

# THE CARGO COURIER

123rd Airlift Wing, Kentucky Air National Guard, Louisville, Ky.

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## Bancroft takes command of 123rd CRG

By Tech. Sgt. Vicky Spesard  
123rd Airlift Wing Public Affairs

With family and colleagues looking on, Lt. Col. Bruce Bancroft assumed command of the 123rd Contingency Response Group during a ceremony here Nov. 5.

Presiding over the event was Col. David Mounkes, commander of the 123rd Airlift Wing, who formally passed the group guidon to Bancroft, signifying his new position as leader of the only CRG in the Air National Guard.

“There is no one else as qualified as Bruce to lead this incredible group,” said Mounkes, who himself served as CRG commander before assuming the wing leadership post earlier this year.

“When we started the CRG back in 2008, we knew it was destined for great things.

“And now, you all are achieving those things,” Mounkes told the audience, comprised mostly of CRG members.

“I think it’s fitting that you are going to have one of the best commanders in the entire country.”

Bancroft previously served as commander of the 123rd Global Mobility Squadron here. Having transferred from the active-duty Air Force to the Kentucky Air National Guard in 2008, he began his KyANG career

as operations officer and chief of standardization and evaluations for the newly formed CRG. In 2012, Bancroft was named commander of the 123rd Global Mobility Readiness Squadron.

Bancroft’s operational experience includes deployments for Operations Iraqi Freedom, Noble Eagle, Enduring Freedom, Tomodachi and Unified Response.

In 2014, Bancroft served as director of operations for Joint Task Force-Port Opening Senegal, an air cargo hub established and staffed primarily by members of the 123rd Contingency Response Group to coordinate the delivery of troops and supplies to West Africa during the largest Ebola virus outbreak in history. The hub, a key component of Operation United Assistance, processed 193 aircraft and 1,200 short tons of cargo during the unit’s two-month deployment.

Bancroft also has served as the air advisor team chief supporting Building Partnership missions, and as an airfield assessment team chief for multiple locations throughout Jordan.

As a command pilot, he has accumulated over 3,600 flight hours and more than 500 combat and combat-support hours in various aircraft.

“This last eight years has been the most chaotic, insane, nuts time I have ever had in my life,” Bancroft said of his years with the CRG. “I wouldn’t trade it for the world.”

Bancroft is a graduate from the University of Louisville, where he received a bachelor’s degree in biology. He was commissioned as a second lieutenant in the U.S. Air Force in 1996 and served as an active duty officer for 13 years before joining the KyANG.



Tech. Sgt. Vicky Spesard/Kentucky Air National Guard

Lt. Col. Bruce Bancroft (right), the new commander of the 123rd Contingency Response Group, accepts the group’s guidon from Col. David Mounkes, commander of the 123rd Airlift Wing, during a ceremony here Nov. 5.

# TSP can make anyone a millionaire

By Regina Harris  
Wing Personal Financial Counselor

The holiday season is over, and we've rolled into a new year. Along with all the new toys, new gadgets and New Year's resolutions, comes a new Military Retirement System.

After many years and many changes, the new Blended Retirement System will become active Jan. 1, 2018.

We will be providing much more information on this system soon, but one major portion of the new system is the old TSP. Yes, the trusty, dusty Thrift Savings Plan.

It's great that you don't have to wait for the Blended Retirement System to come on board — you can jump right into the TSP any time!

While I hope you are familiar with the Thrift Savings Plan, I must highlight its best benefit: It has the lowest fees in the industry for managing your money. Drum Roll... If you invest \$1,000 the fee is a quarter plus

4 pennies — just 29 cents! The industry fee average is 1 percent and up.

Keeping that in mind, I would like you to dream with me. Who wants to be a millionaire? Yes, \$1,000,000.

Let's see what it takes to earn \$1,000,000!

First, let's say we're starting with zero dollars, we're getting zero raises and our retirement age is 60 (which is the National Guard retirement age). We're also averaging a 9 percent return in the stock market (9.69 percent has been the average for the last 50 years), and along with our a 5 percent (or more) personal TSP contribution, we're receiving the 5 percent maximum DOD match under the Blended Retirement System.

Now for a few scenarios:

- An E-3 is 19 years old with 41 years to retirement. His gross pay for a drill weekend is \$246.28. If this Airman contributes \$214.26 monthly to TSP, \$1,004,079.17 will be his reward!

- An E-5 is 23 years old with 37 years to retirement. Her gross pay for a drill week-

end is \$348.56. If this Airman contributes \$306.73 monthly, \$1,005,064.25 will be her reward!

- An E-7 is 28 years old with 32 years to retirement. His gross pay for a drill weekend is \$506.08. If this Airman contributes \$483.31 monthly, \$1,001,171.01 will be his reward!

Please notice that I said "reward."

Yes, it is a reward. A reward is a thing given in recognition of one's service, effort or achievement. It is an effort to invest consistently, but consistency is the key. As you can see, the longer you invest, the less you must invest and the more you earn.

These three scenarios may not represent your life and your money. Let's face it, some of us don't have 41 years to retirement — but we may also have civilian income.

Come see me so we can discuss your options in personal finance.

*Regina Harris, AFC, is the wing's personal financial counselor. She may be reached at (502) 780-8916 or pfc.ky.ng@zeiders.com*

# Mindfulness classes to be offered here

What's new for the New Year? Another year of a resolutions gone bad?

The new year usually bring promises to make changes in our lives. A great many of these center around losing weight, exercising, quitting smoking and so on. Most of us usually manage only a few weeks or months before the promises fade, primarily because of the hectic lives we lead. But this year can be different!

A Kentucky Department of Veterans Affairs grant is allowing the wing to offer an eight-week program on Mindful Fitness, lead by Paul Salmon, Ph.D., from the University of Louisville. The program is based on a way to manage our daily stressors.

This type of program has been shown to be highly effective in

studies with the Marine Corps and other services. Research has shown that the more mentally "fit" a person's brain is, the quicker that person is able to recover from stress, solve complex problems and handle demanding environments.

The hour-long sessions will be held in the Base Dining Facility on Thursdays at 10 a.m., starting Jan. 19. Additional Mindful Eating sessions will be held on drill weekends in February, March and April. If you would like to sign up or if you have questions about the program, feel free to contact me.

*Lynn Edwards, the wing's director of psychological health, can be reached at (502) 413-4070 or Lynn.B.Edwards2.civ@mail.mil*

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We welcome your feedback. Please contact the Public Affairs Office directly if you have suggestions for articles or photography. Our office is located in Room 1160 of the Wing Headquarters Building, 1101 Grade Lane, Louisville, KY 40213.

## 123rd Airlift Wing Editorial Staff

Wing Commander.....Col. David Mounkes  
Chief of Public Affairs.....Lt. Col. Dale Greer  
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Staff Writer.....Staff Sgt. Austin Shaffner  
Staff Writer.....Senior Airman Joshua Horton

Phone: (502) 413-4089 • Email: allen.d.greer.mil@mail.mil

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