



# The Sentinel

## Arizona's First Chapter



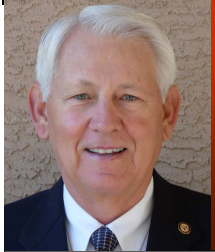
The Arizona Chapter

6393 W. Dublin Lane

Chandler, Arizona

85226

MAY 2010 CHARTERED 1956 - 53 YEARS OF SERVICE TO COUNTRY EDITOR: JIM CULLISON



### President's Perspective

by Ron Perkins

Congratulations and many thanks go to Jim Cullison and Tom Houser. The AZ Chapter has been notified of the following 2009 Communication Awards from National MOAA for a Category IV (120-199 members) Chapter:

- *The Sentinel*: Editor, Jim Cullison, 1st Runner-Up for Printed Newsletter.
- *AZ Chapter Website*: Webmaster, Tom Houser, 2<sup>nd</sup> Runner-Up.

These are very significant achievements for which the entire chapter membership can truly be proud. I'm sure that you all join me in congratulating Jim and Tom for a job exceptionally well done and in thanking them for the significant time, effort and expertise it took to achieve these results.

Our next luncheon meeting is one of the highlights of the year. This year, we will be providing \$1,000 scholarships to seven outstanding young men

and women who are graduating from high school in the Phoenix area. These seven young people along with their parents and JROTC leaders will be joining us for the lunch and presentation of scholarships at the McCormick Ranch Golf Club on Armed Forces

#### Scholarship Winners

These outstanding JROTC cadets will receive scholarships from the Chapter at our May 15 luncheon.

- Anthony Rios-Gurrola, North High, Army.
- Jacob Hernandez, South Mountain High, Army.
- Jaryd Kayle Burt, Sandra Day O'Connor High, Air Force.
- Feather Rain Alcantar, Alhambra High, Army.
- Peyton Sullivan, Sandra Day O'Connor, Air Force.
- Michael Meyer, Cortez High, Navy.
- Kyle Gabrielson, Cactus High, Air Force.

Day, May 15. Please make every effort to join us and to make these young people welcome.

The Chapter has again signed up for our Color Guard to participate in the Memorial Day ceremony beginning at 8:00 a.m. on Monday, May 31, at the National Cemetery on Cave Creek Road. Come and see our Color Guard participants Jim Cullison, Rob Welch, John Ady and Paul Fein do the chapter proud. This is always a very nice ceremony paying tribute to those veterans who have died.

Once again, I would be remiss if I didn't put in a plug for the July 17 outing to the Arizona Broadway Theater to see "Footloose." It is a great way to spend the afternoon with friends, enjoy a nice lunch and see a great Broadway show. Many chapter members have enjoyed going to the theater since we began this outing three years ago. Please see the write-up in this edition for details.

Have a fun and safe summer break.

*Ron Perkins*

#### Arizona Chapter Calendar

##### May 6

- BOD, AZ Veterans Home, 1030 Hours

##### May 15

- General Meeting Luncheon, JROTC Scholarship Presentations, McCormick Ranch Golf Club, Social Hour 1100, Luncheon 1200.

##### May 31

- Chapter Color Guard, National Cemetery, May 31, 0800

##### June-August

- Summer Break, No Meetings

##### July 17

- "Footloose," Arizona Broadway Theatre, Peoria, 1200.

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## Celebrate During May

May 15 is Armed Forces Day and also the date of our next general meeting/luncheon, where the Chapter will present scholarships to seven deserving JROTC students.

May 31 is Memorial Day, when our Chapter Color Guard will join other military and patriotic organizations to remember the nation's war dead at the National Cemetery, 23029 North Cave Creek Road, Phoenix, at 8 a.m.

What better way to celebrate these events than to attend our luncheon to honor outstanding youths on Armed Forces Day and to honor fallen heroes on Memorial Day.

