FINDING FORGOTTEN HEROES

The Missing in America Project locates and provides appropriate final resting places for the unclaimed remains of Veterans

AFSA AWARDS
Meet this year’s worthy nominees

INVESTING 101
Planning for the future starts now

SERGEANT PILOTS
Enlisted Airmen at Guadalcanal
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HELping OUR AF FIGHT AND WIN

Hello, AFSA nation. Thank you for all you do, and God bless all who are serving, have served and will serve in our great Air Force. Our job in the Air Force is to “fight and win.” You have my pledge that your AFSA will do all in our power to ensure each of you will always be able to achieve this critical goal.

We continue to share your story with a Congress faced with a nearly $18.3 trillion deficit. We understand they have a job to do—balance the budget. We also realize, however, that many of our friends in Congress do not have an in-depth military background. Our job in AFSA is to advocate on your behalf to ensure all 535 congressional members are aware of the potential effects when they make decisions that impact you! I believe we do this quite well, thanks to you. Your membership continues to supply us with the numbers we need to be a force on Capitol Hill. Numbers open doors, and open doors lead to better decisions!

For instance, we have continued to share the story at the congressional level of how a sequestration budget limits our Air Force’s ability to “fight and win,” and we were pleased when we heard Secretary James announce that there will be no more near-term force reductions. This is a win. We were also pleased when we learned troop floors will increase from the earlier, dangerously low forecast of 307,000—another win for our Air Force. We will continue to share at the congressional level the concerns of our Air Force leadership—sharing we hope will result in positive congressional actions.

ON THE ROAD

I continue to travel to as many Chapters as I can. During each trip, I meet many AFSA professionals who are truly making a difference! Since my last column, I have had the opportunity to attend the Division 3 conference in Deadwood, S.D. I must say I was impressed with the level of passion for AFSA—and the desire to make our association greater. But my AFSA travels did not end there.

I had the opportunity to travel to Dover AFB, Del., and meet with members on both the Active Duty and Reserve side. At Dover, the concerns were consistent with our legislative platform. Our leaders look to AFSA to continue to advocate for an Air Force that can fight and win. They also expect us to let Congress know that there are a lot of great ideas at the Wing and MAJCOM level aimed to help manage a sequestration budget. Our leadership knows what it takes in terms of modernization programs and mission to ensure our Air Force doesn’t lose a step. We must urge Congress to listen! The membership at Dover were also quite pleased with AFSA’s continual efforts to ensure fair pay, a viable retirement system, affordable health care, continued education programs and continuance of subsidies to enhance the commissary experience!

I had the opportunity to visit our McGuire Chapter as well, and then travelled to Atlantic City to spend a day with our New Jersey Air National Guard Chapter. Once again, in a word—wow! Our New Jersey Chapters had the same concerns I’ve just laid out. It is good to know that AFSA understands the issues and is moving out proudly to continue to be relevant and add value.

ENJOY THE SEASON

I hope that all of you have a wonderful summer season. Enjoy the time with your families as much as possible, and continue to guard freedom each and every day. As always, please let us know if there is something on your mind! This is your association. Take the ownership and share!

My email address is afsa.president@roisc.com. Hope to hear from you soon!

Your membership continues to supply us with the numbers we need to be a force on Capitol Hill. Numbers open doors, and open doors lead to better decisions!
A growing united membership is key to AFSA’s success. So, what’s in it for you?

Updates. You will receive weekly updates on legislative issues affecting you and your family.

Access. You will receive access to a new family-focused scholarship, discounts, and the bi-monthly digital magazine.

Connection. You will make a connection with a local AFSA chapter and have the opportunity to get involved in events, outreach and leadership.

Jennifer Davis
Air Force wife. Mother. Full-time student. AFSA Member.

IT’S YOUR TURN!
AFSA FAMILY MEMBERS ... Did You Know?

You Are ELIGIBLE.
Every family member over 18 is eligible to join with the 5 years for $25 rate.

You Can HOLD OFFICE.
NEW FOR 2015!
Family members can now hold office in their local Chapter.

AFSA takes my concerns and my family’s concerns to Capitol Hill. They fight for issues that affect our everyday life. AFSA membership helps me to stay informed, connected and involved. –Jennifer Davis

Serving the TOTAL FORCE and Their Families – Past, Present, and Future

Jennifer Davis
Air Force wife. Mother. Full-time student. AFSA Member.

Scan our QR code and JOIN NOW for the 5 years for $25 rate!

www.hqafsa.org

Revenues, Gains and Other Support

CY 2014

<table>
<thead>
<tr>
<th>Item</th>
<th>CY 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members’ Dues</td>
<td>$1,170,615</td>
</tr>
<tr>
<td>Life Membership Dues and Fees</td>
<td>41,154</td>
</tr>
<tr>
<td>Insurance Service Fees</td>
<td>1,310,577</td>
</tr>
<tr>
<td>Investment Return</td>
<td>146,710</td>
</tr>
<tr>
<td>Contributions</td>
<td>146,947</td>
</tr>
<tr>
<td>Magazine Advertising &amp; Sales</td>
<td>71,633</td>
</tr>
<tr>
<td>Rental Income</td>
<td>171,216</td>
</tr>
<tr>
<td>Conference Income</td>
<td>291,070</td>
</tr>
<tr>
<td>Royalties</td>
<td>703</td>
</tr>
<tr>
<td>Other</td>
<td>38,672</td>
</tr>
<tr>
<td>Total Revenues, Gains and Other Support</td>
<td>3,389,297</td>
</tr>
</tbody>
</table>

Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>CY 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services:</td>
<td></td>
</tr>
<tr>
<td>Magazine/Newsletter</td>
<td>617,225</td>
</tr>
<tr>
<td>Conference</td>
<td>664,565</td>
</tr>
<tr>
<td>Scholarship</td>
<td>67,008</td>
</tr>
<tr>
<td>Legislative</td>
<td>165,272</td>
</tr>
<tr>
<td>Member Services</td>
<td>380,073</td>
</tr>
<tr>
<td>Field Support</td>
<td>798,928</td>
</tr>
<tr>
<td>Philanthropic</td>
<td>62,025</td>
</tr>
<tr>
<td>Support Services:</td>
<td></td>
</tr>
<tr>
<td>Member Development</td>
<td>332,695</td>
</tr>
<tr>
<td>General &amp; Administrative</td>
<td>1,023,807</td>
</tr>
<tr>
<td>Fundraising</td>
<td>126,524</td>
</tr>
</tbody>
</table>

Total Expenses                      | 4,238,122 |

Change in Net Assets                | (848,825) |

Net Assets - January 1, 2014        | 5,546,735 |

Net Assets - December 31, 2014      | $4,697,910 |
SPRITED DEBATE

AFSA members were particularly outspoken on a pair of issues that were considered by Senate lawmakers as they crafted their version of the FY 2016 National Defense Authorization Act. Those issues were: 1.) a proposal to slash Basic Allowance for Housing (BAH) payments for mil-to-mil couples and military members residing together; and 2) DoD support for a congressional plan to create a new retirement system. The discussion was lively, to say the least.

PROPOSED BAH CHANGES

“How about married military members who are geographically separated? We have an AF member in our team who is stationed in Virginia, and her husband, who just graduated from boot camp in the Army, got stationed in the state of Washington. This would be a financial hardship for them because they would be at different coasts. This would not be good, so I ask respectfully [that this policy] be reviewed, especially for situations like my Air Force team member’s.”

—J.S.

“That’s how BAH was back in the ’90s. Things are coming back full circle. BAH cuts, lowered retirement and pay gap are all coming back.”

—D.W.

“Glad to hear this. Nothing like both individuals serving and being told that one’s service is going to pay less than the other’s simply because they chose to marry another service member.”

—T.A.

“This wouldn’t be a big deal if the allowance was fairly calculated. It is not, so it never covers the cost of decent housing. If the entire Congress goes along with this, more Airmen will be forced to live in inadequate housing or, even worse, areas where they may not be safe.”

—M.B.

“My wife asked me to send this to AFSA privately instead of on the wall regarding BAH legislation. It is a controversial viewpoint, but I really think it’s a benefit that should be addressed as purse strings are tightened service-wide: I would rather see mil-to-mil benefits lost in the name of across-the-board-benefits [being] retained or increased elsewhere. As a mil-to-mil MSgt/Capt, this is actually a logical and fiscally sound concept. My wife and I live in base housing, and they take one of our BAHs; the other goes straight into our pockets. While we certainly like the additional income, it does feel like a significant advantage over our peers. BAH should be for just that: housing. I think there is an opportunity here to satisfy both parties: Treat BAH more like OHA. Combine the cap for mil-to-mil as it is done overseas, but pay all military members for what their rent/mortgage or utilities actually cost and stop allowing them to bank the benefits. This allows members to find housing as before, and could potentially save the government money because many more Airmen would fall somewhere below their cap. Hidden bonus: Many Airmen would actually find themselves living in better accommodations with a higher QOL because the motivation to live in the cheapest apartment available for financial gain would be lost.”

—T.S.

Comments appearing in the Airmen’s Forum are culled from letters and emails sent by our members to Headquarters AFSA. The Forum serves as a platform for members to voice their opinions on a given subject, which may or may not reflect the views or positions of the Association as a whole. AFSA Magazine reserves the right to select and condense letters for publication. Send your questions and comments to AFSAComm@hqafsa.org.
Bob Hope Village, located in the Florida panhandle near Eglin AFB and the beautiful beaches of the Emerald Coast, is an active, independent living retirement community with an assisted living and memory care residence, known as Hawthorn House. Each has its own unique lifestyle that blends together to create a vibrant, sociable community to serve the needs of retired enlisted military widows and couples. With an abundance of activities, social events and amenities, we have something for everyone. Take a tour and see for yourself.

