



- **Cyber Membership Continues!**
- 5 Years for \$25.00!
- **AFSA's Involved in the community!**

Message from Chapter President By MSgt Michael Gralewski



I would like to say what a great honor it has been to be elected to and serve as President of this extraordinary AFSA Chapter for the first four months of 2015. I consider myself very lucky to inherit a chapter that has been groomed and molded for greatness over many years. If the first part of 2015 is any indication, the level of success and prominence of our chapter is only

increasing. Examples of our shared success are everywhere.

At this year's Division Conference, Chapter 872 was recognized as the 2014 AFSA Division 3 Large Chapter of the Year! Our chapter website was also selected as Website of the Year and competing

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Message from the Senior Advisor By Steve Zalesky

SIMPLY THE BEST!

Are the first thoughts that come to mind when I think about the members of Chapter 872. Year after year our chapter continues to amaze me with the vast amount of support our members commit to our chapter. I've been actively involved with our chapter for the past 11 years and time has come for me to shift into a new role within AFSA. During the Division's Professional Airmen's Conference last month I was honored in being selected as the Division 3 President. While I am extremely excited about the new position I had to make a difficult decision in scaling back my involvement with the chapter. However, this decision was easy to make because I knew someone who is a strong advocate of AFSA and wanted to get actively involved with the chapter again.

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*Getting Started:
Establishing a Financial
Safety Net*

By Jill Pietrusinski, First Command

In times of crisis, you don't want to be shaking pennies out of a piggy bank. Having a financial safety net in place can ensure that you're protected when a financial emergency arises. One way to accomplish this is by setting up a cash reserve, a pool of readily available funds that can help you meet emergency or highly urgent short-term needs. How much is enough?

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It has been a great first quarter for AFSA Chapter 872's Plans and Programs! Over the past four months, our chapter members have been hard at work helping to make our community a better place and supporting our enlisted members of all services past, present and future. During this period, Chapter 872 has supported such programs as the Meals on Wheels program, Missouri Veterans' Home, Mississippi Valley Regional Blood Drive, Caring Hearts, Scott AFB Exceptional Family Member Program and the Special Olympics of Southern Illinois. Through these programs our members have enabled 52 events, logged over 365 volunteer hours and allowed us to impact 2,229 members of our community. Our collective efforts reflect our chapter's dedication toward serving our community and supporting one another and our families. We look forward to the continued success of the chapter over the next quarter and beyond!

Missouri Veteran's Home By TSgt Gabi Camarillo

I have just recently taken over the Missouri Veterans Home program for AFSA chapter 872 from SrA Nikita Hudson. Together with TSgt William Taylor III, we organize groups from Scott AFB to spend time with local veterans. We provide the MO Veterans Home with volunteers join the veterans on trips, outings and other interesting events.

Since January 2015, 104 volunteers have participated in 42 successful events with a total of 401 volunteer hours. The outings included trips to the stores, Super Bowl Party, restaurants and games. There has been nothing but positive feedback from the veterans and Vets Home staff.



Vets have said that they enjoy exchanging stories and being among their fellow present day service members. Some of our volunteers come back every month because of the great bonds and relationships they've created over time. The interaction with the veterans is pleasant and both sides are very grateful for the comradery.



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Over the last 4 months, TSgt Larry Adams has coordinated our chapter's involvement with the Caring Hearts program and has helped fill each monthly event to capacity with AFSA volunteers. Caring Hearts is a local food drive charity which AFSA Chapter 872 supports on a monthly basis. It is under the direction of the First United Methodist Church in O'Fallon but stretches throughout various communities in the local area.



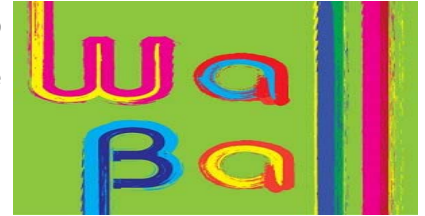
Overall, Our chapter assists in assembling and filling the food boxes at the O'Fallon location. Early risers can also meet up at a central warehouse in Mascoutah to distribute food to the Belleville and Nashville locations. The churches in these three communities utilize this program in order to purchase essential sustenance for their underprivileged members and elderly homebound. In addition to assisting those in need, local citizens can also order boxes or purchase excess produce if any are available and they wish to purchase food in bulk. The fresh meat and vegetables in a typical box is worth about \$60. However, the food boxes assembled by the program are available for only \$26.

