16
- February 20

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January Program

An Inside Look at Vet Services

Our January guest speaker, Col Wanda Wright, USAF (Ret), will tell us about the Arizona Department of Veterans Services mission and how it serves veterans.

She was appointed director of the department by Gov. Doug Ducey in 2015 after 30 years of military service.

With 600,000 Arizona veterans as constituents, the ADVS operates 19 veterans benefits offices throughout the state, two skilled nursing homes for veterans, provides conservator and guardian services for incapacitated veterans, and offers coordination and technical services to organizations serving veterans, among its many activities.

Colonel Wright is the third generation of her family to serve in the military and is a graduate of the Air Force Academy. She served on active duty in South Carolina and at Davis-Monthan AFB and joined the Arizona National Guard in 1990. Her positions included accounting and finance officer, communications officer, executive officer and director of staff for the Arizona Adjutant General.

A highlight of her career was serving as air commander of Operation Jump Start from 2006 to 2008, where she commanded more than 4,000 airmen from 52 states and territories on our southwest border.

New Leadership at MOAA

VADM Norb Ryan, USN (Ret), left, retires in January after 13 years as MOAA President and CEO. He was a tireless advocate for veterans, families and a strong national defense. He was recognized in Congress as one of the most effective lobbyists on those issues.

He will be succeeded by Lt Gen Dana Atkins, USAF (Ret), right, a command pilot and former commander of 11th Air Force.

Pearl Harbor Remembrance

Janet Stultz and Lee Lange carry the Arizona Chapter commemorative wreath at the Pearl Harbor Remembrance ceremony December 7 at the Arizona State Capitol. They joined service organizations from throughout the state in honoring those who died that day in 1941. The gun barrel from the USS Arizona, part of the Pearl Harbor commemorative monument at the Capitol, looms overhead.

MOAA Honors Gary Fredricks For Leadership

Gary Fredricks, Col, USAF (Ret), right, was presented MOAA's leadership pin at the December luncheon. He was recognized for his service to the association and Arizona Chapter, which included national board member, past chapter president and longtime chapter legislative chairman. Rob Welch nominated Gary for the award, and Chapter President Jim Cullison presented the pin.

A Holly, Jolly Time!

Spirits were high and gifts were plentiful as more than 70 members and guests attended our holiday feast and Chinese auction in December.

Dave Fleming emceed the auction, which raised $300 for the chapter scholarship fund.

Dave Fleming, at right, calls a ticket number, allowing the holder to choose a gift. Jeannine Dahl, left, has made her gift choice, while Susan Farrell, right, sizes up one she is about to unwrap. Below left, Terry Tassin is happy with the "spirit" he "stole" ,legally, from a good-natured Ron Perkins. Ron had a knack for choosing gifts that others wanted. He suffered several thefts, but took it all in stride.

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.

We two reputable sources that will take old flags and dispose of them properly.

MEMBERSHIP

Currently, the AZ Chapter has 173 members including 28 Surviving Spouses and 18 new nembers for 2015

Welcome Our New Members

Jim Schnur, CDR, USPHS (Ret)
Phoenix

William K. Predine, CDR, USN (Ret)
And his wife Paula, Scottsdale

Mark C. Preul, LTC, USA (Ret)
And his wife Karen, Scottsdale

Please meet and greet our new members.

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.

Arizona Chapter

Annual Membership Renewal

AS OF FRIDAY, JAN 1
ONLY 90 DAYS LEFT

Membership Dues are due by March 31

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

Make out your check to:

AZ Chapter MOAA

Mail to:

Charlie Bitner, Treasurer

134 E. Northview Ave.

JANUARY 2016

Personal Affairs

By Lee Lange
Personal Affairs Officer

Tax Scams to Avoid

As the tax-filing season gets under way for 2015 returns, AARP and the Internal Revenue Service warn there are two widespread tax scams to watch for. In addition to the epidemic IRS imposter scam, in which scammers pose as agents of that agency or the U.S. Treasury Department to extort supposedly "owed taxes," there is another threat in the coming weeks: early filing of bogus tax returns to fraudulently collect tax refunds.