Every Day is Independence Day at Bob Hope Village
Enjoy hassle free living while sharing military memories

AFSA response: Thank you for your thoughtful input. We will be looking deeper into the issue if it looks as though it is building traction in Congress. At press time, it was part of a proposal by the Senate. Our larger concern is that there seems to be a trend that targets a little here and a little there of different military benefits and allowances, which can add up to quite a bit for our servicemen and -women. For example, in addition to the dual-service couple BAH proposal, there is also a 5 percent across-the-board BAH cut floating out there. It’s important for our members to know that even if this particular issue is not a concern for them personally, the next one, or two or three, could be. Our Capitol Hill team members will broach this topic when they speak with elected officials. Thanks again!

NEW RETIREMENT SYSTEM
“Dollar-for-dollar matches [in the proposed new TSP program] sounds pretty good. I can see that favoring some methods.”
—G.G.

“This does not take into account the other benefits earned for retiring: Tricare, Commissary, BX, ‘Space A,’ medical at a base, SBP, VGLI without regard to medical status and guaranteed life insurance for spouses with select companies within 120 days of retirement without regard to health status. I hope for those still serving there is ample counseling before they make choices that could affect them for the rest of their life.”
—L.P.

“On the face of this, it sounds OK. But even in this article, they are hedging on its success. To me, it sounds like a way to de-obligate the government ... or a way for the government to shrug its shoulder after 20 years, if the soldier made wrong financial decisions, especially under the stressed situations the soldier has been obligated to perform under when ordered by the government.”
—R.R.

“Bring back the draft; you in the military are going to need it soon.”
—B.H.

“Another reason to support AFSA! They work to support our benefits.”
—A.E.

For more information about hassle free living, call 800-258-1413
The House passed its $578.6 billion fiscal year 2016 Defense Appropriations Bill (H.R. 2685) on June 11, despite some lawmakers’ objections to the use of plus-upped Overseas Contingency Operations (OCO) accounts to bolster defense spending overall. The same day the Senate Appropriations Committee (SAC) approved its own $575.9 billion defense-funding measure, making the bill available for consideration by the full chamber on a future date. Unlike the House bill, S. 1558 recommends a 1.3 percent pay raise for military personnel and slows the growth of the basic allowance for housing (BAH) for service members, as requested by DoD and authorized by the Senate Armed Services Committee. Like their House counterparts, the SAC agreed to restore the entire $322 million cut to the DeCA Appropriations proposed by DoD and adopted by the SASC as part of its version of the 2016 NDAA. Since the House Appropriations Committee also restored the $322 million reduction, this is not likely to be a conference topic and commissary funding has been fully restored.

As of this writing, the full House approved its version of the FY 2016 Defense Appropriations Bill and the SAC readied its chamber’s version for full Senate floor action and/or approval sometime in late June. We note the following features of interest between the Senate and House Defense Appropriations Bills as they now stand.

### Comparison of Defense Appropriations Bills

<table>
<thead>
<tr>
<th></th>
<th>House</th>
<th>Senate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Amount</td>
<td>$578.6B in discretionary spending (includes $88.4B OCO)</td>
<td>$575.9B, (includes $86.9B OCO)</td>
</tr>
<tr>
<td>Military End Strength</td>
<td>1,308,915 (Reserve Component: 819,200)</td>
<td>1,305,200 (Reserve Component: 811,000)</td>
</tr>
<tr>
<td>January 2016 Military Pay Raise</td>
<td>2.3 %</td>
<td>1.3 %</td>
</tr>
<tr>
<td>Housing Allowances (BAH)</td>
<td>Fully funds BAH at 100% of housing costs (rejecting President’s budget request)</td>
<td>Funds BAH at 95% of housing costs (as requested by President’s budget).</td>
</tr>
<tr>
<td>Defense Health Program</td>
<td>Includes research, facility upgrades, TBI and psychological health research, suicide prevention outreach programs, and sexual assault prevention and response.</td>
<td>$31.7B</td>
</tr>
<tr>
<td></td>
<td>$32.5B</td>
<td></td>
</tr>
</tbody>
</table>

### TIME TO STAND UP

**EXERCISING YOUR CONSTITUTIONAL RIGHTS**

Studies have shown that the majority of this nation’s citizens are neither aware of the details of the major issues that impact them, nor fully cognizant of the power they have to protect their own interests. Two of the great strengths of the Air Force Sergeants Association—and the main reasons why Airmen need to be part of our family—are that we present you with the facts, and we help you effectively communicate with your elected officials.

It is important you ensure that your elected officials (who are your employees) listen to you, hear you and represent your well-being. If you sit back and assume that others will speak for you—with no contribution on your part—it will be to your detriment. We urge all Airmen to follow the news, ask AFSA for clarification when needed, communicate with your lawmakers, visit local congressional offices when possible and attend town hall meetings to speak out on issues that impact you and all Airmen. There is no regulation, instruction or law that prevents you from doing so. In fact, you need to do so—to exercise your citizenship. You certainly can’t purport to speak for the Air Force, and you can’t make this communication in military uniform; however, as an individual citizen, you can certainly identify yourself as an Airman and instruct your officials how you want them to best represent your interests on various quality-of-life benefit programs.

If someone were to reach into your wallet and take your hard-earned wages, or to take action that might harm your family, you would no doubt be very upset and would most likely take forceful action. You should be prepared to do the same if your elected officials in the executive and legislative branches of our government would do you harm through their decisions. It is time to stand up, speak out and instruct...
them about your needs and preferences. AFSA stands ready to help you get that important job done.

**AFSA’s 2015 Legislative Awareness Week**

Oct. 4 through 10 will be AFSA’s 2015 Legislative Awareness Week. Keeping in mind that AFSA is a legislative advocacy organization, Legislative Awareness Week should be a highlight on each chapter’s annual calendar. This is the week set aside to communicate our legislative accomplishments and educate Airmen and others on the issues we are working on for them on the Hill. It is a time to inform members and non-members alike how to communicate with their elected officials and the importance of doing so.

The bottom line: Use this time to increase awareness of the importance of AFSA in the lives of service members and their families, and let them know how they can help.

Besides setting up information tables at high-traffic locations, chapters often place special emphasis on this week by providing briefings, holding a dinner or luncheon, and offering other legislative-related special events. Some invite keynote speakers. In every case, it is important to make sure an invitation goes to base leaders.

In order to be effective, chapters must be aware of the AFSA Legislative Platform (always available on the AFSA website, www.hqafsa.org), be up-to-date on the issues (as reported by AFSA Headquarters through various channels) and be able to guide Airmen in the use of the Legislative Action Center’s letters-to-Congress feature.

We strongly encourage our chapters to make AFSA’s Legislative Awareness Week a memorable time for chapter members and the Wing/community as a whole. Hopefully, as a result of your efforts, as key issues arise or threats are made to military quality-of-life benefits throughout the year, Airmen—enlisted and commissioned—will know that to get the facts they should go to the local Air Force Sergeants Association chapter representatives. They will also better understand why deciding to be an AFSA member is an extremely important decision.

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**Congressional staff members and fellow Coalition representatives listen as AFSA CEO Rob Frank lists reasons why fixing VA health care must be part of a greater national Veterans strategy.** Frank presented Association views on this matter at a VSO/MSO Roundtable hosted by House Majority Leader Nancy Pelosi in June.

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**Veterans Status: Re-examining the Contribution of Guard and Reserve Members**

Some members of the Guard and Reserve complete 20 years of qualifying service for retirement without having been called to active duty service under federal orders during their careers—although they may have been called up under state orders for matters such as rendering disaster assistance. AFSA maintains that current statutory definitions of Veterans’ status should be examined and adjusted to reflect the incredible sacrifice and contribution of these service members.

The House version of the Fiscal 2016 National Defense Authorization Act, H.R. 1735, includes language (Sec. 592) that would give official Veteran status to thousands of Guard and Reserve retirees who now fall outside the federal definition. These are individuals who were not called to active duty but served honorably for 20 or more years, including time on state contingencies.

At press time, we were working with Sen. John Boozman, R-AR, who is trying to insert identical language into the Senate version of the bill (S. 1376). We will report the outcome of his efforts in future AFSA media.
A DARK CHAPTER
C-123 CREWS’ AGENT ORANGE EXPOSURE AFTER VIETNAM

The C-123 Provider was a military cargo aircraft used in Vietnam to deploy what is commonly referred to as Agent Orange. After the Vietnam War, the planes were used despite unknowingly having Agent Orange residue left inside. It is estimated that more than 2,000 Reserve crew members, flight nurses and maintenance workers were exposed between 1972 and 1982 in missions using these former “spray birds.”

At a Senate Veterans’ Affairs Committee hearing in late January, Secretary Bob McDonald indicated that the VA, which had previously denied such claims, might change its mind in the wake of a January report. AFSA CEO Rob Frank endorsed the action in testimony before the House and Senate Veterans Affairs Committees in mid-March. Earlier the Institute of Medicine concluded that C-123 Reservists were likely exposed to dangerous levels of dioxin, the toxic chemical in Agent Orange.

