



COLUMBIA RIVER CHAPTER NEWSLETTER

MILITARY OFFICERS ASSOCIATION of AMERICA
P.O. BOX 1872 VANCOUVER, WA 98668

ESTABLISHED 1970

website: www.moaacolumbiariver.org

May 2015

PRESIDENT'S MESSAGE

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360-666-8871

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On April 15th while we were all going about our daily lives (and some scrambling to get taxes done), 160 MOAA advocates including directors, state presidents, and staff were visiting and educating Members of Congress (Senate and House) on behalf of the brave men and women in our Armed Forces who are defending you and me.

At the same time **Buck and Slots** were Storming the Hill, I took MOAA Storm the Hill materials to Senator Murray's and Cantwell's staff as well as Congresswoman Herrera Beutler's staff. I had a good dialogue with their veterans affairs staff about the issues. Thank all of you who also sent messages and/or called them at the same time.

While many of us served combat tours, most of us did not have as many extended deployments that today's active, guard and reserve war fighters experience. For the most part when combat operations were ongoing, we certainly did not have to worry about those above us in the chain of command (DoD and the administration) actively working to cap our pay, increase our housing

costs, and fiddle with our health care and medical. I know when I was deployed flying on B-52 combat missions over Vietnam, I was not

worried that my wife might be forced to find her own doctor and health care policy. Neither should today's war fighters.

Remember back when you were deployed (especially in hostile operations/locations) and your spouse had to take care of the kids and day-to-day household activities without you. At least you knew DoD had your back. Deployment was tough enough. How would you have felt if DoD and the President proposed to cap your pay (below the metric Congress passed into law) for not just one year, but six? What if you had to worry about finding a health care provider for your family and also invest in a 401k to help offset a reduced retirement? Given this, would you have endured 20+ years for a career?

[Continued on page 2]



**21 May
Dinner**
Club Green Meadows
1730 gather
Dinner at 1800

\$25 per person

RSVP: Ron Pastor
at 882-1275 or
pastor2718@comcast.net
NLT 17 May

Details on page 9

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PRESIDENT'S MESSAGE continued

Change happens and is inevitable, but we have to remember that increasingly fewer members who ever served in the military (so they don't really understand our issues) populate Congress. Congress hears a cacophony and therefore responds to the 99% who have not served. While Congress recognizes that the 1% of those who serve(d) enable America to have the liberty and freedoms we now enjoy, they react to the majority. That's why we need to be vocal, promote a logical case, and be persistent.

Some changes, if enacted, will impact those not yet on TRICARE for Life (TFL) such as imposing huge fees on them. How fair is that since they believed they would have TRICARE or PRIME or treatment at MTFs until they reached 65 and now suddenly have to make dramatic changes? Remember when DoD promised recruits health care for life? If you are now on TFL don't be complacent! Congress has the power and can also change TFL. Speak out. Support those who serve and those who served in the past. They deserve and need your support. **Rod Williams** mentions using the MOAA suggested e-mails which is a very effective way to contact Congress. For those you without e-mail or a computer you can use the MOAA toll free hotline at 1-866-272-6622. This is a quick, easy, and highly effective way to deliver a personal message to the legislator's Washington D.C. staff.

Enough soap box!

We have had really excellent presentations at our meetings. In March, **Gary Webb** gave us a unique insight into what our adversary's are trying to get away with at our airports (see SALUTE PowerPoint slide inside). In April, **Barbara Decoito** paved the way for our involvement with the Vancouver Fisher House (see article inside). In May, at our annual dinner event, we will hear from Col **Jeremy Baenen**, ORANG, Ret about F-15 air defense operations. Our last event before summer "vacation" is our annual wine tasting at Bethany Vineyards. This is purely social event and time to come together as a chapter. Even if you haven't

joined us for awhile, we hope you will join us. We would love to see you.

Please know that your elected officers and the entire board work hard on your behalf to keep the chapter strong, viable, and vibrant. All board meetings are open to members. We meet at 8:30 on the second Thursday of each month (except July and August) at Elmer's Restaurant at 40th and Andresen Rd. Come join us for breakfast and discussion about chapter issues.

Dave Casteel
President



March 2015 Vancouver, WA: (L-R) Installation of 1st Vice President Evelyn Brady and 2nd Vice President Marie Wolfe.



March 2015 Battle Ground, WA: Chapter President Dave Casteel presents MOAA Leadership Medal to AFJROTC Cadet 1st Lieutenant Breanna Young at the Battleground High School Awards assembly.