The impostor scam is easy enough to avoid. Even if your Caller ID displays the real IRS phone number (800-829-1040), just hang up on phone calls from self-described tax collectors claiming you owe back taxes. Also, ignore e-mails unless you previously wrote the agency. The IRS and Treasury Department (to which scammers sometimes claim affiliation) don't make unsolicited calls or send e-mails demanding payment for back taxes; if you really owe money, expect a letter delivered via the U.S. Postal Service.

And the official agents certainly don't use abusive language; threaten arrest, deportation or seizure of your property; or insist on immediate payment by prepaid debit card, wire transfers or credit card over the phone. All of these are telltale signs of fraudsters, often with foreign accents but claiming all-American names.

The tax refund scam is tougher to avoid, because time works in favor of the crooks. In this scheme, the scammers, usually based in the U.S., electronically file tax returns (often by mid-February) under your identity to collect your tax refund before you file. All that's needed is your name, Social Security number and birth date, and a computer. No W-2s or other tax documents are required; the crooks just invent those numbers.

Your Best Defenses

1. File early to beat scammers to the punch. If e-filing, do so from a computer connected to the Internet with an Ethernet cable. A wireless computer is less safe but should at least be encrypted.

2. Don't leave tax returns on your computer. Once you've filed, transfer the information to a flash drive, compact disc or external hard drive. And make sure that you have updated antivirus protection (and regularly run security scans) plus a two-way firewall, and that any wireless Internet you use is protected with a network key.

3. If filing using paper forms (also best done early), mail returns from a post office or secure USPS dropbox. Don't leave them in your home mailbox for outgoing pickup.

4. In the meantime, keep close tabs on incoming tax-filing documents from employers, banks and others, which can be used for the tax-refund scam or other types of ID theft. Now through February presents a once-a-year opportunity for crooks to follow postal carriers and steal just-delivered W-2s, 1099 forms, brokerage statements and other paperwork detailing a wealth of sensitive information (including Social Security numbers).

5. After filing, check the status of expected refunds at http://www.irs.gov/Refunds. Refunds deposited directly into your bank account may take up to five days after being issued.

6. Within three months of filing, go to AnnualCreditReport.com to check your credit report with one of the three credit reporting bureaus — Experian, Equifax and TransUnion. Look for unauthorized credit accounts opened in your name. Repeat this process two more times during the year, several months apart, with the other bureaus. You're entitled to three freebies per 12-month period.

Please call me at (703) 232-3609 with any questions you may have relating to personal affairs issues

Donations to Chapter Funds

Scholarship Fund

Rob and Ronnie Welch $200
Roger Schartzer $100
Anonymous $100
Anonymous $20

Legislative Update

by Lee Lange
Legislation Chairman

Congress Avoids Government Shutdown

The biggest task facing congress in December was to pass a budget bill before adjourning for the year. The government had been operating under a Continuing Resolution (CR) since October 1 as part of a wider deal to increase the debt ceiling and lift defense spending caps.

But negotiations over a $1.1 trillion dollar funding bill fell apart as the December 11 deadline approached, forcing Congress to put together a short-term deal to keep the government funded until December 16. On December 18 Congress was able to reach an agreement on a budget deal to keep the government funded for the next ten months. The President signed it into law later that day. The Consolidated Appropriations Act of 2016 includes funding for the following provisions, among others:

- An active duty pay raise of 1.3%;
- $32 billion for the Defense Health Program;
- $86 billion for veteran benefits;
- Advance funding for all VA programs.

MOAA is especially happy to see that the bill provides advance appropriations for veterans benefit programs from the VA. That means, beginning in FY 2016, veterans and their families won't see any break in their health care, disability compensation, survivor benefits, or GI Bill payments, even if congressional gridlock causes a federal shutdown.

Congress also passed a $622 billion package of business and individual tax provisions. The tax extender package includes extension of the expanded earned income tax credit, additional child credit and the American Opportunity tax credit for education expenses.

Health Care Draws Hard Look in Congress

On December 3, MOAA President, VADM. Norb Ryan, USN (Ret.), testified before the House Armed Services Personnel Subcommittee on what's working vs. not working in military healthcare delivery, and what should be done about it.