At press time, VA was reportedly finalizing a rule that would expand eligibility to these individuals. Assuming the Office of Management and Budget approves the change, it would mark the first time that VA established a special category of Agent Orange exposure for military personnel who did not serve in country (aka, “boots on the ground” and “brown water navy”).

POW/MIA RECOGNITION DAY
HOW WILL YOU REMEMBER UNACCOUNTED-FOR SERVICE MEMBERS THIS YEAR?

American Airmen are always prepared to give their all, including their lives, to protect the vital interests of our nation. Each year, AFSA chapters around the world work hard to help us remember that many members of the Air Force and its predecessor military air organizations did not make it home. As an Air Force, we tell current Airmen that, should they go down, our government will not rest until they are brought home. In fact, one of the charges of the Air Force Creed reminds us of that when we recite, “I will never leave an Airman behind.”

Our Legislative Platform calls for “a full accounting of POW/MIAs from all past and future military actions, and the promotion of international compliance in recovery efforts.”

The Defense POW/MIA Accounting Agency (DPAA) is the recovery and accounting organization charged with providing the fullest possible accounting of our missing personnel to their families and the nation. They visit sites around the world where the remains of American service members may possibly be recovered. Using the latest technology, including DNA, and the cooperation of families in many cases, the remains undergo identification efforts.

The large number of unaccounted Airmen and members of other services, according to DPAA records, might surprise you:

From the Army Air Force from World War II: 20,349
USAF from the Korean War: 908
USAF from the Vietnam War: 511
USAF from the Cold War era: 57
USAF from the Iraq Theater and other conflicts: 1
Total: 21,826

Those unaccounted for from all military services:
World War II: 73,515
Korean War: 7,846
Vietnam War: 1,627
Cold War: 126
Iraq and other conflicts: 6
Total: 83,120

AFSA’s 2015 POW/MIA Recognition Day will be commemorated on Friday, Sept. 18, with the week surrounding that day also set aside for possible events (Sept. 13–19). In the past, AFSA chapters have found a variety of ways, many innovative, to call attention to this important remembrance occasion. These efforts have included POW/MIA Warrior Runs, luncheons, banquets, vigils, reveille and retreat ceremonies, and many other events. We strongly encourage AFSA chapters to participate in this important endeavor.
**NDAA UPDATE**  
**A SIDE-BY-SIDE COMPARISON OF THE HOUSE AND SENATE VERSIONS**

The House approved H.R. 1735, the FY 2016 National Defense Authorization Act (NDAA) on May 15. This legislation authorizes FY2016 appropriations and sets forth policies for Department of Defense (DoD) programs and activities, including military personnel strengths. It does not provide budget authority, which is provided in subsequent appropriations legislation (see “Cash Flow” on page 6 for more.). Shortly before press time the Senate passed the SASC version (S. 1376) of the annual defense policy measure, which was in sharp contrast to the House measure.

The following side-by-side comparison of these two versions of the NDAA identifies key provisions of each bill and related AFSA’s position.

<table>
<thead>
<tr>
<th>H.R. 1735 – House FY 2016 NDAA Items</th>
<th>S. 1376 – SASC FY 2016 NDAA Items</th>
<th>AFSA Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sec. 513. Exemption of Military Technicians from government furloughs.</td>
<td>Sec. 531. Limitation on use of tuition assistance to only advancement of professional development.</td>
<td>Support House position.</td>
</tr>
<tr>
<td>Sec. 531. Limitation on use of tuition assistance to only advancement of professional development.</td>
<td>No position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 533. Required annual service reports on individual education accomplishments of those separating who received and/or transferred educational benefits.</td>
<td>No position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 535. No entitlement to unemployment insurance while receiving Post-9/11 GI Bill benefits.</td>
<td>No position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 539. Expanded online transition assistance support opportunities.</td>
<td>Sec. 539. Expanded online transition assistance support opportunities.</td>
<td>Support SASC position.</td>
</tr>
<tr>
<td>Sec. 533. Notice and wait requirement changes to allow acceleration of changes in ground combat exclusion for female service members.</td>
<td>No position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 539. DoD could allow commanders to permit members to carry concealed personal firearm on military installations.</td>
<td>Support House position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 562. Enhanced availability of higher education, career technical training and entrepreneurship training within the Transition Assistance program.</td>
<td>Support House position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 567. Would allow DoD to carry out a pilot program for job placement assistance and related employment services for members of the National Guard and Reserve.</td>
<td>Support House position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 568. Pilot program for enhanced credentialing for certain MOS/AFSCs, such as Air Force 3P0X1 Security Forces.</td>
<td>Support House position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 564. Biennial surveys of readiness of adult military family members; i.e., mental health, suicide and suicide ideation, divorce, spousal abuse, etc.</td>
<td>Support SASC position.</td>
<td></td>
</tr>
</tbody>
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<thead>
<tr>
<th><strong>H.R. 1735 – House FY 2016 NDAA Items</strong></th>
<th><strong>S. 1376 – SASC FY 2016 NDAA Items</strong></th>
<th><strong>AFSA Comments</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sec. 574. Calls for DoD study of dependent student tracking through DEERS (i.e., where secondary and elementary students are enrolled or home schooled).</td>
<td></td>
<td>Support House position.</td>
</tr>
<tr>
<td>Sec. 583. Purple Heart for Oklahoma City bombing service member victims.</td>
<td>Sec. 592. Increase from 90 to 180 the number of days of active duty for Reserve component members to be eligible for unemployment compensation.</td>
<td>No position.</td>
</tr>
<tr>
<td>Sec. 592. Gray-Area retirees to be considered “Veterans” but without any VA benefits.</td>
<td>No section. Support House position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 594. Transfer and adoption of military animals at discretion of Service Secretary.</td>
<td>Support House position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 598. Mental health screening of all potential military accessions before enlistment or commission.</td>
<td>No position.</td>
<td></td>
</tr>
<tr>
<td>No section. House stayed silent of Jan. 1, 2016, military pay raise, suggesting the 2.3 percent raise called for by current law.</td>
<td>Sec. 601. Called for a 1.3 percent military pay raise, rather than the 2.3 percent called for under current law.</td>
<td>Support 2.3 percent pay raise. Oppose SASC reduction of military pay raise to 1.3 percent.</td>
</tr>
<tr>
<td>Sec. 602. Increased reduction in Basic Allowance for Housing from 1 percent to 5 percent as requested by Administration.</td>
<td>Oppose SASC proposal. Reduction in BAH is not warranted or appropriate.</td>
<td></td>
</tr>
<tr>
<td>Sec. 604. BAH reductions for dual military couples and members living together.</td>
<td>Oppose Senate position.</td>
<td></td>
</tr>
<tr>
<td>Sec. 602. Repeal of DoD policy reducing daily per diem payments for long-term TDYs.</td>
<td>Sec. 606. Eligibility for Supplemental Subsistence Allowances limited to only OCONUS-stationed service members.</td>
<td>Oppose SASC position unless procedure for CONUS-based members to get SNAP payments if significantly streamlined.</td>
</tr>
<tr>
<td>Sections 631 thru 634: Details of House retirement change proposals. Essentially follows MCRMC recommendations, except continues government matching after 20YOS and does not include lump sum option at end of service.</td>
<td>Sections 631 thru 633: Details of SASC retirement change proposals. Essentially follows MCRMC recommendations.</td>
<td>While House position makes more sense, we oppose enactment of any retirement changes at this time; more study is required; current system has served All-Volunteer Force well and change is not warranted.</td>
</tr>
<tr>
<td>Sec. 642. Prohibition on replacement or consolidation of commissary and exchange systems pending.</td>
<td>Sec. 651/652. Reduced commissary support; uniform pricing; calls for privatization plan (without reduction in purchasing power) from DoD.</td>
<td>Support House position: oppose SASC position on reduced support. Oppose SASC privatization proposal unless assurance of purchasing power is codified in law.</td>
</tr>
<tr>
<td>Sec. 651. Spells out when financial literacy training must take place.</td>
<td>Sec. 581. Spells out when Financial Literacy training must take place.</td>
<td>Support both House and SASC positions.</td>
</tr>
<tr>
<td>Sec. 652. Availability for purchase from the VA of memorial headstones and markers for members of Selected Reserve who performed at least six years of inactive duty training.</td>
<td>Support House position.</td>
<td></td>
</tr>
<tr>
<td><strong>Sections 631 thru 634:</strong> Details of House retirement change proposals. Essentially follows MCRMC recommendations, except continues government matching after 20YOS and does not include lump sum option at end of service.</td>
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**H.R. 1735 – House FY 2016 NDAA Items**

- Sec. 574. Calls for DoD study of dependent student tracking through DEERS (i.e., where secondary and elementary students are enrolled or home schooled).
- Sec. 583. Purple Heart for Oklahoma City bombing service member victims.
- Sec. 592. Gray-Area retirees to be considered “Veterans” but without any VA benefits.
- Sec. 594. Transfer and adoption of military animals at discretion of Service Secretary.
- Sec. 598. Mental health screening of all potential military accessions before enlistment or commission.
- No section. House stayed silent of Jan. 1, 2016, military pay raise, suggesting the 2.3 percent raise called for by current law.
- Sec. 602. Repeal of DoD policy reducing daily per diem payments for long-term TDYs.
- Sec. 602. Increased reduction in Basic Allowance for Housing from 1 percent to 5 percent as requested by Administration.
- Sec. 604. BAH reductions for dual military couples and members living together.
- Sec. 606. Eligibility for Supplemental Subsistence Allowances limited to only OCONUS-stationed service members.