The Caring Hearts food drive typically occurs every fourth Saturday at the First United Methodist Church beginning setup around 0700. During the months of January through May, 202 volunteers from AFSA Chapter 872 and their family members helped fill 528 boxes of food, a total of \$28,000 worth of meat, fruits and vegetables to be distributed throughout the O'Fallon community. Additionally, volunteers at the Mascoutah warehouse sorted and loaded delivery trucks to help feed 215 families in the Belleville and Nashville communities, totaling nearly \$12,000. What a blessing to the community! Thank you TSgt Adams and chapter members for your invaluable support!



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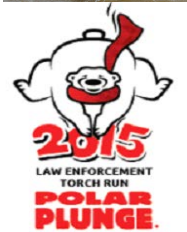
In February, Artscope (formerly called St. Louis City Open Studio & Gallery, SCOSAG) held their 13th annual Wall Ball in St. Louis. There were 60 volunteers from AFSA Chapter 872 and the surrounding St. Louis community who made this event a huge success.



An annual art sensation, Wall Ball is the biggest fundraiser for Artscope, helping support creative programs for St. Louis area children. This year, Wall Ball raised nearly \$36,000 to support these amazing opportunities. The event featured the LIVE creative process of 34 of St. Louis' top artists of a variety of media and styles. Patrons bid on these works-in-progress in a silent auction format while enjoying an exciting party! It is a highly attended event, with over 500 in attendance every year, so they rely heavily on the dedication of volunteers to ensure the success of this event. The Wall Ball event contributes to nearly 30% of their annual operating budget.



Polar Plunge By TSgt Larry Adams



In February, the annual "Polar Plunge" event took place at the icy cold Carlyle Lake located in Carlyle, Illinois – 45 minutes east of Scott AFB. The ice covering the lake was 8 inches thick on the day of the plunge.

The Law Enforcement Torch Run Polar Plunge is a unique opportunity to support Special Olympics athletes by taking a flying leap – a leap into the frigid waters of an Illinois lake.

This year, the Polar Plunge event raised over \$106,000 to support Special Olympics Illinois. There were 74 volunteers working during the event, many from AFSA Chapter 872, helping with the event set-up and registrations. 454 people, from all ages, were brave enough to take a dive into the chilly waters in support of this amazing cause.

AFSA is proud to sponsor the annual CAP Cadet NCO of the Year Award. CAP is a volunteer, non-profit organization that serves as the official auxiliary of the United States Air Force. CAP's three primary missions are Cadet Programs, Aerospace Education, and Emergency Services. Founded in 1941, St Louis Composite Squadron 1 is the oldest continually operating CAP unit in the Missouri Wing.



The Cadet NCO of the Year is nominated from selected cadets within each wing. Unit commanders nominate one cadet from their unit to compete in the wing selection process. Cadets are evaluated based on their performance in the areas of followership, leadership, self-discipline, and aerospace education. Capt Jason Alcock, Squadron Commander, invited AFSA to their banquet to present the award.

The AFSA CAP Squadron Non Commissioned Officer of the Year for 2014 is Cadet Benton Squires, since promoted to C/2d Lt. Cadet Squires has been an active member in CAP for several years and served as Composite Sq 1 First Sergeant in 2014. Congratulations to Cadet Squires and AFSA wishes you continued success as you move into the cadet officer corps!

Exceptional Family Member Program (EFMP) Easter Egg Hunt and Dinner *By MSgt Chad Lee*



AFSA Chapter 872 hosted the EFMP Annual Easter Egg Hunt and Dinner on 31 March 2015 from 1700 – 1900. The event was held at the Patriots Landing Community Center on Scott AFB and was a huge success! We had 216 people overall who came out to support and/or participate in this exciting event, including 185 family members and 31 volunteers.