MOAA was invited to testify and provide its perspective on recent TRICARE and military health reform proposals, including the Military Compensation and Retirement Modernization Commission's (MCRMC) recommendation to replace all forms of TRICARE with a commercial insurance plan much like federal civilians'. Fresh from passing major reforms on military retirement, Congress is now turning its attention to military health care, and it's not necessarily to make it better.

ADM Ryan told the panel, led by Subcommittee Chairman Rep. Joe Heck (R-NV), that the first goal should be to do no harm. Rather than tossing out the whole current system, Congress should focus on preserving what's working and fixing what isn't. He laid out several key principles, including:

- Means-testing (e.g., setting premiums based on income) is inappropriate for service-earned military health benefits;
- Readiness-driven costs (such as when doctors deploy and patients get shifted to more costly civilian care) should not be passed to beneficiaries;
- The military health benefit should be the “gold standard” rather than being made more like civilian plans through higher fees.

ADM Ryan debunked the oft-quoted myth that DoD's health care costs are “spiraling out of control”, noting that DoD projections of future rising costs have been consistently wrong. In fact, he said, “Military health costs have remained flat or have been declining for the past five years.” He showed subcommittees a chart to demonstrate that fact.

Among things that are working well, he cited combat casualty care; the overall quality of health care once it's delivered; TRICARE for Life; pharmacy programs, and TRICARE Standard, for the most part.

Key problem areas he cited included:

- TRICARE Prime's appointment and specialty care referral processes;
- Inconsistent Guard and Reserve TRICARE coverage;
- Provider capacity management in Military Treatment Facilities;
- The inefficiencies of building DoD healthcare delivery around three separate military service programs.

In closing, the Admiral stated that, “The primary purpose of the military health system is readiness.” But he insisted that also includes meeting the needs of and keeping commitments to families and retirees. When a service person deploys, they want to trust that their family is taken care of, he said, and also trust that when they complete a service career, the promises made about their future care will be kept.

MOAA's written statement for the subcommittee listed 12 specific recommendations, including:

Continued Page 8...

TAPS

We recently learned of the passing of one of our members:
Ethel King, Auxiliary
Died July 9, 2015, age 95

Our heartfelt condolences are extended to Ethel's family.

SURVIVING SPOUSES: Formerly, MOAA defined "auxiliary members" as the survivors of former national MOAA members who are deceased or as the survivors of deceased individuals who would, if living, be eligible for membership. Today, these members will now be classified as "surviving spouses." Look for our AZ Chapter leaders to incorporate this change in our publications, website and officer rosters.

January Luncheon

WHEN: January 16, 2016
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: Salad, pork chop, roasted new potatoes, strawberry cheesecake.

PROGRAM: COL Wanda Wright, USAF (Ret), Director of the Arizona Department of Veterans Services, will discuss the department's work on behalf of veterans. Chapter officers for 2016 also will be sworn-in.

Reservations are required and must be received by 4 p.m. on Tuesday, January 12. Use the reservation form below. Cancellations must be received the same day to receive your money back.

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 **January 16, 2016**
Make check payable to: **AZ Chapter MOAA** **Received No Later Than January 12, 2016**
Send to: **Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020, 602-943-0028, charles.bitner@gmail.com.**

...Legislative Report, cont.

- Setting provider payments to reward quality care, not just patient visits;
- Revamping the Guard and Reserve health care system to make it a better, more consistent, and more flexible benefit;
- Creating more appointment capacity in military hospitals and clinics;
- Fee-setting should include an explicit acknowledgement of the very large, pre-paid premium inherent in decades of service and sacrifice.

It's clear that Congress is now coming after military health care, and its ideas about "reform" are more likely about saving money – at the expense of beneficiaries. This is one area we all need to pay attention to in 2016.

The Arizona Chapter MOAA - 2016 Board of Directors and Committee Chairs

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Access Arizona Chapter's Internet Web Site at: azmoaa.org

Arizona Chapter
Military Officers Association of America
13819 N. 51st Street
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azmoaa.org

MOAA™

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