**S. 1376 – SASC FY 2016 NDAA Items**

- Sec. 592. Increase from 90 to 180 the number of days of active duty for Reserve component members to be eligible for unemployment compensation.
- Sec. 601. Called for a 1.3 percent military pay raise, rather than the 2.3 percent called for under current law.
- Sec. 602. Increased reduction in Basic Allowance for Housing from 1 percent to 5 percent as requested by Administration.
- Sec. 604. BAH reductions for dual military couples and members living together.
- Sec. 606. Eligibility for Supplemental Subsistence Allowances limited to only OCONUS-stationed service members.

**AFSA Comments**

- Support House position.
- No position.
- Support House position.
- Support House position.
- No position.
- Support 2.3 percent pay raise. Oppose SASC reduction of military pay raise to 1.3 percent.
- Oppose SASC proposal. Reduction in BAH is not warranted or appropriate.
- Oppose Senate position.
- Support House position.
- Oppose SASC position unless procedure for CONUS-based members to get SNAP payments if significantly streamlined.
- While House position makes more sense, we oppose enactment of any retirement changes at this time; more study is required; current system has served All-Volunteer Force well and change is not warranted.
- Support SASC position.
- Support House position: oppose SASC position on reduced support. Oppose SASC privatization proposal unless assurance of purchasing power is codified in law.
- Support both House and SASC positions.
- Support House position.
- Support House position.
**MORE THAN A JOB**

**WHY MILITARY MEMBERS DO THE WORK THEY DO, AND FOR WHOM, SETS THEM APART**

When times are tough and work conditions are challenging, it is important for Airmen to remember just whom they work for. While we have goals to achieve related to work, this piece briefly looks at the reasons we do what we do as military members.

If you ask someone, “For whom do you work?” they might say they work for their families. They work to provide the essentials to achieve a good life for themselves and/or those who depend on them. That would be true for just about everyone.

But military members do what they do for a very different reason. They live unique lives. Sure, they work for their families, seeking to shape a good life for their loved ones, but there is a very different, critical aspect of military service. Those in uniform uniquely work for an entire nation. They do what they do for every U.S. citizen living in every corner of the world. Every citizen benefits from the work that military members perform.

In recent discussions of military pay raises, benefit cuts, etc., one comment was made on social media that went something like this: “Don’t you military members realize that military pay and benefits come entirely at the expense of the American taxpayers?” Although the response is yet to come, perhaps the proper answer would be, “Don’t you know that your freedom to say so, your very freedom itself, comes entirely at the expense of military members and their families?”

Simply put, unlike those who don’t serve, we need to always remember whom we work for, the importance of our efforts and that an entire nation depends on us to get the job done and done correctly—every time.
Many of the burial services provided by the Missing in America Project, like this one in Billings, Mont., from July 2014, include full military honors.
Charles Renshaw was an airplane electric mechanic in Normandy, Northern France, during World War II. He died in 2009 at the age of 96, and his cremated remains sat unclaimed for six years in a storage facility at a Missouri cemetery.

On June 3, 2015, thanks to volunteers from the Missing in America Project, those remains were buried in a National Veterans Cemetery with full military honors along with the remains of 22 other Veterans who served in the Civil War, the Spanish American War, World War I and World War II.

Renshaw is just one of what is believed to be thousands of Veterans whose remains are unclaimed and stored in funeral homes across the United States, according to Fred Salanti, national executive director and president of the Missing in America Project. MIAP’s mission is “to locate, identify and
COVER STORY

inter unclaimed cremated remains of American Veterans,” and to “provide honor and respect to those who have served this country by securing a final resting place for these forgotten heroes.”

Salanti started the project in 2006, after attending a funeral at the Eagle Point VA Cemetery in White City, Ore., for the homeless/indigent, where there was no family present and no money for a memorial service. The funeral represented 33 Veterans whose remains had been received via “direct delivery” by funeral homes with no contact information for family members. Salanti polled nine other states and found that similar situations were occurring. “Cremated remains were being located in storage sheds, garages and abandoned homes, and by funeral homes where new owners were cleaning up inventory,” he says.

RIGHTING A WRONG

Volunteers soon set out to identify and provide proper services for these unclaimed Veterans, and the first service was held in Boise, Idaho, in November of 2006, as a result of work done in the state by volunteer Rich Cesler. In February 2007, the Missing in America Project was approved by the IRS as a 501(c)(3), making it possible for those working on its behalf to serve as next of kin for Veterans who remain unclaimed after one year.

Salanti believes that the phrase, “We don’t leave anybody behind,” is not true for all Veterans. He points to the rightful and consistent efforts put forth to bring home POWs and MIAs decades after they went missing, and the due respect that is paid to those killed in action fighting America’s wars. “But these are the stories that nobody wants to hear,” he says, “of the Veteran who survived, came home, probably had a family, who became dysfunctional and became alienated, maybe moved to a remote part of the country because of Post-Traumatic Stress Disorder, or may never have had any success in life.”

MIAP BY THE NUMBERS

The Missing in America Project seeks to locate, identify and bury the unclaimed cremains of every Veteran in the county. These numbers speak to the magnitude and importance of that challenge.

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated unclaimed remains in U.S.</td>
<td>1.2 million</td>
</tr>
<tr>
<td>Estimated unclaimed Veterans’ remains</td>
<td>250,000</td>
</tr>
<tr>
<td>Funerals homes in U.S.</td>
<td>23,000</td>
</tr>
<tr>
<td>Funeral homes visited by MIAP</td>
<td>1,777</td>
</tr>
<tr>
<td>Discovered cremains</td>
<td>11,285</td>
</tr>
<tr>
<td>Veterans cremains identified</td>
<td>2,601</td>
</tr>
<tr>
<td>Veterans interred</td>
<td>2,361</td>
</tr>
</tbody>
</table>
MORE WORK AHEAD

It is estimated that 1.2 million remains are stored at the 23,000 funeral homes across America. To date, volunteers have identified more than 2,600 cremains as those of Veterans and interred more than 2,300 of them. The task has its challenges; funeral homes are not obligated to report Veteran status to the Department of Veterans Affairs and are often hesitant to release information to MIAP volunteers for fear of violating privacy laws. MIAP is working with individual states to pass laws to shield funeral homes from liability for helping to identify Veterans’ remains. The work is laborious, but necessary, according to Salanti.

“If MIAP doesn’t find them, who will know that they ever existed if they’re stuck in a storage facility somewhere?” he asks.

When he began MIAP, Salanti naively believed it would be a project with a pending end date. Not so, he says now, estimating a possible backlog of approximately 250,000 unclaimed Veteran remains, with more being added every day.

In May 2013, just in time for Memorial Day, six unclaimed Veterans from World War I to the Vietnam War were interred at Arlington National Cemetery in a newly opened columbarium, which has more than 20,000 niches for military Veterans and their families.

“It is very gratifying to think that, thanks to the good work of the Missing America Project, the remains of Veterans who may have spent decades on a shelf somewhere will be given their due respect,” says Salanti. “Whatever else happened in their lives, these men and women deserve a decent final resting place.”

HOW CAN YOU HELP?

Donate
You can contribute to MIAP through the Combined Federal Campaign (CFC #76243) or by logging on to the organization’s website: www.miap.us.

Volunteer
Find out about MIAP projects in your area, and show up to help clean a cemetery or attend the service of an unclaimed Veteran.

Spread the word
Tell others about the project, and encourage them to donate or get involved.
By Joseph “J.J.” Montanaro, a Certified Financial Planner™ practitioner, USAA

Courtesy of USAA
It’s funny how things change.

When I started in this business back in 1994, people were beating down my doors to get into the stock market. Didn’t they know it had only been about five years since the horrific market collapse on Black Monday in October of 1987? No matter; it seemed everybody wanted to invest.

Fast-forward 20 years, and, clearly, things have changed. While it’s been over six years since the market bottomed out at the beginning of 2009, this time people are still sitting on the sidelines—seemingly petrified by the notion of dipping a toe back into the markets.

So here’s the thing: I get it. By no stretch of the imagination did I enjoy the losses I took in my own portfolio back in 2008 or before that in 2000. And sitting down and talking with clients who were experiencing the same thing was—let’s just say—a miserable experience.

I’m in the financial business and spend my days immersed in money matters and the markets. So losing hard-earned money, or seeing you lose yours, is irritating—to say the least! But still, I invest for my longer-term goals and encourage you to consider doing the same. Why? Because even though we can lose money by investing, we know we’ve got no real chance of accumulating the kind of money we’ll need to retire if we don’t do it. In other words, we’ve each decided that for us investing is not an option; it’s a necessity. And that may be the case for you, too. Not convinced? Read on.

To illustrate the point of how important it is to invest, let’s look at what it would take to accumulate the iconic figure of $1 million over 30 years through your own efforts. Nope, you get no assistance from the lottery or a rich, old relative.

**DIFFERENT ROADS TO A MILLION**

If you think you’re going to get to $1 million simply by stashing money in a savings account, think again. For most of us, reaching that goal will take some good old-fashioned systematic and automatic investing. Notice, I didn’t use the word, “saving.” Why? Because taking the seemingly safe route and using your savings account as the engine to get you to the million-dollar mark, would take a huge effort—quite frankly, you’d likely not even get close. If I’m charitable and assume that your savings account earns 1 percent, the good news is that, technically, you could make it to a million. The bad news is that you’re going to have to put away $2,381 per month to get there.