The event provided the opportunity for EFMP families to come together in an inclusive environment to experience a fun-filled night and meet/mingle with other families. Several Easter activities were available throughout the evening including: Easter egg coloring, an Easter egg hunt, modeling clay, and other various Easter arts and crafts. These activities provided the children with an opportunity to talk and play alongside

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other children, while enhancing their social skills. Additionally, the children were treated to a special visit from the Easter bunny and had the opportunity to have their picture taken and printed out to take home. We've had nothing but positive feedback from the parents who attended the event. Several have expressed their appreciation for the opportunity for their children to experience an Easter egg hunt with their peers in a more sensory friendly environment.



We'd like to take a minute to thank all the volunteers who came out to support this event. Without your time and dedication, events like this would not be possible. We look forward to seeing everyone again at the next EFMP event!

Legislation By MSgt Chris Tennyson

Fellow Airmen, our military or veteran benefits are not guaranteed forever. These benefits are developed and preserved by people like us. To develop, maintain, and foster these benefits, our chapter needs every member to voice their likes and dislikes in regards to issues which may negatively affect their present and future benefits and entitlements. These benefits and entitlements may be, but are not limited to:

- Pay and Compensation
- Tuition Assistance
- Post 9-11 GI Bill
- VA accommodations
- Family Care

You can find the latest proposals and concerns of these areas on our chapter and/or HQ AFSA webpage.

As the Legislative Trustee, I represent you and will facilitate important issues to AFSA's lobbyists. As a chapter, we discuss and raise awareness of issues important to our in-service and veteran entitlements to ensure preservation of such items. I encourage you to keep me busy. Seek out concerns; bring these concerns to the attention of the chapter. Let's foster positive change in efforts to secure our future.

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Message from the President cont. from page 1

individually, our own Vice-President, SrA Jordan Wentzel and my predecessor, SSgt Nichole Brown were awarded Airman and Member of the Year, respectively.



Our Plans and Programs continue to expand, picking up associations like the local Special Olympics chapter as well as taking on the planning of the first ever Total Force Scott professional organizations' CMSAF Binnicker Memorial "Bear Claw" 5/10K run. All of these awards and programs are made possible by our exceptional members.

Membership is what gives AFSA its strength; it is also a major focus area throughout 2015. 5 for \$25 is the mantra of the year! We are doing well through the first four months and I ask that you continue the push over the next eight months. Remind perspective members that 5 for \$25 is only good for 2015. Use this as a selling point, but overall use the four pillars of Legislation, Membership, Communications, and Fraternity to inform people of what AFSA can do for its members. Additionally, sell what AFSA members do for the organization and, more importantly, the Air Force. I enthusiastically look forward to working with the members of 872 over the next eight months. Thanks for all the hard work and involvement thus far and thanks in advance for all that you will do to keep our chapter, AFSA international, and our Air Force great.

Message from the Senior Advisor cont. from page 1

CMSgt Derek Crowder is a past chapter president and his presence as the new Senior Advisor will make a lasting impact within the chapter. Chief Crowder brings an innate quality and enthusiasm that will inspire people to do more. The legacy of Chapter 872 is about bringing in good people to do great things. Chief Crowder is the perfect example of this; he will forge new ideas and be a great mentor to our chapter president.

Did You Know? AFSA Heritage



Benny McGhee,
MSgt

Lee Thompson,
TSgt

Virgil Perry,
TSgt

Don Ward,
Sgt

Prior to the formation of the Air Force Sergeants Association (AFSA), Air Force enlisted personnel did not have an independent voice capable of influencing legislation and governmental policies. This came at a time when Congress was questioning its promises to service members about education benefits, health care, pay, and a fair quality of life—all while we were waging a Cold War.

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During the post-Korean War era U.S. Armed Services were cut to the bone and attacks upon the military by members of Congress, the press, and even the American public resulted in promotion freezes, low pay and allowances, inadequate housing, and many other inequities.