Scholarship Corner by Paul Crosby

At the April luncheon, members had the opportunity to meet Kelsey Bishop, our 2014-15 Chriss scholarship recipient. Kelsey is on track to graduate with a bachelor's degree in dental hygiene in June 2015. This is a new Clark College degree program.

I recently took checks to Clark College and WSU-Vancouver to provide funding support for our four scholarships for the 2015-16 school year. You will recall that the chapter funds the Chriss, Doty, and Fenning scholarships at Clark and the Allan scholarship at WSU. All four are \$1000 scholarships.

The chapter pays for the three Clark scholarships with a combination of funds from our Clark College Foundation endowment and the chapter's scholarship fund. The Clark foundation endowment has slowly increased especially during the current bull market. On December 31, 2012, the endowment had a value of \$48,169 and on December 31, 2014, it had increased to \$55,003.

That is good news for the chapter. In the past, the Clark Foundation paid out \$1500 toward the three scholarships, most from the endowment and some from the foundation. As the chapter scholarships have increased from \$500 to \$1000 the chapter has used money from its scholarship fund to meet the increased commitment. Over the last couple of years the chapter has paid out \$1500. That changed this year. For the first time in the chapter's history, the endowment paid out more than \$1500, \$1558 to be exact, and so the amount needed to get to \$3000 was \$1442. Progress is being made. Since we don't have an endowment at WSU, the chapter continues to pay the face value of the Allan Scholarship, which is \$1000.

We continue to search for funds to start an endowment at WSU. Any suggestions, or money, would be helpful. I look forward to hearing from you.

Paul Crosby
Scholarship
360-666-8871

Express Script Fraud Attempts
submitted by Dave Casteel

The Defense Health Agency, Office of Program Integrity (DHA-PI) has received a significant number of concerns from our TRICARE beneficiaries regarding unsolicited attempts by "Call Centers" to encourage them to provide personal identifying information and health information so that they can allegedly provide prescribed cream medications to the TRICARE beneficiary.

TRICARE and its contractors never call and ask for personal identifying information or health information. Beneficiaries should be wary of unsolicited attempts by any entity asking them for personal or health information, either by phone or in person.

The "Call Center" will normally cold call and say, "I am a representative calling from XYZ, we are calling to tell you about a benefit TRICARE will cover for you for a prescription pain cream you are eligible for. Do you have any of the following medical issues (list of issues) or pain? If so, TRICARE wants to get you taken care of, all we need are your Doctor's name and your TRICARE information and we will contact your doctor and get these medications or supplies out to you immediately and submit a claim. "

DHA PI strongly advises you to give NO information to these types of unsolicited request for your personal health information and personal identifying information. Often these "Call Centers" have identified what limited information they have through "google" searches or through individuals who have approached you independently and obtained information directly from you.

Should you receive a phone call for this information provide—NO information. Also, please immediately submit a Fraudline report to our Pharmacy Benefits contractor ESI. You can report the issue to Express Scripts Inc.

- Express Scripts Fraud Tip Hotline: 1-866-759-6139
- Email: TRICAREfraudtip@express-scripts.com

ESI can also flag your profile and reject attempts to bill for these medications. If you do receive unsolicited medication in the mail, you can refuse delivery.



Membership Update by Evelyn Brady

Our chapter has received a list of national members who live in our area. This recruiting tool is helpful in that we can identify Life Members who do not currently belong to our chapter. There are different strategies to utilize this knowledge, and we are hashing out the best approach.

Actually, a tried and true strategy is one on one interaction. Many of us know prospective members and a soft approach is often the best. Invite the prospect to a meeting, discuss the benefits of MOAA membership, and with their approval, send me the contact information.

We have an excellent chapter, and new members help keep it that way.

Hope to hear from you soon with your new recruits! You can reach me at evelynbrady@rocketmail.com or 509 427-3424.

Evelyn Brady
Membership Recruitment Committee

Newsletter Editor

Newsletter Editor: Rich Wersinger. You can contact him at 360-901-1915 or e-mail him at rich@rjwconsulting.org.

Our Chapter Secretary Rod Heidelberg, (360) 607-6015 roderickjheidelberg@yahoo.com coordinates calendar inputs and newsletter distribution.

Newsletter Distribution

We continue to distribute our newsletter by e-mail, so if you are receiving this via postal service and would prefer e-mail please notify our Chapter Secretary, Rod Heidelberg.