## Donations to Chapter Funds

### General Fund

Chuck Schluter \$19

### Scholarship Fund

John Ady \$100

Jim & Beth Cullison \$100

Contributions to our Funds help keep the Chapter financially strong and support higher education opportunities for our community's youth.

Please consider a donation, using the form on Page 7.



**Saturday, July 17**

**That's the date for our outing to  
The Arizona Broadway Theatre!  
Dinner at Noon and a Play at 2:00**



**Playing: Footloose**

Based on the 1984 hit movie that captured the heart of America, Footloose bursts on stage with youthful spirits, dazzling dance scenes and electrifying music. Ren, a teen from Chicago is forced to move with his mother to a puritanical small town after his father abandons the family. To his shock, dancing and rock and roll are forbidden! He and his classmates want a senior prom.

It doesn't take Ren long to shake up the status quo, and soon the whole class is on their feet sending the town into a frenzy. Footloose has the heart and music to get everyone on their feet. Hit songs in the play include:

Let's Hear it for the Boy, Holding Out for a Hero,  
Almost Paradise, and Footloose.

**Theater location:** 7701 W. Paradise Lane, Peoria

**Price:** \$50.50 per person and includes dinner, show, coffee, tea, sales tax and ticket gratuity. Other beverages, dessert and gratuity for those selections are not included.

Make checks payable to: **AZ Chapter MOAA**

Mail along with the form below to:

Marie Fredricks, 15403 E. Sunburst Dr., Fountain Hills, AZ 85268

----- Clip Here -----

Name (Please Print): \_\_\_\_\_

Number of Tickets: \_\_\_\_\_

Amount Enclosed (# tickets x \$50.50): \_\_\_\_\_

## Mayo Mystique Comes to Life

A father, two sons and a nurturing mother were the force behind the world's most renowned health institution, and thus began the "Mayo Mystique." Dr. Paul Schnur described development of the non-profit Mayo Clinic at the Arizona Chapter April luncheon.

The father was Dr. William Morrall Mayo, who emigrated from England and subsequently settled in Rochester, Minnesota, in 1863 with his wife Louise and sons Will and Charles, who became doctors themselves.

The doctors opened a hospital in Rochester in 1889, recruiting skilled physicians to practice there, and that was the beginning of the Mayo Clinic. Dr. Schnur noted that the development of anesthesia and antiseptics in the mid-1800s was critical to the advance of safe surgery, which the Mayo doctors embraced.

The brothers became the driving force behind the clinic, which grew in reputation over the years. Both joined the Army, served on the Surgeon General's staff during World War I and achieved the rank of Brigadier General. They had an Arizona connection, too, as they liked Tucson and visited there in the winter.



*Dr. Paul Schnur is an Arizona Chapter member.*



Dr. Schnur noted that the three shields on the Mayo Clinic logo stand for service, education and research, with service being the top priority.

Mayo Clinic now has three locations: Rochester; Jacksonville, Florida, and of course Scottsdale-Phoenix. The Scottsdale campus opened in 1987 and the North Phoenix facility in 1998.



**Medal Time:** Harry Farenga represents the Arizona Chapter in presenting a medal for leadership to Cadet Matthew Sergent at the North High School JROTC awards ceremony. Medal presentations by Chapter members at 17 area high schools began in April and continue through May.

### Welcome New Members

**Bill Norman, CDR, USNR (RET)**  
**And Wife Freda**  
 Phoenix, Arizona

**Steven "Sid" Osgood, CDR, USCG (ACT)**  
 Scottsdale, Arizona

**Joseph "Jerry" McNally, 1 Lt, USMC (FRM)**  
**And wife Priscilla**  
 Scottsdale, Arizona

**Philip Lowe, Lt. Col. USAF (RET)**  
 Anthem, Arizona

**Please meet and welcome our new members.**



*Pat Dale gave it a shot on the hole with a \$1,000 prize for a hole in one, but the ball didn't drop this time.*

## Another Big Golf Day

The chapter's scholarship fund was the beneficiary of another successful chapter golf tournament, which took place April 9 at Painted Rock Golf Club in Mesa.