Life in the military was rough and much unappreciated. Enlisted life was the roughest. Many enlisted personnel began to talk about starting an association and DOD feared the unions would try to get involved. Of course unionization was not an option; but there remained the needs to educate lawmakers about enlisted life. Four enlisted visionaries from Bolling AFB, DC, decided to accept the challenge. MSgt Benny W. McGehee, TSgt Virgil Perry, SSgt Donald Ward and TSgt Lee Thompson applied to the District of Columbia for a charter as a non-profit association, which was approved on May 3, 1961. At that time, they applied to the Internal Revenue Service for tax-exempt status.

The IRS tax exemption was granted under Section 501 (c)(4) of the Internal Revenue Code. In 1975, AFSA received a determination from the IRS and the U.S. Postal Service that AFSA was essentially a —war veterans organization within the meaning of Section 170 (c) (3) of the Internal Revenue Code. As a result of this determination, AFSA applied to the IRS and received approval for tax exemption under Section 501 (c) (19) of the Internal Revenue Code. Today, AFSA is a fully recognized professional military organization that is highly respected in White House, on Capitol Hill, and in the Pentagon.

Getting Started: Establishing a Financial Safety Net cont. from page 1

Most financial professionals suggest that you have three to six months' worth of living expenses in your cash reserve. The actual amount, however, should be based on your particular circumstances. Do you have a mortgage? Do you have short-term and long-term disability protection?

Are you paying for your child's orthodontics? Are you making car payments? Other factors you need to consider include your job security, health, and income. The bottom line: Without an

emergency fund, a period of crisis (e.g., unemployment, disability) could be financially devastating. How do I build a cash reserve? If you haven't established a cash reserve, or if the one you have is inadequate, you can take several steps to eliminate the shortfall:

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Thank you
to all members
of the US Armed Forces
past and present,
during
National Military Appreciation
Month.

- Save aggressively: If available, use payroll deduction at work; budget your savings as part of regular household expenses - Reduce your discretionary spending (e.g., eating out, movies, lottery tickets)
- Use current or liquid assets (those that are cash or are convertible to cash within a year, such as a short-term certificate of deposit)
- Use earnings from other investments (e.g., stocks, bonds, or mutual funds)
- Check out other resources (e.g., do you have a cash value insurance policy that you can borrow from?)
- A final note: Your credit line can be a secondary source of funds in a time of crisis. Borrowed money, however, has to be paid back (often at high interest rates). As a result, you shouldn't consider lenders as a primary source of your cash reserve.

Where do I keep my cash reserve? You'll want to make sure that your cash reserve is readily available when you need it. However, an FDIC-insured, low-interest savings account isn't your only option. There are several excellent alternatives, each with unique advantages. For example, money market accounts and short-term CDs typically offer higher interest rates than savings accounts, with little (if any) increased risk.

Note: Don't confuse a money market mutual fund with a money market deposit account. An investment in a money market mutual fund is not insured or guaranteed by the FDIC. Although the mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.

Note: When considering a money market mutual fund, be sure to obtain and read the fund's prospectus, which is available from the fund or your financial advisor, and outlines the fund's investment objectives, risks, fees, expenses. Carefully consider those factors before investing. It's important to note that certain fixed-term investment vehicles (i.e., those that pledge to return your principal plus interest on a given date), such as CDs, impose a significant penalty for early withdrawals. So, if you're going to use fixed-term investments as part of your cash reserve, you'll want to be sure to ladder (stagger) their maturity dates over a short period of time (e.g., two to five months). This will ensure the availability of funds, without penalty, to meet sudden financial needs.

When should I review my cash reserve? Your personal and financial circumstances change often--a new child comes along, an aging parent becomes more dependent, or a larger home brings increased expenses. Because your cash reserve is the first line of protection against financial devastation, you should review it annually to make sure that it fits your current needs.



AFSA Chapter 872

"To advocate improved quality of life and economic fairness that will support the well being of Air Force enlisted personnel and their families."