Military Retirement System
shared by Dave Casteel

In Military Times: Stars and Stripes April 21, 2015
WASHINGTON — House lawmakers said Tuesday they will unveil a defense budget this week that calls for overhauling the military retirement system by 2017.

The measure is being supported by the leadership of the House Armed Services Committee as part of its version of the annual defense authorization act, according to committee leaders who sat down with Stars and Stripes. Meanwhile, the lawmakers said the committee will not pursue any changes to Tricare health insurance or commissaries in the defense bill.

A blended 401(k)-style retirement system was suggested in January as part of a landmark study by the congressionally appointed Military Compensation and Retirement Modernization Commission and has sparked wide-ranging debate among servicemember and veteran groups.

“We think there is benefit in requesting the [Defense Department] come back to us probably within six to eight months with an implementation plan,” said Rep. Joe Heck, R-Nev., who is chairman of the Armed Services subcommittee on military personnel.

Under the blended retirement system, the military would give all new servicemembers a Thrift Savings Plan account and provide matching contributions throughout their service. Troops who separate after 20 years would still get a pension but only 80 percent of what those already in the system today will get.

Heck said the Armed Services committee will modify the compensation commission proposal by continuing the TSP contributions beyond 20 years for those who want to continue serving. The loss of contributions was a sticking point for some military groups.

Servicemembers who are serving now would see no change or reduction to their retirements if they choose but could opt into the new system.

The bill will require the transition to the new retirement system be complete by October 2017, according to Heck, who will introduce the legislation Wednesday, and Rep. Mac Thornberry, R-Texas, chairman of the Armed Services committee.

Other key issues that will not make it into the committee’s defense bill:

The MCRM panel recommended replacing the Tricare system with a wider selection of private insurance plans similar to what is offered to federal employees, but Heck and Thornberry said the issue is too complex and there has not been enough time to study it and make changes.

**MOAA Columbia River Chapter
16 April 2015 Luncheon by John Donnelly**

As the Skill Center was unavailable for our April luncheon, we decided to try the new China Cook (or old Bill's Chicken and Steak House). The restaurant provided a seven-course buffet that had a little bit of everything and it was quite good.

They even kept refilling the buffet trays even after everyone went through the line so there was plenty for seconds. They even brought out the take home boxes and plastic bags. A good deal!!



Rod Williams arranged for a program from the new Director of the Vancouver Fisher House now under construction.

Rod first gave a moving story of his personal experience with a Fisher House in Texas when his mother-in-law was hospitalized and they visited every three weeks staying at the Fisher House. The staff were very efficient and friendly and made the stay quite pleasant.

Rod introduced Barbara Decoito and she had a slide show presentation explaining the function of the Fisher Houses, the need for volunteers and donations and the layout of our own soon to be Fisher House.



Barbara explained that the Fisher Foundation provides the funds for the construction and she works for the VA to run the house. They still have needs for the house once constructed; such as room signs etc. Our board will consider what we can best support with our Support the Troops funds. Look for completion in November and ready for occupancy in December!!

Barbara also passed out a sign up sheet for people who may want to volunteer at the Fisher House in many different capacities once it is opened.

A very informative luncheon!!



What to Do If You See/Suspect Suspicious (Terrorist) Activity

Shared by Dave Casteel

Excerpted from a March 2015 lunch presentation slide by Gary Webb, Supervisor, Transportation Security Specialist - Explosive (TSS-E) U.S. Department of Homeland Security/ Transportation Security Administration:

The National Terror Alert provides detailed information on how you can spot suspicious activity and what to do about it: Use the acronym **S-A-L-U-T-E** to remember details.

Because suspicious activity is often recalled after an event we must train ourselves to be on the lookout for things that are out of the ordinary and arouse suspicion (and report them when the event can be stopped).

If you see / suspect suspicious activity / behavior (something out of place that doesn't seem right), call 911 and **DO NOT** confront the individuals involved. Tell the 911 operator why you suspect suspicious terrorist activity.

