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**Message from Chapter President - SSgt Nichole Brown**

Words cannot express the gratitude I have for this Chapter, my Executive Council, this organization, and for each and every one of you who have served and/or continue to serve this great nation. I am honored to be serving as Chapter 872 President of this outstanding professional organization that continues to serve selflessly and advocates on behalf of its target audience (USAF Enlisted Active Duty, Air National Guard, Air Force Reserve Command, Veterans, Retirees, and their families) to ensure our quality of life as members, and that us and our families receive the full array of benefits, services, savings, and education we deserve.



AFSA Chapter 872 had a busy first quarter, and I am excited for you to explore this newsletter to see what has been going on. The members of Chapter 872 are simply 'among the best!' When a call for volunteers gets sent out for an event, it amazes me the outstanding responses we get to fill slots. Members have selflessly given their time to on and off base activities by visiting/volunteering at the Missouri Veterans home 24 times to elevate morale for the residents, loading approximately 371 boxes of food to base personnel and less fortunate families of the local community for the Caring Hearts Program, delivering approximately 361 meals to the less mobile elderly in the community for the Meals on Wheels program, collecting 92 units of blood (that is potentially 279 lives saved!) for the Mississippi Valley Blood Drive, beautifying the grounds of Camp Hope, and hosting the Division 3 Professional Airman's Conference.

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## **Division 3 Professional Airman's Conference**– SSgt Nichole Brown

In the words of AFSA Division 3 President, SMSgt (ret) Dale Lutzen, “Division 3 is alive and well, and is the place to be”. On 27-29 March, Chapter 872 hosted the Division 3 Professional Airman's Conference at the Drury Inn & Suites, O'Fallon, Illinois. Each year the Conference is something Division 3 looks forward to, as it is a favorite forum where business is conducted, the exchange of ideas that will enhance our representation of the enlisted force, and receive the most-current happenings on Capitol Hill from our International President, Dan Yeomans. Many kudos goes to the event manager, MSgt 'AJ' Callahan, and all of her dedicated and working volunteers that made the event an absolute success! It was a weekend of tradition, business, and fraternity. A representative from 11 of the 13 Chapters of Division 3 were present with approximately 80 members in attendance throughout the Conference.



Members who arrived on Thursday, were allotted the opportunity to tour the 18th Air Force Tanker Airlift Control Center (TACC). Members learned that TACC is an Air Operations Center, in which it is responsible for centralized command and control of Air Force and commercial contract air mobility assets 24-hours-a-day. The center plans, schedules, and tracks tanker, airlift, and aeromedical evacuation aircraft worldwide to efficiently and effectively accomplish AMC's Global Reach mission.



The conference kicked off Thursday evening with a Hawaiian Luau-themed President's reception and dinner. On Friday morning opening ceremonies began and the AFSA Division Business meeting was called to order. A warm welcome was conducted by our Division 3 President, Dale Lutzen and International President, Dan Yeomans. Our keynote address was presented by United States Strategic Command, Command Chief Master Sergeant (Ret) Joseph Markin. Division 3' Chapter awards were presented, and the Member of the Year, Airman of the Year, and NCO of the Year nominees were recognized and presented a medallion to wear throughout the conference.

The business meeting continued onto Saturday which included the distinct honor to have CMSAF#9 (ret) James Binnicker joining us and speaking to us about the Air Force Enlisted Village and its 20/20 'perfect vision' plan for the future. Ms. Nicole Younge, from the Scott AFB TRICARE office, provided a very informative presentation regarding the upcoming changes. The big change in TRICARE is that all stateside offices are closed effective 1 April

## **Division 3 Professional Airman's Conference** – SSgt Nichole Brown

Saturday evening was our Honor's Banquet where the Division Officers Installation Ceremony and Member of the Year, Airman of the Year, Noncommissioned Officer of the Year, and Auxiliary Member of the Year Awards took place. Chapter 872 rocked the house to say the least!