If I’m charitable and assume that your savings account earns 1 percent, the good news is that, technically, you could make it to a million. The bad news is that you’re going to have to put away $2,381 per month to get there.
Why does it require so much less? Well, it’s the magic of compound returns. The concept of “earning interest on your interest” can be a real ally if you put it to work early. In our example, let’s see what happens to $5,000 you invested in year one. With an 8 percent annual return (again, hypothetical, but not historically out of line for an investment portfolio with a healthy mix of stocks), it’s going to double roughly every nine years. Start at age 22 and by the time you reach 65, the $5K will have grown to nearly $150,000. Wait until 32, and you accumulate less than $70,000 by the time you reach 65. Either way, there’s reason to invest, but clearly it makes sense to put the power of time and compounding returns to work.

I realize I’ve simplified things a bit in this example to illustrate the point. The fact is, I hope that over the years you’ll use every promotion or pay raise to increase what you’re investing. You’ll probably start out small and gradually increase the amount you’re putting away. But either way, getting where you want to go could be a fairly daunting task in saver’s mode. Speaking of getting where you want to go …

A MILLION ISN’T WHAT IT ONCE WAS

Tinker around with the Bureau of Labor Statistics inflation calculator (http://data.bls.gov/cgi-bin/cpicalc.pl), and you’ll find that having a million dollars back when I began my financial planning career would have bought you a lot more than it will today. That’s because inflation has made things more expensive. In fact, when you consider inflation, a million dollars 20 years ago would only buy you about $644,000 of equivalent goods and services today. That’s a serious erosion of purchasing power! If you don’t account for inflation going forward, you’re probably going to fall woefully short of your goals—even if you do invest.

Finally, it’s important to realize that even though I used a million dollars as the goal for this illustration, that’s not likely the number you should use when figuring out how much you should be putting away. We all have different visions of our future. Some might need more; some less.

Regardless of your goal though, it’s unlikely you’ll be able to save enough to make it happen if all you earn on your money are the “safe” rates of return available outside of the investment markets. Does investing guarantee success? Of course not. But for most people—me included—it’s the only approach that offers a shot at ever being able to quit working someday.

As always, I encourage our members to speak with one of our financial advisors, who can help determine which investment vehicles are best suited for you based upon your individual goals, objectives, risk tolerance and time horizon.

To learn more about investing, visit usaa.com/investments or call 877-499-AFSA (2372).
Master Sgt. Terry T. Namkung is the Operations Engineering Superintendent of the 11th Civil Engineering Squadron at Joint Base Andrews, Md. Sergeant Namkung managed the Air Force’s largest permanent party dormitory complex, consisting of 37 buildings worth $536 million. As Osan AFSA Chapter President, Sergeant Namkung led POW/MIA week and a 24-hour run/vigil. The events paid respects to U.S. heroes and educated 14,000 Airmen. Sergeant Namkung tackled the AFSA golf tournament, investing 55 hours and leading 12 volunteers, raising $2,000 for annual awards and new AFSA apparel. Typifying Americanism at its finest, Sergeant Namkung also led 24 members monthly to man the USO customer center, sustaining USO operations and building teamwork. He also led AFSA’s main-gate food booth, selling 150 pounds of food and serving 300 people while promoting AFSA’s presence and earning $1,200. Master Sgt. Terry T. Namkung is the Operations Engineering Superintendent of the 11th Civil Engineering Squadron at Joint Base Andrews, Md.

Master Sgt. Steven M. Haro is the Assistant Chief Controller of Moody’s Air Traffic Control Tower for the 23rd Operations Support Squadron at Moody AFB, Ga. During his second term as AFSA Chapter President, Sergeant Haro led 1,129 members, 24 meetings and 76 events, while executing a $10,000 budget and continuing the chapter excellence standard. Sergeant Haro oversaw the AFSA POW/MIA Poker Run, which included 124 riders and 50 volunteers and raised $8,200 for wounded Veterans’ home transformations. Sergeant Haro initiated wing leadership meetings and briefed chapter activities at wing staff meeting, securing both wing commander and command chief membership. Sergeant Haro partnered with Black Crow Media to broadcast community events at four different radio stations, ensuring that 4,000-plus retirees and Active Duty members were informed. Master Sgt. Steven M. Haro is the Assistant Chief Controller of Moody’s Air Traffic Control Tower for the 23rd Operations Support Squadron at Moody AFB, Ga.
Staff Sgt. Nichole R. Brown is the Noncommissioned Officer in Charge, Commander’s Support Staff for the 375th Communications Squadron at Scott AFB, Ill. Sergeant Brown supports 250 personnel in Air Mobility Command’s largest communications squadron and serves as the primary source for 14 administrative programs on behalf of the commander. As AFSA Chapter President, Sergeant Brown oversaw a $250,000 budget, led 21 committees and held 240 events with 1,500 volunteers. She chaired an Inter-Service Dining Out, leading 15 chairs, raising $5,000 and honoring three POWs with 195 joint members in attendance. Sergeant Brown championed the AFSA Caring Hearts Program, prepping 1,300 boxes with 40,000 pounds of food worth $54,000 for local families. She also led a group of 16 volunteers at a Veterans’ home in washing 100 wheelchairs, increasing the quality-of-life, mobility and safety of the home’s 100 residents. As the Chapter’s top membership advocate, Sergeant Brown recruited 303 members, retaining 18 percent of the Division 3 total, thereby elevating AFSA lobbying power. She briefed 12 First Term Airmen Center seminars, gaining 17 members and educating 226 Airmen on AFSA’s benefits.

Staff Sgt. Jesse A. Cornell is an Operations Management Craftsmen for the 25th Air Force and serves as the Executive Assistant to the Command Chief. Sergeant Cornell served as Chapter President and Senior Advisor, managing 200 AFSA education briefs. He led the No. 1 recruiting chapter (of 131) by inspiring 2,400 individuals to join AFSA. Sergeant Cornell organized six AFSA-sponsored fundraisers, teaming up with 65 volunteers for a total of 140 hours. He increased the budget by 20 percent and donated $2,000 to heritage organizations. Sergeant Cornell orchestrated 12 AFSA monthly Fisher House dinners, organizing 300 volunteers for a total of 720 hours and helped collect $3,000 in donations to feed 362 warriors and their families. By conducting a “Movie on the Lawn” event, Sergeant Cornell provided a family event for 150 Airmen and their families. Sergeant Cornell also led Chapter 1076’s AFSA Tech Training Outreach Program, and hosted five no-cost video game and pool tournaments. As leader of four AFSA food bank and outreach projects, Sergeant Cornell oversaw the sorting of 186,000 pounds of food and dry goods that supported 14,000 families in 16 different counties. He also guided quarterly Veterans’ hospital visits, rallying 40 AFSA volunteers for a total of 120 hours of raising spirits and ensuring that over 200 heroes were not forgotten.

Master Sgt. Kyle P. O’Hara, the Section Chief, Vertical Repair, 374th Civil Engineer Squadron, Yokota AB, Japan, leads five sections with a 65 combined military and civilian technicians in structural maintenance and minor construction. As Chapter 1551 President, he chaired 22 council meetings, supported 21 wing events and led his chapter to the top third of recruiting in the division. His Monthly Monument Makeover program involved 40 volunteers and nine historical sites, and his leadership of a week-long food drive provided food for 212 families. Sergeant O’Hara partnered with the Child Development Center to coordinate a total of 120 volunteers for four weeks to inspire 188 children to read. Sergeant O’Hara supervised the wing Memorial Day agenda, executing two events, including what the wing commander called a “flawless” retreat ceremony. He organized 24 volunteers for the Celebrate America/Oktoberfest events, raising $1,000 for the chapter. He is a dedicated AFSA advocate and has recruited command chiefs, briefed at 46 Right Start information fairs for newcomers and educated 166 Airmen about the legislative process as an FTAC guest. As the treasurer for the wing Airmen Appreciation Day, he managed a $5,300 budget and accurately executed transactions to help foster esprit de corps for 1,900 personnel.
Staff Sgt. Johnny T. O’Hagan is an Instructor for the Nellis Airman Leadership School, which is part of the 99th Air Base Wing at Nellis AFB, Nev. As the elected Chapter Legislative Trustee, Sergeant O’Hagan briefed 11 membership meetings and educated 600 attendees on Capitol Hill proposals. His support to the Division 6 conference included serving as guest speaker and briefing recruiting tactics to 85 delegates and 21 chapters. He coordinated a “Chief Chat” for visiting CMSAF James Cody, bringing together 80 Airmen, 10 first sergeants and three wing command chiefs. Sergeant O’Hagan delivered 22 membership briefs and was the Division 6 top recruiter, adding 108 members to the AFSA rolls. Sergeant O’Hagan coordinated AFSA legislative week, creating and distributing information pamphlets to more than 1,000 base personnel. Sergeant O’Hagan contacted the Nevada State Senators, initiating talks to align car registration for non-residents, resulting in $500 in potential saving to military members. Sergeant O’Hagan also coordinated the Opportunity Village 5K Run, directing 117 volunteers and raising $500,000 for the mentally disabled. To benefit St. Jude’s Ranch, he led 100 volunteers in both landscaping 40 acres and decorating for the holidays, giving hope to 125 orphans.