Observe and jot down notes based on the acronym **S-A-L-U-T-E**:

- S** -- Size (how many, genders, ages, physical descriptions, etc)
- A** -- Activity (describe exactly what they are doing)
- L** -- Location (exact location--street address, building, milestone marker, etc)
- U** -- Uniform (what they are wearing including shoes)
- T** -- Time (Time, date, and how long they were doing this)
- E** -- Equipment (Describe vehicles(s)--make, color, model, license plates. Also cameras, guns, etc)



ANZAC Day Centennial Ceremony

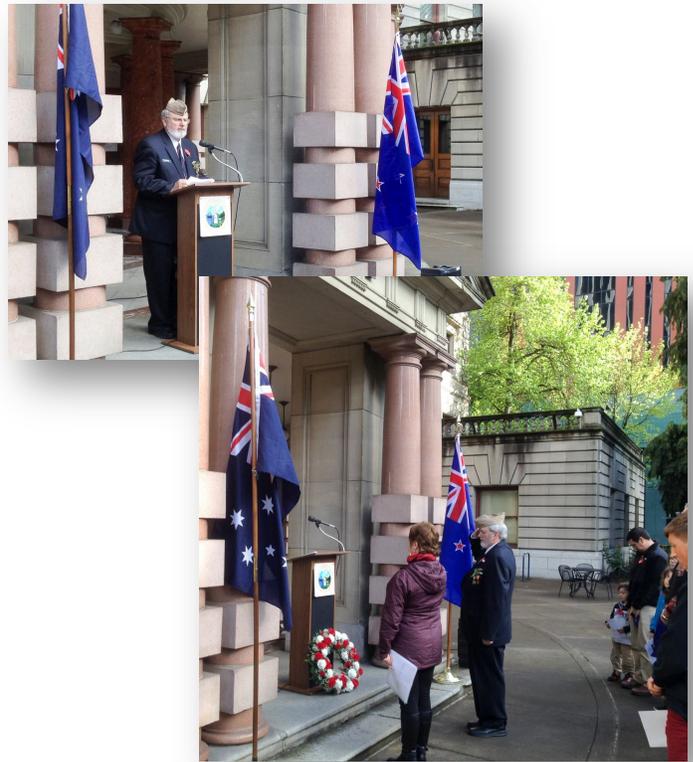
Shared by Rich Wersinger

Our very own **Rich Wersinger**, CDR, USN (Ret) was honored to have participated in the ANZAC Day Centennial Ceremony in Portland on 25 April 2015. He recited the poem "In Flanders Fields" by LTCol John McCrae and assisted in the wreath laying.

Anzac Day – 25 April – is one of Australia's and New Zealand's most important national occasions. It marks the anniversary of the first major military action fought by Australian and New Zealand forces during the First World War. ANZAC stands for Australian and New Zealand Army Corps.

The Australian and New Zealand forces landed on Gallipoli on 25 April 1915, meeting fierce resistance from the Ottoman Turkish defenders.

Rich holds dual nationality, American & Australian, as his Mom was an Australian war bride of World War Two.



TRICARE and Turning 65

Shared by Marge Van Nus

If you are about to turn 65, say goodbye to TRICARE and hello to TRICARE For Life (TFL) and Medicare. This transition does not happen automatically, so make sure you take the appropriate steps to ensure a smooth transition.

You will be required to sign up for Medicare Part B during the Social Security initial enrollment period, which is about three months before your 65th birthday. Make your appointment early! It can take a month or more to get an appointment. Start online at www.ssa.gov <<http://www.ssa.gov>> . Make sure to bring to the appointment your birth certificate, marriage license(s), divorce decree(s), Social Security card, Military ID, driver's license, and previous year's tax records. Medicare rates are based on your income, so rates vary. TFL covers all uniformed services retirees, survivors (including certain former spouses), and other servicemembers who might be disabled and are Medicare eligible and enrolled in Medicare Part B. There are no fees with TFL as there are with TRICARE. Before you can begin using TFL, you must: enroll in Medicare Part B; have an accurate, up-to-date record in the Defense Enrollment Eligibility Reporting System (DEERS); and have a valid military ID.

Medicare becomes your primary insurance, and TFL becomes your secondary payer to Medicare for a Medicare-eligible condition. However, TFL covers some conditions that Medicare does not. In those cases, TFL will be the primary payer, and you will have a copayment. Otherwise, anything not covered is a personal expense. Be sure to ask whether a drug or test your doctor orders is covered by Medicare. If not, it could become an unexpected, expensive bill.

If you are not in receipt of Social Security, Medicare will bill you quarterly. If you receive Social Security payments, Medicare Part B will be deducted from this compensation.