The following Chapter awards were presented:

Web Site of the year: Chapter 872 Scott AFB

Chapter Legislative Award: Chapter 985 Tinker AFB

Community Service Award: Chapter 985 Tinker AFB

Chapter of the Year (>500): Chapter 872 Scott AFB

Chapter of the Year (<500): Chapter 964 Grand Forks AFB

Chapter Newsletter of the Year: Chapter 984 Offutt

Volunteer Service Person of the Year: Ms. Helen Hatz, Chapter 804 Kansas City

Individual Legislative Award: CMSgt(ret) Mark Clark, 804 Kansas City

Veterans Affairs Volunteer Service Award: Ms. Barbara Veach, Chapter 804 Kansas City



The Division 3 Annual Award winners are:

Member of the Year: MSgt Chad Lee, Chapter 872 Scott AFB

Aux Member of the Year: Ms. Kathy Oden Chapter 804, Kansas City

Airman of the Year: SrA Jordan Wentzel, Chapter 872 Scott AFB

NCO of the Year: SSgt Nichole Brown, Chapter 872 Scott AFB

Our guest speaker that evening was CMSAF#9 (ret) James Binnicker. Once again, "THANK YOU!!" to each and every one of you who contributed to this successful event. Best of luck to all of the Chapter and Individual award winners at International Professional Airman's Conference that will take place 16-20 August in Jacksonville, Florida. And lastly, we are already looking forward to next year's Division 3's PAC, as it will be hosted by Chapter 951 at the Deadwood Lodge in Rapid City, South Dakota.



**A Message from First Command** – Ms. Jill Pietrusinski

## Can the TSP Roth Option Work for You?

Thanks to the Thrift Savings Plan Enhancement Act, passed in May 2012, the TSP Roth option is now available to military service members. The TSP Roth 401 (k) option enables TSP participants to make after-tax contributions to a Roth 401 (k) account and enjoy tax-free earnings and tax-free distributions in retirement.

TSP participants may contribute to a Roth 401 (k) account regardless of how much money they make. And the maximum allowable after-tax Roth investment will be the same as for pre-tax TSP investments.

Wondering if the Roth option is right for you? If you have a long investment timeline in front of you, even small contributions made regularly over a number of years can help you accumulate tax-free retirement income. You may also benefit from the Roth option if you believe you'll be in a higher tax bracket in retirement, or if you want to diversify tax risk in the face of uncertain future tax rules.

For many, the Roth 401 (k) is an attractive investment option. Remember, though, that you must be at least 59½ years old and have been making Roth contributions for a minimum of five years in order to qualify for penalty-free, tax-free withdrawals.

If the TSP Roth 401 (k) hasn't yet been made available to you, a Roth IRA (Individual Retirement Account) may be an attractive alternative. A Roth IRA typically offers a wider array of investment types than the limited number of funds in the TSP. Additionally, you may make contributions at any time and at any age. For the 2014 tax year, you can contribute \$5,500, or \$6,500 if you're 50 or older.

Should you invest in a TSP Roth 401 (k) account? Consider your investment goals and timeline, your cash needs and cash available for investing, and your tax situation before making a decision. A qualified Financial Advisor can help you assess your financial situation and goals, weigh these important considerations, and make an informed decision.

Jill Pietrusinski is a Financial Advisor at First Command Financial Services in O'Fallon, IL. This article was written by First Command, and it is intended to promote the professional services of the company. First Command Financial Services, Inc. is the parent company of First Command Financial Planning, Inc. Investment products and services, including securities products are offered by First Command Financial Planning, Inc. (Member SIPC, FINRA).



**Membership** – MSgt Lincoln Ratliff & MSgt Bernie Ratliff (Ratliff<sup>2</sup>)

This year has been a challenging time for membership and we are asking for all hands on deck. Membership continues to be a priority for our association. Our current AFSA membership is 2221, which is steady state from last years numbers. We as an AFSA nation need your help in supporting and growing our chapter. Since March we have lost 83 members to lapsed membership since March. So...look to your left and look to your right and start pitching membership.

As membership trustees we are here to help! We are always looking for new and innovative ways to increase membership and we value your thoughts and ideas. Unit AFSA membership representatives are in high demand. Currently, we push membership in the following venues: FTAC, ALS, NCOPE, SNCOPE, FIRST 4, and the NCO Council. If you are interested in becoming your unit's AFSA representative or participating in a drive or briefing, please let us know. Involvement is critical to growing and sustaining this Amazing Chapter of 872! AFSA-LUTELY!