Master Sgt. Alexander J. Rosales is a Crew Chief for the 86th Aircraft Maintenance Squadron and serves as the Aircraft Section Chief at Ramstein Air Base, Germany. As Vice President of AFSA Chapter 1674, Sergeant Rosales led 1,400 members, oversaw 15 executive council meetings and guided more than 30 events, generating 2,000-plus volunteer hours. Sergeant Rosales organized the annual AFSA golf tournament, managing 17 volunteers and raising $3,200, which helped fund four $250 educational grants. By using the Chapter PA representative, Sergeant Rosales produced an AFSA Preamble video, which was lauded by the AFSA CEO and highlighted by HQ AFSA on social media. He also led the Chapter Tough Mudder, completing the 18-km physical challenge in four hours and raising $6 million for the charity. Sergeant Rosales briefed AFSA topics at five commander’s calls, three First Term Airmen Center classes, one Airmen Leadership School and four BX drives—informing more than 500 people on AFSA’s mission. He also hosted Legislative Week, securing a booth at the busiest BX in USAFE and informing hundreds on current initiatives on Capitol Hill. Sergeant Rosales also led the Maintenance Group’s Spouse Appreciation BBQ, staging a three-squadron, 15-person cook-off with 230 attendees that honored military families.
Emily R. Eisenlohr of Port Saint Luci, Fla., is the current Membership Trustee for Chapter 564 and a past Chapter President. She represented AFSA interests on the Martin County Veterans Council and never missed a meeting. She co-authored, assembled and distributed the Chapter’s newsletter, and was a lead organizer of the Chapter’s garage sale, the proceeds from which went to the Scholarship Fund. Eisenlohr supported the Elks Flag Day ceremony as co-chairwoman of the Honor Guard and the Wreaths Across America project at local cemeteries. She also co-led an AFSA-sponsored “Remember Pearl Harbor Day” ceremony. A Veteran advocate, Eisenlohr managed raffle sales that raised $12,000 for Veterans’ transportation, and she regularly sings military ballads and even serves cake to Veteran residents and their families.

Patricia R. Dalzell of Kansas City, Mo., serves as Chapter 804 Secretary. Dalzell also chairs the Chapter Newsletter Committee and serves as Newsletter Editor, providing a critical link to Chapter members. She was a member of the Chapter’s POW/MIA Remembrance Committee, which is responsible for organizing and implementing the annual public ceremony and helping to ensure that America never forgets its POWs and those MIA. Dalzell assisted in the cutting, packaging and shipping of 450,000 coupons weighing 375 pounds to help families at 21 overseas bases. She coordinated Junior ROTC Color Guard support and served as Chapter liaison to the Senior Military Science Instructor. Her involvement also extends beyond AFSA, as she provided support to the local Salvation Army by leading a donation drive to give comfort and support to the homeless and has participated in “Light the Night” events to raise awareness and funding for Leukemia and Lymphoma research.

Lisa G. Byrd of Haughton, La., is a lifetime member of AFSA who has been active for 20 years. Byrd has directly contributed to the success of Chapter 615, volunteering more than 250 hours last year while working on Chapter events. She also is a consistent worker at the Chapter’s weekly Bingo events and volunteered more than 150 hours to help raise $130,000 for the Barksdale AFB community and AFSA Charities. Byrd led a team to collect more than 50 pounds of coupons to send to overseas Air Force families. She also prepared and delivered cakes each month to hospital-bound patients at the Overton Brooks VA Hospital. Her role in sending boys and girls to state camp has made life-long impacts for many students, while enhancing their awareness of how the government works. In addition, she impacts other local students by volunteering for the Dyslexia School Program and has personally helped more than 40 students enhance their cognitive skills.
AFSA AWARDS

AFSA AIRMAN OF THE YEAR NOMINEES

The AFSA Airman of the Year recognizes and honors outstanding young Airmen in the areas engagement in AFSA activities, significant self-improvement, and base and community involvement. The intent of the award is to encourage recipients to continue to be exceptional representatives of the U.S. Air Force and their country.

Division 1
Senior Airman Queenester J. Davis
Chapter 751
Wright-Patterson AFB, Ohio

Senior Airman Queenester J. Davis is a 4A031 Physical Exam Board Liaison Officer for the 88th Medical Support Squadron at Wright-Patterson AFB, Ohio. Airman Davis directed 490 medical evaluations, led the Medical Evaluation Board section for 28 days and managed 230 cases while securing $1.4 million in benefits. Airman Davis managed the wing’s Temporary Disability Retired List program securing $300,000 in benefits for medically retired Veterans and slashing the case backlog. In addition, Airman Davis completed 30 credit hours toward her MBA and was selected as a Big Sister for an 11-year-old child, leading the student to the Honor Roll. As the AFSA Chapter Legislative Trustee, Airman Davis organized six AFSA forums, raised $18k for commissary gift cards for 339 Airmen families at Thanksgiving, and helped raise $19k for the local Fisher House.

Division 2
Senior Airman Mark A. Granville
Chapter 358
Langley AFB, Va.

Senior Airman Mark A. Granville is a 2S051 Computer Operation Security Analyst for the 440th Supply Chain Operations System Group at Langley AFB, Va. Airman Granville managed the Air Force’s largest supply database, pushing 936,000 reports to 160 sites in support of 372,000 missions. Airman Granville sustained 31 overseas contingency operation sites and processed 107 kit transfers and 321,000 spares, collectively valued at $7.2 billion. Airman Granville completed three business administration courses, making the Dean’s list, and completed hospice training, which he has used to provide comfort and care for Veterans and their family members. Airman Granville served as the VP of the local Toastmasters. He also led a Group Relay for Life 30-day event, raising $157,000 toward cancer research. As AFSA Chapter leader and Sergeant-at-Arms, Airman Granville briefed First Term Airmen Centers and Airmen Leadership School classes about AFSA, while personally recruiting 103 new members.

Division 3
Senior Airman Jordan T. Wentzel
Chapter 872
Scott AFB, Ill.

Senior Airman Jordan T. Wentzel is a 3D053 Cyber Security Specialist for the 375th Communications Squadron at Scott AFB, Ill. Airman Wentzel managed Air Mobility Command’s largest Communications Security program—with 67 accounts, 220 managers and 12,000 items worth $2 million. Airman Wentzel governed and issued hundreds of crypto keys with 100 percent accuracy and enabled 417,000 flying hours and 589,000 pounds of cargo. Airman Wentzel earned 25 hours toward Security Plus certification and taught networking skills as a professional development seminar instructor. Airman Wentzel organized a Veterans Day event and spoke at local high schools for career day about cybersecurity. He led his Chapter’s effort in a Caring Hearts food drive and worked with the St. Louis Pro Sports Center, leading 13 events and raising $7,000 for the Chapter. Airman Wentzel briefed six FTAC classes and recruited over 60 new AFSA members.

AFSA AWARDS

AFSA AIRMAN OF THE YEAR NOMINEES

The AFSA Airman of the Year recognizes and honors outstanding young Airmen in the areas engagement in AFSA activities, significant self-improvement, and base and community involvement. The intent of the award is to encourage recipients to continue to be exceptional representatives of the U.S. Air Force and their country.
Senior Airman Bianca D. Wade is a 4N051 Aerospace Medical Service Technician for the 81st Medical Operations Squadron at Keesler AFB, Miss. Airman Wade served as an interim team leader, overseeing 2,800 visits and $70,000 in assets. She directed a flight asthma program, screening 1,200 patients and identifying 254 cases requiring immediate intervention. In addition, Airman Wade recouped $18,000 in patients’ payment collections. She finished her Career Development Courses and expedited upgrade training while earning 16 hours toward her master’s degree. As a volunteer Honor Guard member, Airman Wade worked 58 details for 309 hours including working a homeless Veterans’ event. Airman Wade served as a JROTC competition judge, an American Red Cross fundraiser and a Fisher House event volunteer. As the Airman Coordinator for her Chapter, Airman Wade led four social events and regularly updated Chapter social media.

Airman 1st Class Martha C. Alfaro is a 3S051 Personnel Administrative Flight Technician for the 377th Medical Support Squadron, Kirtland AFB, N.M. Airman Alfaro managed 44 programs, leading the ABW PRP to an excellent rating in an important inspection. Airman Alfaro managed the drug-demand-reduction program, leading it to best in Air Force Material Command and No. 2 in the Air Force. Airman Alfaro augmented during a pharmacy tech shortage and managed 130 annual dental appointments. She received her HR CCAF degree, earning 25 credit hours and making the Dean’s List. Airman Alfaro completed CDCs in less than three months and upgraded 80 percent ahead of time. She participated in wing Honor Guard, working 200 hours and servicing 17 fallen Veterans. Airman Alfaro also chaired the Airman Ministry Council. As the AFSA Chapter Treasurer, Airman Alfaro managed the Airmen of the Year nominee trip, raised $431 at a bake sale, briefed AFSA at First Term Airmen Centers and recruited 61 new members.

Airman 1st Class Erinn E. Gray is Civil Law Paralegal for the 92nd ARW Legal Office at Fairchild AFB, Wash. Airman Gray filled in for the NCOIC for seven weeks, assisting 397 clients. Airman Gray made the AF/JA honor roll 10 of 12 months and drafted 58 legal reviews, speeding up the process by 20 percent. Airman Gray cleared up the Unfavorable Information File backlog for five squadrons, reviewing 56 files and finding 25 errors. Airman Gray completed six credits toward a CCAF degree in psychology with a 3.9 GPA. She helped plan the family advocacy fundraiser; volunteered at Skyfest, working security/DV tent staffing; and led the renovation/repair of a local business damaged by a flood. As AFSA Activity Coordinator, Airman Gray recruited 26 new AFSA members, briefed 40 newcomers about AFSA, planned an AFSA BBQ for dorm residents and helped the Chapter raise $1,080 by pumping gas for nine hours.