When a provider accepts Medicare Assignment, that provider agrees to accept the Medicare approved amount as payment in full for any claim filed. A Medicare-approved provider who does not accept Medicare Assignment must file a claim and

cannot bill you for more than 115 percent of the Maximum Medicare Allowable Charge (MMAC). Medicare will reimburse 80 percent of the MMAC. TFL will pay the balance up to 115 percent of the MMAC.

Traveling overseas? There is no Medicare coverage overseas. The beneficiary pays out of pocket for medical expenses. TFL is available as TRICARE Standard overseas. There is a \$3,000 catastrophic cap a family per fiscal year. Travel insurance is recommended to cover these additional fees and cost shares.

If you are a MOAA member and have provided MOAA with your birth date, a copy of the publication Aging into Medicare and TRICARE for Life <<http://www.moaa.org/AgingIntoMedicare/>> will be sent to you on your 64th birthday. This publication explains everything. Please share your birth date with MOAA. This will give association representatives the ability to assist you with Medicare and other benefits. Aging into Medicare and TRICARE for Life is also available to Premium and Life members at www.moaa.org/publications <<http://www.moaa.org/publications>> .





Legislative Contacts

MOAA Legislative Action Center

<http://www.moaa.org/Legislative/>

MOAA Capitol toll free hotline at 1-866-272-6622

White House

Comments: 202-456-1111 Switchboard: 202-456-1414
FAX: 202-456-2461 E-mail: comments@whitehouse.gov

Congresswoman Jaime Herrera Beutler

Washington's 3rd Congressional District

<http://herrerabeutler.house.gov/>

The U.S. Government's Portal: <http://www.usa.gov/>
U.S. Senate: <http://www.senate.gov/>
U.S. House of Representatives: <http://www.house.gov/>



Washington, DC Office: U.S. House of Representatives 1130 Longworth House Office Building Washington, DC 20515 Phone: (202) 225-3536 Fax: (202) 225-3478	Vancouver, WA Office: O.O. Howard House 750 Anderson Street, Suite B Vancouver, WA 98661 Phone: (360) 695-6292 Fax: (360) 695-6197
Contact Congresswoman Herrera Beutler via email: https://herrerabeutler.house.gov/contact-me/email-me	

U.S. Senator Maria Cantwell <http://cantwell.senate.gov/>

WASHINGTON, DC 511 Dirksen Senate Office Building Washington, DC 20510 202-224-3441 202-228-0514 - FAX 202-224-8273 - TDD	SW WASHINGTON The Marshall House 1313 Officers Row Vancouver, WA 98661 360-696-7838 360-696-7844 - FAX	SEATTLE, WASHINGTON 915 Second Avenue Suite 3206 Seattle, WA 98174. 206-220-6400 206-220-6404 - FAX
Contact Senator Cantwell via email: http://cantwell.senate.gov/contact/		

U.S. Senator Patty Murray <http://murray.senate.gov/>

WASHINGTON, DC 173 Russell Senate Office Building Washington, D.C. 20510 Phone: (202) 224-2621 Fax: (202) 224-0238	SW WASHINGTON The Marshall House 1323 Officer's Row Vancouver, Washington 98661 Phone: (360) 696-7797 Fax: (360) 696-7798	SEATTLE, WASHINGTON 2988 Jackson Federal Building 915 Second Avenue Seattle, WA 98174 Phone: (206) 553-5545 Toll Free: (866) 481-9186 Fax: (206) 553-0891
Contact Senator Murray via email: http://murray.senate.gov/email/index.cfm		

Vancouver Area Washington State Legislative Districts and Representatives

Legislator	District 49	District 17	District 18	District 14	District 20
Senator	Annette Cleveland 786-7696	Don Benton 786-7632	Ann Rivers 786-7634	Curtis King 786-7626	John Braun 786-7638
Representative, Position 1	Sharon Wylie 786-7924	Monica Stonier 786-7994	Brandon Vick 786-7850	Norm Johnson (509) 454-7210	Ed Orcutt 786-7990
Representative, Position 2	Jim Moeller 786-7872	Paul Harris 786-7976	Liz Pike 786-7812	Gina McCabe 786-7856	Richard DeBolt 786-7896

Note: All phone numbers are 360 area code, except where otherwise noted. Toll free **1-800-562-6000**
 * Party Caucus Phone Number until Official Swearing-in. More info at www.leg.wa.gov/legislature

Legislative Affairs: by Rod Williams

Action on April 23, 2015 by the House Armed Services Personnel Subcommittee to revise the FY 2016 National Defense Authorization Act (NDAA) is good news – but save the celebrations. Yes, the HASC-P heard the message MOAA council and chapter leaders carried with them in storming the Hill with over 44,000 messages sent from MOAA members like you and me. The HASC-P modified the NDAA (or H.R. 1735) to remove the DoD's proposed changes to TRICARE, pay and benefits. But that is not the final vote.