## Plans and Programs – SMSgt Lee M. Ayers

What a great start to my tenure as the AFSA Chapter 872 Plans and Programs Trustee! I took over the position from Master Sergeant Esmeralda Aharon, who left the seat in great shape! As I began in January, I was very nervous about the great responsibility, but MSgt Aharon's flawless management technique quickly put me at ease. She handed me seven stellar programs, which I quickly increased to ten based on trending needs in the local area. Our program leads collectively coordinated 374 volunteers and 62 separate events, amassing 1,237 volunteer hours in the community! Thank you for a very successful first quarter and the tremendous support you have put forth on behalf of our chapter. Please enjoy just a few of the highlights from our projects in the past few months.

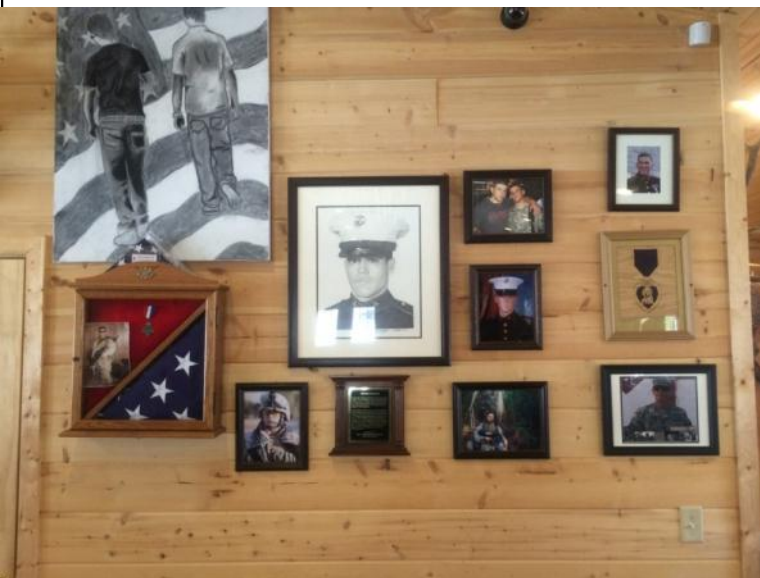
### Camp Hope:

It brings me great pleasure to introduce our newest program, which we supported on 22 March 14, led by our very own Master Sergeant Matt Hicks! Camp Hope is located in

Farmington, Missouri on a 170-acre farm about an hour and twenty minutes from Scott AFB. The Camp was founded by Mr. William "Mike" and Galia White in memory of their son PFC Christopher Neal White, a 23-year old Marine, killed in action in Al Anbar, Iraq on June 20, 2006. The camp is dedicated to honoring the fallen by helping the wounded. The Spring Clean-up event was first event supported by AFSA Chapter 872 and was a great success! We provided 40 volunteers who spent their time clearing trails, cutting/stacking up wood and sprucing up the Camp for their upcoming events. Attendees logged an amazing 210 hours of



volunteer work that helped ready the Camp for skeet shooting, hunting, fishing, hiking, and exploring the country. The camp is available as a retreat to over 42,000 wounded veterans seeking to heal through nature. This provides military members an opportunity to honor fallen warriors and give back to wounded warriors. Please be on the lookout as more opportunities arise in support of Camp Hope.



## Plans and Programs cont.

### Missouri Veteran's Home:

This Program is superbly led by Master Sergeant Nicholas Conner and Senior Airman Nikita Hudson. In the first quarter of 2014, they scheduled 77 volunteers in support of 24 events, resulting in 400+ volunteer hours! Two of their largest contributions were sponsoring a Super Bowl party and supporting a wheel chair wash, both held at the Missouri Veteran's Home in St Louis. Their relentless dedication to our beloved veterans resulted in a personal visit from the VA office to provide kudos to our chapter's involvement.



### Caring Hearts:

In January, TSgt Larry Adams replaced MSgt Daniel Endris as the Program Manager for Caring Hearts. He has ensured this program is filled to capacity with AFSA volunteers. Caring Hearts is a local food drive which AFSA Chapter 872 supports on a monthly basis. The program is directed by the First United



Methodist Church in

O'Fallon. Our chapter assists in assembling and filling food boxes, which many churches in the surrounding community utilize in order to purchase essential sustenance for their underprivileged members and elderly homebound. In addition to assisting those in need, local citizens can order boxes if they wish to purchase food in bulk. The meat and produce in a typical box is worth about \$60. However, the food boxes assembled by the program are available for only \$26. The Caring Hearts food drive occurs every fourth Saturday at the church.