Senior Airman Jeffrey R. Hawkins is a 2A531B Aerospace Maintenance Apprentice for the 86th Aircraft Maintenance Squadron at Ramstein AB, Germany. Airman Hawkins won his squadron’s Knuckle Buster maintenance award. Airman Hawkins supported three Combatant Command priorities, delivering 3,200 sorties with 15,800 passengers and 14 million pounds of cargo. He led 12 personnel and was responsible for $8,000 worth of equipment, earning the Thunderbolt Award. Airman Hawkins supported Exercise Combined Resolve II with 4K troops from 13 nations. He earned the “Top Dog” award with the highest tech school score and completed six credits toward his CCAF degree with a 4.0 GPA. Airman Hawkins led an NCOA Junior Airman’s panel, briefing 152 Tech Sergeants. Airman Hawkins helped raise $8,400 for the holiday party; assisted with the annual Operation Angel Tree effort, raising $15,000 for families for holidays; and briefed AFSA at base functions for more than 300 people. Airman Hawkins also is No. 1 in Division retentions.
AFSA AWARDS

CMSgt. RICHARD L. ETCHENBERGER
NON-COMMISSIONED OFFICER
OF THE YEAR NOMINEES

The CMSgt. Richard L. Etchenberger Non-Commissioned Officer of the Year Award recognizes and honors outstanding junior NCOs who have distinguished themselves through leadership and job performance, engagement in AFSA activities, significant self-improvement, and base and community involvement.

Division 1
Tech. Sgt. Raymond C. Dezur
Chapter 201
Dover AFB, Del.

Tech. Sgt. Raymond C. Dezur is a 2A671 Aerospace Propulsion Craftsman for the 436th Aircraft Maintenance Squadron at Dover AFB, Del. Sergeant Dezur maintained 18 C-5M aircraft valued at $4.8 billion, managed 56 people and significantly increased the home station logistics departure rate. Sergeant Dezur directed a delayed discrepancy program, coordinating repairs of 200 write-ups in four months. He also recovered an aircraft with multiple bird strikes. Sergeant Dezur earned 27 credits toward a bachelor’s degree in professional aeronautics and completed the final six credits for his CCAF Aviation Maintenance Technician degree. Sergeant Dezur led his squadron’s holiday party and volunteered with the Salvation Army. As the AFSA Chapter Plans and Program Trustee, Sergeant Dezur organized 14 events, two of which garnered stories in the base paper. Sergeant Dezur built AFSA’s Adopt-a-Highway program and was elected Chapter Vice President.

Division 2
Tech. Sgt. Silvia M. Ingram
Chapter 553
Tyndall AFB, Fla.

Tech. Sgt. Silvia M. Ingram is an 8T000 NCO Academy Flight Instructor for the Paul W. Airey NCO Academy at Tyndall AFB, Fla. Sergeant Ingram filled the superintendent’s role when needed, overseeing six additional duties and the self-inspection program. Sergeant Ingram directed seven professional education courses, personally briefing CMSAF’s Parish and Cody. Sergeant Ingram revamped the Academy’s in-service training program. She also completed 14 hours toward her bachelor’s degree in business administration and earned the CCAF Level II Instructor Certificate. Sergeant Ingram was a Junior Raptor Troop leader, organized safe house restoration and was the booster club treasurer. As AFSA Volunteer Coordinator, Sergeant Ingram organized 16 events, providing 1,400 hours for community support. Sergeant Ingram modernized the Girls Inc. facility, coordinated two Wounded Warrior tributes and served as her AFSA Chapter’s Veterans Day parade POC.

Division 3
Staff Sgt. Alexandra R. Crawley
Chapter 964
Grand Forks AFB, N.D.

Staff Sgt. Alexandra R. Crawley is an 8G000 Base Honor Guard Program Manager for the 319th Force Support Squadron at Grand Forks AFB, N.D. Sergeant Crawley led 51 Honor Guard Airmen, generated 6,000 missions and executed 287 funeral details—rendering honors throughout four states in the Air Force’s second largest area of responsibility. Sergeant Crawley identified and corrected funeral honors defects with the National Cemetery. She graduated with a bachelor’s degree in psychology, earned 12 credits toward a master’s degree in organizational psychology and collaborated with a youth program to develop care packages for deployed members. Sergeant Crawley also set up a blood drive for a local blood bank. As AFSA Chapter Vice President/Secretary, Sergeant Crawley managed the Wing’s 12-hour relay. Sergeant Crawley raised $650 for the annual awards banquet and led the Chapter’s Relay for Life and golf tournament, raising $1,500 through coin sales.
Tech. Sgt. Melissa A. Sartain
Chapter 1657
Aviano AB, Italy

Tech. Sgt. Melissa A. Sartain is a 4N071 NCOIC at the Women’s Health Clinic for the 31st Medical Group at Aviano AB, Italy. Sergeant Sartain served as flight chief for two weeks, sustaining operations for 44 staff members. Sergeant Sartain managed clinic operations for 793 visits, 78 procedures and 404 consults—which equate to $525,000. Sergeant controlled $297,000 of the equipment budget with 99 percent inventory accuracy. Sergeant Sartain completed a 45-hour Senior Enlisted Joint Professional Military Education course was recertified as a NR EMT. She briefed at Squadron Commanders Call and volunteered 62 hours at the base chapel by leading the women’s ministry. Sergeant Sartain served on the AFSA Bazaar Security Committee for 86 members and 78 vendors. Sergeant Sartain managed AFSA POW/MIA week, organizing seven wing events. Sergeant Sartain oversaw the $19,000 Chapter budget and was selected by the Wing Command Chief to lead the Veterans Day ceremony.

Tech. Sgt. Elizabeth A. Ayala
Chapter 1156
Malmstrom AFB, Mont.

Tech. Sgt. Elizabeth A. Ayala is a 3E571 Engineering Section Chief for the 819th Red Horse Squadron at Malmstrom AFB, Montana. Sergeant Ayala created plans for four projects worth $2.7 million. Sergeant Ayala powered 16 aircraft shelters worth a combined $632,000, eliminating AGE requirement. Sergeant Ayala prepared a site survey team in support of Operation United Assistance and instructed a 40-hour material testing class. Sergeant Ayala earned six credits toward her bachelor’s degree in management and completed four Professional Development Seminar courses. She is certified as a HAZMAT tech, specialist and a PTU/Fitness Assessment Cell augmenter. Sergeant Ayala volunteered at the Cascade Food Bank, providing food for 100 local families. In addition, Sergeant Ayala volunteered 12 hours for VFW meal support/Operation Warm Heart, raising $5,000. Sergeant Ayala organized AFSA membership drives that netted 80 new members. She also raised $360 in a donut fundraiser and ran the POW/MIA information table.

Staff Sgt. Andres Oliva, Jr.
Chapter 1066
Goodfellow AFB, Texas

Staff Sgt. Andres Oliva, Jr. is an 8B100 Military Training Leader for the 316th Training Squadron at Goodfellow AFB, Texas. Sergeant Oliva trained seven MTLs in four flights while supervising the wing’s casual program and coordinating work details for 500 Airmen. Sergeant Oliva led a squadron dormitory move and directed his squadron’s CQ program. He served as squadron PT leader and Flight UCC representative, and led four exercises/real-world events. Sergeant Oliva completed the NCOPE course, earned his second CCAF degree in education and training, and completed 24 hours toward a bachelor’s degree, making the Dean’s List. Sergeant Oliva trained eight AFROTC judges and led the wing promotion ceremony. He also taught four-hour finance and organization courses and organized an Airmen Advisory Board. As the AFSA Recruiter and Award Trustee and POC for a Krispy Kreme fundraiser, Sergeant Oliva raised $700. He also aided two AFSA membership drives.

Staff Sgt. Tamika D. Hill
Chapter 1320
Travis AFB, Calif.

Staff Sgt. Tamika D. Hill is a 1C371 Senior Mobile C2 Operations Controller for the 573rd Global Support Squadron at Travis AFB, Calif. Sergeant Hill led the Air Force’s largest SORTS program for 14 units and coordinated 15 agencies on high-visibility POTUS-support missions. Sergeant Hill was the C2 lead in two aircraft in-flight emergencies, six diverts and four ground emergencies that collectively helped protect $1.4 billion in assets. Sergeant Hill earned 24 credits toward her Public Safety/Emergency Management Bachelor’s Degree and completed a 30-hour FEMA e-Learning course. She is a Sunday school teacher and an ALS mentor. Working with Operation Care and Comfort, Sergeant Hill sent 600 care packages to deployed military members. She also organized the AFSA Chapter golf tournament, raising $1,000 for the Wounded Warrior Foundation. Sergeant Hill briefed AFSA at Airmen Leadership School and First Term Airmen Center classes and led Chapter fundraisers.
If you ask the average armchair historian, “What was the first American battle of World War II?” they will correctly state, “Pearl Harbor.” Ask them about the first major victory of the Pacific Theater for America, and most will likely say, “Midway.” But others may look back further and suggest the Battle of Guadalcanal. Of this 1942 battle, they will likely say something along the lines of, “brutal infantry fighting between the American and Japanese forces in the interior of a jungle-like island in the Pacific.” While that is certainly true, many historians, both professionals and those of the armchair variety—along with legions of U.S. history students—forget that there also was an air component to the brutal jungle fighting on Guadalcanal.