It is also important to note in opposing the DoD's proposals to cut pay and benefits, the HASC-P included recommendations from the Military Compensation and Retirement Modernization Commission (MCRMC) proposal to overhaul retirement. In other words, even if cuts to TRICARE, pay and benefits are avoided in the near term, severe budget issues will keep them on the table. The full HASC must now move on the bill and the Senate version of the NDAA is due action in coming weeks. Early indications are the Senate Armed Services Committee will likely follow the decisions of the House.

In arguing for the MCRMC proposals on military retirement overhaul, proponents point out the existing system only benefits the 17 percent of service members who stay for at least 20 years. The retirement overhaul would combine the existing defined benefit retirement plan, with a transportable defined contribution plan. Service members would contribute to a portable Thrift Savings Plan (TSP) account, with a government-matching and government-contribution program. Once vested, a service member leaving at any point could receive the benefits of the TSP.

The message to Congress on retirement modernization from MOAA and other associations has been one of caution and concern. On the other hand some associations whose memberships are largely made up of veterans who chose not to stay for full retirement under the existing system, have been more supportive of a defined contribution retirement plan. It may come down to whether Congress believes

the benefit to non-careerist is worth the risk a blended system could have on the retention of mid-grade officers and NCOs and on the effectiveness of the all volunteer force as a whole.

You can find more information on the MCRMC proposals and the DoD budget in our last newsletter legislative article and on the MOAA Web site. If you have not already done so, I encourage you to sign up for the MOAA weekly legislative update emails as a great way to stay on top of top issues that impact you directly.

It was truly good news on April 16 President Obama signed legislation preventing a 21 percent cut to providers who treat Medicare patients. By a Senate vote of 92-8 and a House vote of 392-27, Congress overwhelmingly approved legislation that permanently replaces the formula used to pay providers treating Medicare patients. TRICARE reimbursement rates are tied to Medicare's so this legislation affects TRICARE beneficiaries of all ages. The fix changes the Sustainable Growth Rate (SGR) formula, a flawed legislative mechanism used to pay medical providers who see Medicare and TRICARE patients. The SGR was designed to incentivize providers to control medical spending by rewarding physicians when the rate of spending on physician services fell below the growth in gross domestic product (GDP). However, medical inflation consistently outpaced overall inflation, leading to scheduled cuts of 21 percent if this legislation had not been signed. Cuts to reimbursement rates have led to many providers dropping TRICARE and Medicare patients.

Again, I make my closing pitch to review the MCRMC and the White House budget recommendations and let your elected representatives hear from you. You can go to the MOAA Web site and find MOAA draft emails or use those you receive in MOAA newsletters and alerts. The important thing is to let our elected officials hear our voice.

Rod Williams
Chapter Legislative Chair

2015 CHAPTER CALENDAR

21 May
Thursday **Dinner** at the Club Green Meadows
Program: Just retired 173rd FW Wing CC (Klamath Falls)--Col Jeremy Baenen
 F-15 Training and NW Air Defense
 Details Below

20 June
Saturday **Afternoon (1:00 PM) Wine Tasting Social @** Bethany Vineyards
 4115 NW 259th St, Ridgefield, WA.
 New lunch menu TBA

July/August **No scheduled events**

19 September
Saturday
Afternoon **Afternoon (3:00 PM) Scholarship Barbecue**
 6401 Highland Dr, Vancouver

Dinner

Club Green Meadows

7703 NE 72nd Avenue
Vancouver, WA

1730 Meet & Greet
1800 Dinner

Cost: \$25 per person

RSVP:

Call or e-mail Ron Pastor NLT Sunday
17 May 882-1275 or
pastor2718@comcast.net

Program

F-15 Training and Northwest Air Defenses.

Col Jeremy Baenen, ORANG, Ret.

Col Baenen just retired as the 173rd Fighter Wing Commander at Klamath Falls, Oregon. He also held command positions at Portland ANG. Col Baenen graduated in 1992 from the Air Force Academy with a B.S. Aeronautical Engineering degree. You can read his official bio on our website.

Donations for raffle drawings welcome!