With more than 80 players and many sponsors, the event raised approximately \$1,300 for the scholarship fund, the highest total to date. Besides the fun on the course, the golfers enjoyed a buffet lunch and awards ceremony afterward.

With the spring tournament over, Chairman Pat Dale said he will begin planning the fall event, tentatively set for November. Look for more information as it becomes available.



*Ben Budzowski watched as his putt rolled toward the cup. His stroke was true, and the ball found the cup.*

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## Q&A on Healthcare Legislation and TRICARE

*Submitted by Kathy Upchurch, Auxiliary Liaison*

**Q1.** Will the new legislation transfer TRICARE into another government health care program?

**A1.** No. The Patient Protection and Affordable Care Act leaves TRICARE under sole authority of the Defense Department and the Secretary of Defense, and we are governed by an independent set of statutes. "For the Department of Defense, and specifically for our 9.6 million TRICARE beneficiaries, this law will not affect the TRICARE benefit. Eligibility, covered benefits, copayments and all other features of our TRICARE program remain in place." – Assistant Secretary of Defense (Health Affairs) Dr. Charles Rice

**Q2.** What does deeming TRICARE as "qualifying coverage" mean?

**A2.** It ensures that TRICARE beneficiaries will not be impacted by the new legislation's requirement that people without qualifying coverage will have to pay a financial penalty.

**Q3.** Is TRICARE For Life considered "qualifying coverage" under the new law?

**A4.** Yes, TFL is deemed qualifying coverage under the legislation already passed by both the House and Senate.

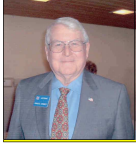
**Q4.** Can I expect my TRICARE enrollment fee, premiums, deductibles or co-pays to go up because of this legislation?

**A3.** There is nothing in the legislation that would change any TRICARE fees.

**Q5.** The new health care bill allows adult children to stay on their parent's healthcare plan until age 26 if their employers don't offer insurance. Will TRICARE adopt this policy?

**A5.** Many beneficiaries with dependent children are very interested on how the Act will impact their children age 26 and younger. Our current age limits – 21, or age 23 if the dependent is in a full-time school program – are set by statute, so separate legislation would be required to change them. If changes are made to the statutes governing TRICARE, then, like any other legislative initiative, time will be required for us to implement the changes. Until that time, the benefit remains unaffected by the Patient Protection and Affordable Care Act.

Continued on Page 5



**Personal Affairs**  
by Dan Conway  
Personal Affairs Officer

## Budgeting

The subject this month is still financial and involves budgeting. In retirement, the important concern is that there isn't too much life left at the end of the money. Another concern that we hear about from time to time is a family who basically lives in poverty and then leaves a large estate with no heirs. We don't want that to happen either. The goal is to live comfortably within one's means and to recognize what one's means are. It is especially important to update your budget following any life change such as death of a spouse or the termination of some benefit plan.

Creating a budget may not sound like the most exciting thing in the world to do, but it is vital in keeping your financial house in order. Before you begin to create your budget it is important to realize that in order to be successful you have to provide as much detailed information as possible. Ultimately, the end result will be able to show where your money is coming from, how much is there and where it is all going.

### Here's How:

Gather every financial statement you can. This includes bank statements, investment accounts, recent utility bills and any information regarding a source of income or expense. The key for this process is to create a monthly average so the more information you can dig up the better.

Record all of your sources of income.

Create a list of monthly expenses.

Break expenses into two categories: fixed and variable.

Fixed expenses are those that stay relatively the same each month and are required parts of your way of living. They included expenses such as your mortgage or rent, car payments, utilities, etc. These expenses for the most part

are essential and not likely to change in the budget.

Variable expenses are the type that will change from month to month and include items such as groceries, gasoline, entertainment, eating out and gifts to name a few. This category will be important when making adjustments.