## **A Message from the Senior Advisor** – SMSgt (ret) Steve Zalesky

This past year our chapter has been analyzing the means in how we communicate with our members. Not everyone is able to attend our monthly membership meetings and we feel it is important that our members are kept aware of chapter activities and mostly important on legislative issues. This newsletter is just one of the many ways we keep our membership informed. If you have not checked out our chapter website or “Like” our Facebook page lately please do so.

Due to centralization of base information networks and changes in email addresses our ability to send messages to off-base e-mail accounts has run into some problems. This is where we need your help! For those members who do not work on-base we need everyone to join our off-base mail list at <http://www.afsa872.org/index.php/information/join-our-mailing-list>. To join you will need to enter your email address, first/last name, and type of emails you would like to receive from our chapter (i.e. General Info, Legislative Updates, and Volunteer Opportunities). This service is not a SPAM service and all email accounts will be strictly controlled by our chapter and will be kept private, we will never share your information with outside sources or other mailing lists. We will limit the number messages we send to those we feel are important of all our members without cluttering our inbox. Also, you can unsubscribe from this mailing list at any time.

For those members who work on-base you will continue to receive messages though our distribution list as long as your membership remains current. We recently scrubbed this list and removed over 125 names because their membership had expired. If you receive a membership renewal notice in the mail, please contact me to renew your membership thru our local chapter to ensure our local chapter received credit for your membership.

As always, THANK YOU for your membership. Your membership gives our association a loud ENLISTED voice to Congress! Without your support, our hard earned quality of life matters could be in jeopardy.

Steve Zalesky  
Senior Advisor, AFSA Chapter 872



**Retiree/Veterans Affairs** – SMSgt (ret) Rebeca Gabel

Greetings AFSA 872!

I am very excited to have joined the retired ranks of our great AFSA chapter 872 and am honored and privileged to serve as your Retiree/Veteran Affairs Trustee! The past 23 1/2 years went by before I knew it, and what an adventure! From 1994 when CMSgt (Ret) Mike Carton asked me to be his chapter secretary until now and beyond, AFSA has given me incredible leadership opportunities, great friends and mentors, and advocated for benefits for all of us and our families. The retirees who have gone before me continue to inspire me by coming out to meetings and AFSA conventions year after year, because they know and value the importance of being a part of something bigger than ourselves. I'm fairly new at this "retired" role, so I welcome any questions and suggestions from other retirees out there to give me things to research and/or advocate for! I am so pleased to see several other retirees who are coming out to the AFSA meetings as well! I will attempt to post things periodically on the AFSA Facebook site, and keep you in the loop on issues pertaining to retirees and veterans! I look forward to assisting with the next Retiree Appreciation Day hosted by Scott AFB, more information to come as it becomes available. Thanks to all of you who have served and continue to serve in our great Air Force and AFSA Chapter 872!

**Legislative Update** – SMSgt Jacob Sanabia

Congress is listening to you! In May, all 7 of the top four-star officers testified that they support pay and benefit curbs. This includes, no or reduced COLA increases and higher healthcare costs. The House of Representative's passes their version of the 2015 National Defense Authorization Act (NDAA) without any of the proposed cuts included! There is a minuscule cut to the commissary budget, no BAH, or Tricare cost increase and COLA was actually proposed to be above the exiting increase. Keep the pressure on your representatives through CAPWIZ. Also, remember our COLA increase for retirees was reduced by 1% each year. This was passed into law. Through the efforts of AFSA and others, in April, those reductions were reversed and we got our retirement COLA back. This was another huge victory for the enlisted corps. There are still many issues on the table that we need to stay on top of. Our commissary continues to be under attack for reduced funding. Tricare fees and copayments are constantly being a target for increase costs to the members and our families. In regards to Medicare (and Tricare), the sustainable growth rate is an issue. While we continue to have success after success, budgets will shrink and focus is being turned away from defense. We must stay vigilant and vocal with our representatives on what issues are important to us, and what benefits are vital to continue to be able to recruit, and retain the best of the best for our military forces.

# 2014 EXECUTIVE COUNCIL

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<b>Senior Advisor</b>	SMSgt (ret) Steve Zalesky
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