



*Message from Chapter President By SSgt Nicole Brown*



What an OUTSTANDING year for Chapter 872! Thank you to each of you who have contributed your selfless acts of kindness and graciously donated your time. It was another busy year for Chapter 872, and it contributed your selfless acts of kindness and graciously donated your time. It was another busy year for Chapter 872, and it could not have been as successful as it was without each of you and my Executive Council. We worked very well together and I am looking forward to what SMSgt Michael Gralewski and his incoming Executive Council will do for Chapter 872.

(M)Sgt Cale Hollingsworth did an excellent job taking over our membership after MStgts Lincoln and Bernie Ratliff had PCS'd. Chapter 872 still remains the 5th largest Chapter in all of AFSA. Our membership will continue to thrive as we welcome TSgt Steven Short, and with the new 'Cyber Membership' for 2015.

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*Message from the Senior Advisor By Steve Zalesky*

**WE NEED YOUR HELP!**

AFSA just announced an aggressive change to its membership fees, Cyber Membership, 5 years for only \$25.00! This option is open to all new members and anyone who needs to renew their membership.

You maybe asking yourself, "what is the difference with a cyber membership?" Cyber members will not receive a physical copy of AFSA Magazine; rather, they will receive an e-mail that the magazine is posted and may be viewed at [www.hqafsa.org](http://www.hqafsa.org). This is where we need your help. Men and women of Chapter 872 socialize AFSA with your friends and coworkers. Encourage them to join. AFSA's end of year membership goal is 200K. Each one of us is a vital link in reaching this goal! Your executive council challenges you to do more than attend meetings; we challenge you to get involved! Help us grow an organization that works for you!

- Cyber Membership- 5 Years for \$25.00!
- AFSA's Involved in the community!
- Legislative Awareness Week

*Are You Underestimating your Retirement Income*

*By Jill Pietrusinski, First Command*

How much is enough to retire on? Too often, American families fail to address this question until they're nearing retirement, only to discover that they must adjust expectations for their retirement lifestyle to the reality of their financial situation.

Now, suppose changes to the military retirement system are making retirement income planning an even greater necessity for professional military families. A 2011 survey by the First Command Financial Behaviors Index (R) revealed that two-thirds of middle class military families have concerns about potential changes to the military retirement system.

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### *Plans & Programs By SMSgt Lee M. Ayers*

It has been another great quarter and a wonderful year for AFSA Chapter 872 Plans and Programs! Over the past 12 months, our programs collectively supported 240 events with 1,524 volunteers, contributing 5,418 volunteer hours and directly boosting the morale of 7,022 members of the surrounding community! Thank you to all our program leads and volunteers for the tremendous support you have put forth on behalf of your chapter. I have really enjoyed my time as the Trustee and it is with a heavy heart that I pass on the torch in January. Master Sergeant Eduard Dedousis will be the new Plans & programs Trustee, and I am sure he will lead the committee and volunteers to new milestones. Please enjoy just some of the highlights from our programs from the last few months. Thank you once again and have a great day!

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### *Exceptional Family Member Program (EFMP) By SMSgt Lee M. Ayers*

Several times a year, AFSA Chapter Member Technical Sergeant Devon Cherry coordinates volunteers from around the base to support Scott AFB's EFMP community. In October, he organized 42 volunteers to facilitate EFMP's Fall Festival and Pumpkin Patch. The volunteers dedicated 168 hours to 18 activities, while entertaining 41 children and 184 family members. Thank you so much to Sergeant Cherry and all the volunteers for making this



In December, Sergeant Cherry was at it again, this time supporting EFMP's Open House with Santa. He collected and supervised 51 volunteers, who collectively contributed 204 hours of volunteer time to 31 children's activities. Their team spread holiday cheer and ensured the smiling faces of 41 children and 218 family members. Again, thank you to TSgt Cherry and his team, for

*Meals on Wheels* By SMSgt Lee M. Ayers

Meals on Wheels is the oldest and largest national organization that is composed of and represents local, community-based Senior Nutrition Programs in all 50 states and U.S. territories. There are 5,000 Meals on Wheels programs that provide well over one million meals to seniors who need them each day. AFSA Chapter 872 supports local elders two weeks out of every month and is the backbone of the program in the Scott AFB surrounding area. As AFSA's main POC, Master Sergeant Hyman Hendrix solicits volunteers and schedules deliveries to numerous residences throughout the local community.

This past quarter, he coordinated 66 volunteers and scheduled over 30 food deliveries to 554 elderly community members. In addition, Chapter 872 donated 5 coolers to the local program to help defray the cost of preserving the meal temperatures. Our loyal volunteer efforts and contributions represented the deep relationship AFSA maintains with the local community and strengthens the positive image our military personnel have built in the eyes of the nation.

**Air Force Sergeant  
Association Chapter 872**

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*Meals on Wheels* By SMSgt Lee M. Ayers

This Program is superbly led by Master Sergeant Nicholas Conner, Technical Sergeant William Taylor and Senior Airman Nikita Hudson. Since the beginning of October, they have scheduled 58 volunteers in support of 20 events, resulting in 270 volunteer hours! Our chapter loves rubbing elbows with our veterans, whether it is a visit to a local attraction, a good meal at a nearby restaurant or even enjoy a visit at the Veteran's Home. The relentless dedication of our volunteers to our beloved veterans is one of the cornerstones of our AFSA Chapter and will continue to be a favorite tradition for years to come!