Total your monthly income and monthly expenses. If your end result shows more income than expenses, you are off to a good start. This means you can prioritize this excess to areas of your budget such as savings or investments.

If you are showing a higher expense column than income it means some changes will have to be made. The first step is to make adjustments to expenses. In some cases, it may even be necessary to downsize. Alternates to consider include liquidation of investments or even a reverse mortgage.

The MOAA Financial Planning Guide has guidance and forms to help prepare a budget. To obtain a copy, have your MOAA membership number ready and call 1-800-234-6622.

## Healthcare/TRICARE Q&A

*Continued from Page 4*

**Q6.** How can I find out about updates to the TRICARE benefit in the future?

**A6.** We are committed to keeping our beneficiaries informed about their benefit. We will make new information available on our website, at our call centers, and via all of our educational materials as soon as we have more to share.

*(This information was provided by the Public Affairs Office of the TRICARE Management Activity in Falls Church, Virginia.)*

## See You in September

With this edition, The Sentinel begins summer break. The newsletter returns in September with information on our September 18 luncheon, which will feature Eric Landau, who was in Washington, D.C., on 9/11 and will relate his experiences on that fateful day.



## Legislative Update

by Gary Fredricks, Legislative Chair

### Storming the Hill—Good News

On the good news side the potential 21% cut in Medicare/TRICARE payments to doctors was put off once again, this time to June 1. We are working on and expect to get this pushed out yet again. During my “Storming the Hill” at Washington, D.C., on April 21 I had an excellent face-to-face meeting with Senator McCain. Although it was not on our agenda, I took the opportunity of raising this issue with him. His advice was, “We’ll never let it happen.” I tend to believe him, but it’s still about a \$250 billion deficit issue – one that, oh by the way, is ignored in the recently passed health care initiative. We need to continue to keep it on the front burner with our legislators by continuing to send in the e-mails and letters that MOAA national recommends.

Continuing on the good news, the Annual MOAA Council President’s Symposium and “Storming the Hill” session the week of April 19 was another unqualified success. Bob Delker, representing the Arizona Council of Chapters, became ill and had to cancel out. That left myself and Pat Shecter from our Tucson Chapter and a member of the MOAA Auxiliary Members Advisory Committee, as your Arizona representatives. Although we missed Bob, your interests were still fully represented.

#### Awards for Leadership & Service

In addition to MOAA staff briefings to and seminar sessions with the Council members, we also held our annual awards ceremony on the “Hill”. The Marix Awards for Exceptional Congressional Leadership went to Senators Blanche Lincoln from Arkansas, Ben Nelson from Nebraska, Richard Burr from North Carolina and Congressman John Carter from Texas. The Arcari Award for Meritorious Service went to Tom McClain, the Legislative Assistant to Senator Lincoln, and Chris Alsup, the Legislative Director to Representative Carter. The MOAA Distinguished Service Award went to TriWest Healthcare Alliance, Our Military Kids, Inc., and The Pease Greeters. The Pease Greeters have met over 350 flights and about 55,000 warriors to date. They were particularly warmly welcomed and serve as a potential model for others to emulate.

#### “Storming the Hill” Focus

During the “Storming the Hill” session our focus was on pushing up the proposed military pay raise of 1.4% to 1.9% to continue to whittle away at the existing pay disparity, expanding the combat time credit for Guard and Reserve retirement from the January 2008 date of its inception backward to 9/11, eliminating the SBD/DIC offset and expanding

concurrent receipt eligibility, and in seeking co-sponsorship for the implementing Senate and House bills. We were able to meet face to face with Senator Kyl, Senator McCain, Representative Ann Kirkpatrick and Representative Jeff Flake and met with key staffers of all of our other Arizona Congressional Representatives. As is the case with this type of meeting schedule, several of the principals were just not available at our scheduled meeting times due to the requirement to be on the House floor to vote on several bills that were being debated, and we had virtually no flexibility in changing our schedule either.