The Army Air Force’s role in the battle actually started before the battle itself, when U.S. bombers were ordered to strike Japanese ships headed from places like...
Rabaul for Guadalcanal. Some of the more famed enlisted heroes of the AAF in WWII also saw action on Guadalcanal. The sergeant pilots among them served there in good numbers and with great distinction.

One such P-38 pilot, Sgt. Nathan Kingsley, recalled the trip they made into the heavily jungled island for the first time: “One B-25 was serving as ‘mother hen’ and leading the fighter pilots to Guadalcanal. As we neared the island, the B-25 radioed, ‘Sorry fellas, Guadalcanal is under air attack from the Japanese, and I can’t risk this plane. I’ve got to turn back.’”

THE BATTLE BEGINS

The sergeant pilots were there early, but they weren’t the first Airmen to arrive on the island. By the time we know as the Battle of Guadalcanal actually started, members of the 67th Fighter Squadron were already running strafing missions on the Japanese troops there. The 11th Bomb Group was also chipping in, flying its missions from a primitive air-strip on Espiritu Santo, some 640 miles southeast of Guadalcanal.

“At first there were more pilots than planes. It seemed the first man who got to the plane was the one who got to fly that day.”

Sgt. Nathan Kingsley

Despite naval planes being used in huge numbers in the Pacific Theater, some ranking officers preferred AAF planes for specific roles. As the Battle of Guadalcanal began, high-ranking types soon found that they preferred the B-17s to do aerial reconnaissance around the island in order to search for approaching enemy convoys.

The AAF boys aboard the “Forts” felt they could be “double useful” and asked for bombs to drop while they were on these recon missions. Statistics prove the ships of the “Rising Sun” were harder to hit than our aircrews thought: Only about 2 percent of the bombs hit their targets on the water below. However, one crew did score a “prized pig” when it sank the Japanese Destroyer Mutsuki on Aug. 25, 1942, less than three weeks into the battle.

Supply planes were soon thrown into the fray, as C-47s began ferrying in drums of aviation fuel to supply the troops. They were a bit late, as some groups and planes temporarily stopped flying altogether due to a lack of gas. Crew chiefs stated that they pulled double-duty during this lull, “patching up holes in our battered planes.” Many of these transport planes were taking off and landing on Guadalcanal’s newly constructed Henderson Field. For some, such as sergeant pilots Staff Sgts. Ray Hensman and Robert Dillman, the task proved deadly. On Nov. 8, 1942, both of these 374th Troop Carrier Group members were shot down and killed by Japanese ground fire while attempting to take off.

By that time, 13th Air Force fighter groups were being assigned to Guadalcanal, with P-38 Lightning and P-39 Air Cobras leading the way. For these men, gas wasn’t the only materiel in limited supply; there was a shortage of actual planes themselves.

“At first there were more pilots than planes,” stated Kingsley. “It seemed the first man who got to the plane was the one who got to fly that day.” That problem was soon rectified, and before long the reverse was occurring—planes, gas and “skeleton” supplies were ample, but fatigue was soon plaguing the men, both pilots and ground crews.

As many modern-day Airmen know, it is rest as well as supplies and men and women that keep the planes aloft and successful in their missions against the enemy.

THE SERGEANT PILOT LEGACY

As 1942 turned to 1943, and the battle was swinging in heavy favor of the Americans and allied forces, leadership once again showed their versatility in planning in regard to the B-17s on Guadalcanal. The Flying Fortress crews added supply drops to their list of skills and accomplishments on the island, as they began to drop...
15,000-pound burlap-wrapped pallets of ammunition out of the B-17 bomb-bay doors. The officers and enlisted men aboard these planes showed great skill, versatility and composure in successfully learning how to orchestrate these bomb bay supply drops. The 13th Air Park Squadron (later renamed the 68th Service Squadron) was “old hat” when it came to doing air drops of supplies. They, too, pitched in on Guadalcanal, thanks in part to 11 sergeant pilots hauling the ammo and fuel into Guadalcanal as they battled hostile skies above the island.

One particular sergeant pilot had a memorable moment when he was preparing to evacuate injured men near the end of the victorious allied campaign at Guadalcanal (the battle was over by Feb. 9, 1943). An injured infantryman saw the sergeant pilot and the co-pilot (a lieutenant) chatting before takeoff. The infantryman had questions. He asked the sergeant pilot, “Do you tell him what to do?” pointing toward the lieutenant co-pilot. “Yes I do,” stated Sgt. Dobodura Bruce, the sergeant pilot. “The infantry soldier then broke out in a wide grin,” according to Bruce.

However, the likes of Dobodura Bruce and his sergeant pilot brethren were short-lived following the defeat of the Japanese on Guadalcanal. The Flight Officer Act of July 8, 1942, dictated that new pilot trainees would only come from the officer corps but that current sergeant pilots would be looked at for promotions up to the officer level. However, it would be nearly two decades before the sergeant pilots were completely gone. Just five months before the Flight Officer Act, there were nearly 2,300 enlisted pilots and trainees in the AAF’s ranks. Not all of them would be promoted to officers, but quite a few of these sergeants remained as pilots for years—Master Sgt. George Holmes did so until 1958.

Just like the Airmen who aided in the victory on Guadalcanal, the sergeant pilots made a true mark in aerial contributions throughout WWII. Collectively, the sergeant pilots scored more than 125 kills of Axis aircraft, and the top-ranking ace in the Mediterranean Theater was a sergeant pilot: Staff Sgt. William J. Sloan, with 12 kills.

Sources Consulted:
Tivis R. Abbott, Jr., Temple, TX
Loren J. Adams, Haysville, KS
Roger K. Adcock, Elizabethton, TN
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<td>Newton, MS</td>
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<td>Carl E. Shook</td>
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<td>Eva F. Silvia</td>
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<td>Robert W. Smith</td>
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<tr>
<td>Teddy H. Smith</td>
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<tr>
<td>Beverly B. Sparks</td>
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<tr>
<td>Pauline L. Starr</td>
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<td>Donald C. Stewart</td>
<td>Electra, TX</td>
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<tr>
<td>Billy Storey</td>
<td>Hamilton, GA</td>
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<tr>
<td>Louise V. Stuller</td>
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<td>Joseph C. Thomas</td>
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<td>Alfred C. Triplett</td>
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<td>Lewis D. Weatherford</td>
<td>VICTORVILLE, CA</td>
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<td>Ruth L. Wilson</td>
<td>Chandler, AZ</td>
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<tr>
<td>Albert L. Wise, Sr.</td>
<td>Ogden, UT</td>
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<tr>
<td>Martin Wolin</td>
<td>Redlands, CA</td>
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<tr>
<td>Vaughn H. Worster</td>
<td>Tarpon Springs, FL</td>
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<tr>
<td>James P. Yates</td>
<td>Lompoc, CA</td>
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<tr>
<td>Joseph H. Zadrowski, Jr.</td>
<td>Palm Harbor, FL</td>
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<tr>
<td>Joseph Zwijacz</td>
<td>Saratoga Springs NY</td>
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</table>

Please call 1 (800) 638-0594, Ext. 288, to report the death of an AFSA member and give final honors in the Final Fly-By.
You likely carry some type of health plan to help protect yourself and your family in case of an injury or illness. But the truth is, these plans may not cover every expense.

The high cost of cancer

Battling cancer takes the best doctors and the best care — expensive care — that may leave you financially vulnerable when you need protection the most.

Most health plans don’t cover things such as copays and deductibles, and have policy limitations and maximums that limit what the plan pays for, such as hospitalization, chemotherapy and drugs — all the things needed to treat cancer.

Then there are the indirect costs that no health plan pays for. Things like lost income, child care, gas and expenses for traveling to doctor appointments and treatments, and non-prescription medications.

The high cost of treating cancer may surpass the coverage provided by most health plans.

Make sure you have “supplemental” coverage in place to help you if you’re diagnosed with cancer.

The risk is all too real

Anyone can develop cancer, and the risk increases as you age.* You may already know someone affected by cancer, either personally or through friends and family.

That’s why the Air Force Sergeants Association is offering members the AFSA Cancer Cash Insurance Plan to help cover the expenses of cancer treatment with up to $500,000.00** in maximum lifetime cash benefits paid directly to you.

This plan also pays you, sick or well, every year, to have 1 of 6 cancer screening tests, up to the maximum benefit.

All with guaranteed acceptance as long as you are under age 80 (under age 65 in CA) and haven’t had cancer in the last 5 years (12 months in TX, 6 months in CA, 2 years in GA, 7 years in MD). And no long forms to complete.

Plus, you will never be canceled from this plan as long as your premiums are paid and you are an active member of AFSA. And, your plan can never be canceled because of your age.

To learn more and take advantage of this important benefit available to AFSA members, please call today.

1-800-882-5541
or visit www.afsainsurance.com
(Request #069168-1-1-1)

* Cancer Facts & Figures, 2015
**Total maximum policy benefit limit. Individual benefits are subject to their own lifetime maximums and those maximums vary per benefit.

The AFSA Cancer Cash Plan is underwritten by Transamerica Premier Life Insurance Company, Cedar Rapids, IA 52499. This policy has specific exclusions, limitations and reduction in benefits. Please contact the AFSA Insurance Plans Administrator for complete details. Benefits may vary by state. Coverage may not be issued to residents of all states.
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