## *Legislation By MSgt Tim "TC" Carter*

Chapter 872 held it's annual Legislative Awareness Week this quarter and it was a great success. We were honored to host Mr. Paul C. Grugin, Lobbyist and Director of Government Relations on Capitol Hill. He gracefully explained appropriations, authorizations, sequestrations, and reconciliations, which ultimately explained how a Bill is made on The Hill. Finally, Mr. Gruigin left us with a serious statistic that I want to leave with you in



this newsletter; "Only 107 of our 535 members in our 11th Congress were prior military." This statement speaks to the heart of the importance of the importance of AFSA on the Hill. To ensure those who make the laws with very little military perspective understand how their decisions can drastically affect our lives. In closing I would like to say thank you for the

## *Message from the President cont. from page 1*

Legislatively, MSgt Timothy Carter's efforts as our Legislative Trustee were phenomenal, as he took over for SMSgt Jacob Sanabia, who had left for a deployment. MSgt Carter continued to keep our membership informed bi-weekly with any new legislative events and updates from Capitol Hill. We had MSgt (ret) Paul Grugin, from HQ AFSA, Deputy Director, Military and Government Relations, bless us with his presence during our LAW Day. Our incoming Legislative Trustee, MSgt Chris Tennyson, will do well as he takes the reigns to continue educating our Chapter.

MSgt Andrea Cogar also kept the Chapter well informed as our Communications Trustee. Our Chapter website and Facebook page have kept our members 'in the know' with upcoming events and real-time photos of what we continue to do within our Chapter. Coming aboard is MSgt Mathias Gassen, and he will also do great keeping the Chapter informed as to what 2015 will bring. Our secretary, (S)SSgt Natasha Thomas, did an excellent job with providing the membership our monthly general membership minutes. Taking her place after heading out to Korea and having a smooth transition was A1C Dennaye Sidney, who just got voted into secretary for 2015.

Fraternity— this is exactly what Chapter 872 is about! We had fun hosting our 25th Annual Joint Inner-Service Dining Out, along with honoring all Veterans past and present at our 5th Annual Vigil Run with 300 runners/walkers covering 125 miles carrying the American Flag and the POW/MIA Flag. We are a tight chapter, we have each others backs, along with the community's. . . on and off the base. (C)MSgt Lee Ayers did an excellent job managing our Plans and Programs of Chapter 872. Our Chapter kept busy staying engaged with several opportunities, such as the Caring Hearts Program, events at the Missouri Veterans Home, delivering meals for the Meals on Wheels Program, helping with events for the Exceptional Family Member Program, hosting events for veterans from the Jefferson Barracks, and many more! Thank you (C)MSgt Ayers and all of his program leads for their hard work and dedication that was contributed in 2014. MSgt Eduard Dedousis will continue to be busy in 2015 as he will be leading the way for Plans and Programs.

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### *Message from the President cont. from page 4*

Thank you to my Vice President, MSgt Jennifer Samson, as she had my back and kept me above water as our Chapter did great things. The events of 2014 would not have taken place if it were not for SrA Wentzel and his partnership with Scott Trade Center to allow us to give back to the community on and off base. I wish MSgt Bruce Davis the best of luck and his efforts to continue raising funds so Chapter 872 can continue to give. Thank you Patrick Holtzmann, for doing a phenomenal job serving as our Sergeant-At-Arms; best of luck to SSgt Christopher Gains as he takes the reigns for Chapter 872. Like I have said before, I could not have lead this Chapter if it wasn't for each of you who contributes your selfless time and acts of kindness. Again, thank you for allowing me to lead you in 2014, and best of luck to SMSgt Gralewski and his incoming Executive Council!

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### *Are You Underestimating Your Retirement Income Needs? cont. from page 1*

Estimating how much you'll need for a comfortable retirement can be challenging, and there's no simple rule for reaching a magic number. For many years, experts suggested planning to live on 70 to 80 percent of your pre-retirement income. But that estimate may no longer be appropriate, because it assumes a fairly short, sedentary retirement with low fixed costs. Today, retirees are living longer, more active lives and must account for more years in retirement. Rising healthcare costs, inflation, and potential reductions to Social Security benefits are all factors that may cost retirees. Rather than the traditional 70-80 percent rule of thumb, it may be more realistic to plan to replace 100 percent of one's pre-retirement income. To determine if you're on track, consider:

- At what age do you want to retire?
- Do you plan to serve in the military for a full 20-year career?
- How many years do you expect to need retirement income?
- What do you have in savings and investments?
- How are your investments allocated?
- Do you have other assets, such as a home?
- What are your spouse's retirement needs and expected contributions?
- What are your current liabilities?
- What do you expect your retirement expenses to look like?

A qualified Financial Advisor can help you sort through the questions and develop a retirement income plan that addresses your needs and goals.

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