#### Success with Support

All in all it was a very successful day. We received virtually no arguments against any of our proposals and enthusiastic support on most. The active duty and guard issues are far easier to deal with than the survivor benefits and concurrent receipt issues because the budget impacts are far less. Solving the SBP/DIC inequity is about a \$7 billion 10-year budget/deficit issue and the concurrent receipt one is about \$24 billion. Nevertheless, six of our eight Representatives had already signed on to cosponsor the SBD/DIC fix bill, Representative Giffords had cosponsored the concurrent receipt fix bill and all the rest were highly supportive. Again, the problem is finding the money to get the bills passed. In the end, we may not get everything we asked for, but I believe we will make some significant headway this year.

#### Worries over the Deficit

On the bad news side, everyone is really worried about the deficit. As one MOAA jokester summed it up: the difference between the spending habits of our Government and a drunken sailor is that the sailor quits when he runs out of money. The Deficit Commission is clearly the thing to watch throughout the rest of the year. Its recommendations, due in December, may not be binding but are sure to be a key factor in all federal expense and revenue actions over the next few years. In other words, our MOAA focus going forward is likely to be on keeping as much of what we have as possible in lieu of gaining any significant new actions.

#### State Issues Shaping Up

At the state level, the legislature is wrapping up its activities. I won’t comment on the more newsworthy actions it has taken. I do note that three Senate and 16 House bills that are military/veteran-related are still being worked or have gone to the Governor for action. I’ll get these summed up for you as the session comes to an end. In that we have no *Sentinel* in June, look for a special edition of our E-Newsletter in the near future for the details.

## Luke AFB's Future Awaits F-35 Decision

*Submitted by Second Vice President John Ady*

Luke Air Force Base is on the short list for selection as the training base for the new F-35, the next generation of fighter aircraft.

Securing the F-35 is vital to Luke's future as an active base and a resource to military retirees. An environmental impact study will be released in February 2011, with the selection decision to follow shortly after.

You can follow the selection process and show your support at [www.LukeForward.com](http://www.LukeForward.com). A note to your legislators could help, too.

### May Luncheon Meeting

**WHEN:** May 15, 2010  
11:00 a.m. Social Hour, 12:00 Lunch

**WHERE:** McCormick Ranch Golf Club  
Scottsdale, Arizona

**COST:** \$19 Per Person

**DRESS:** Business Casual

**MENU** Chef's Choice

**PROGRAM:** Presentation of scholarships of \$1,000 each to 7 area high school JROTC students.

Reservations must be received by 4 p.m. on Thursday, May 13. Cancellations need to be received the same day in order to receive your money back. Use the reservation form below.

### 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: **Bill Roscher, 4337 E. Sands Dr., Phoenix, AZ 85050.**

**General Fund: \$** \_\_\_\_\_

**Scholarship Fund: \$** \_\_\_\_\_ **[now 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 \$ \_\_\_\_\_ (**\$19.00** per person) for **15 May 2010**

Make check payable to: **AZ Chapter MOAA** **Received No Later Than: 13 May 2010**

Send to: **Bill Roscher, 4337 E. Sands Dr., Phoenix, AZ 85050** Phone: 480-948-3609 E-mail: [wroscher@cox.net](mailto:wroscher@cox.net)

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## Keep Us Informed

Please let the Chapter Secretary know when you change your address, phone number and/or e-mail address.

If you know of a member or spouse who enters the hospital or passes away, please notify one of the Chapter Officers.

Use the phone numbers listed below.

### The Arizona Chapter MOAA - 2010 Board of Directors and Committee Chairs

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Access Arizona Chapter's Internet Web Site at: [www.azchaptermoaa.org](http://www.azchaptermoaa.org)

Arizona Chapter  
Military Officers Association of America  
13819 N. 51st Street  
Scottsdale, AZ 85254



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