



The Sentinel



Arizona's First Chapter

THE ARIZONA CHAPTER, P.O. Box 7644, Cave Creek, AZ 85327

SEPTEMBER 2003

CHARTERED IN 1956 - OVER 47 YEARS OF SERVICE TO COUNTRY

PAGE 1

President's Message



First, I want to welcome you all to the Arizona Chapter's Fall session. Whether you stayed in town or traveled away, it will be good to come together again at our September luncheon.

I can't believe that the summer break is already over. Of course, several trips out of the valley with several more still to go have made the summer seem to go by faster.

I hope everyone will be sure and read the Legislative section that Dan has put in this newsletter on Combat Related Special Compensation (CRSC). I have application forms and instruction sheets from MOAA. If you want a set, please let me know. Dan or I will be happy to answer questions.

It's that time of the year when we start encouraging the paying of 2004 dues! The application for next year's dues and the "Early Bird Raffle" will be included with the October Sentinel. The "Early Bird Dues" event only happens once a year, so please take advantage of this opportunity.

MOAA National has sent me a package with proposed letters to send to Senators and Representatives stressing increased Veteran benefits for 2004. I hope everyone that is on the Internet is using the MOAA provided suggested e-mails. It has been pointed out that our Representatives only listen to e-mails, telephone calls, letters and votes! I try to do all I can to make sure that my voice is heard - please join me in this endeavor. Even though our Representatives 'talk the talk' that doesn't always mean they 'walk the walk'. We have to keep trying.

The September BOD Meeting will be very important as that is the meeting where we identify the Meritorious Service Medal (MSM) Committee and the Staff Nominations Committee. If anyone has a nomination for the Chapter MSM, please give me the name and a

short list of their accomplishments by Oct 1. The same goes for staff nominations. Anyone interested in running for one of the Chapter offices please contact Chuck Schluter or Jim Seidl. If you know of anyone you think should hold one of the offices, please contact them and ensure that they are willing to assume the responsibilities of that position.

The Chapter is still looking for members to serve on the Legislative Committee. Let Dan Conway or me know if you are interested. Also, the Chapter is looking for one or two volunteers to help out the night of the Silent Auction at the December meeting. If you are willing and able, let me know.

As the Chapter awakens from its summer slumber, I have been thinking about our 50th Anniversary party in 2006 and the preparations for it. Chet Baumer and I estimate that we will need approximately \$6000.00 to cover expenses for the event. We currently have about \$1050 in the Anniversary Fund. Although this may seem early, it is time to start making down payments on several items to make the event a success. I hope that many of you can see your way clear to contribute to this fund now.

I hope to see each and every one of you at the September luncheon. Help us kick-off the fall session with a great luncheon and come see our new MOAA Chapter flag.

God Bless America and God Bless Each of You.

Ronald R. Green
LtCol USAF (Ret), President, Arizona Chapter, MOAA

Fall Golf Tournament

The "Fall Arizona Chapter Weekday Golf Tournament" will be held at the Rolling Hills Golf Course, 1415 N. Mill Avenue, Tempe, Arizona on Friday, 7 November for members of the Arizona Chapter of MOAA and their guests. Save the date. Reservation forms will be in the October Sentinel. Summer is about over. Get your game in shape!
Bernie Conway

Arizona Chapter Calendar

- Sep 11**
9/11 Remembrance
- Sep 18**
U.S. Air Force
Established 1947
- Sep 19**
POW/MIA Day
- Sep 20**
Luncheon Meeting
- Sep 28**
Gold Star Mother's
- Oct 2**
BOD Meeting

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SUPPORT OUR TROOPS — REMEMBER OUR FALLEN COMRADES — FLY YOUR FLAG



Scholarship Update

Information was received over the summer that one of the recipients of our financial scholarships at the May meeting-Benjamin M. S. Martin of Thunderbird HS, NJROTC-has received a 4-year NROTC scholarship to the University of Arizona. Well Done Ben!

I liked Raymond Deane's article last year about our scholarship and JROTC awards program, so I decided to run it again for your information—*Editor*.

"I hadn't planned to say anything about Scholarship this month, but then I remembered that we have a few new members, and possibly some older members who have forgotten what the scholarship program is all about. So here we go:

We are concerned with two areas: The MOAA JROTC Medal is awarded to an outstanding High School Junior for his or her academic performance during the current year. The Senior Military Instructor selects the medal recipient, and we make the presentation at their awards night program.

Next is our Chapter Scholarship Award. This is a money award, and the amount can be as much as \$1000 per recipient. The total amount awarded depends on the amount chapter members have contributed during the preceding year. The more money we have in the "Kitty," the more we can award. The award is given based on the applicant's academic standing and a short written essay telling us what he/she has done so far and what he/she wants to do in life. While a career in the military is not a prerequisite it could be a tie breaker. The Scholarship is aimed at students who are headed for college. We should point out that while we solicit applications from the JROTC Units in our area, there is no reason why a son, daughter, grandson or granddaughter of one of our members couldn't enter and compete.

New Member

Welcome to new Chapter members since the last newsletter
LtCol Michael D. Hice Air National Guard
and wife Carol

Mike is an active member of the Arizona Air National Guard. An Ex A-7 and F-16 pilot he is currently holding down the position of Intelligence Officer. He has also held another job for the past 17 years where he fly's 737's for American Airlines. Mike has worked his way up and has been a Captain with the airline for the last four years. He and his wife Carol have lived in Arizona for five years with their two children ages 15 and 19. I hope many of you have the opportunity to meet Mike and Carol at our September meeting.

Membership

Currently the AZ Chapter has 201 members including, 49 auxiliary members and the nine new members for 2003.

Chaplain's Corner

"May the Lord bless us all and despite our divisions cause us to constantly love one another. All of us have our beliefs in the bible and God, but there are bound to be differences in the way we take life and the churches we go to, but we all believe in Christ and the good of God, Amen". *Robert Rutherford, Chaplain*

The whole point of this article is that the Scholarship Program is 100% financed by contributions from our members and the people or organizations our members can buttonhole into contributing to the fund. One hundred percent of the money brought in goes to the above two activities. There is a negligible amount spent to administer the program.

To insure a continuing Scholarship program we need your participation. The 50/50 raffle at each of our meetings is a good moneymaker. The Christmas Silent Auction is another great source of funds as is the twice yearly MOAA Golf Tournament. Finally - you can just give money by filling out the donation slip found elsewhere in the *Sentinel*. So, step up to the plate and give, give, give."

Chapter 50th Anniversary

by Chet Baumer

ATTENTION ALL CHAPTER MEMBERS: Since our Chapter's 50th Anniversary celebration will take place in 2006, we need to start contributing now to the Anniversary Fund. Whenever you have a little extra discretionary money available give it to the Treasurer for deposit in the Anniversary Account. Check the box on the form in this newsletter at the bottom of page 7, clip it out and send your contribution to the Chapter Treasurer, Bill Johnson.

Web Spin

by Tom Houser

I invite everyone to visit your Chapter Website soon. There have been a number of additions and improvements over the Summer. I've been trying to keep up with our prolific Historian, Frank Birtciel. Frank has scoured the Chapter archives for a spectacular look into our past events from 1999 to present. This represents a great deal of work so please take a look and comment. I'm still trying to catch up with feedback received thus far. Paul Fein contributed an extensive array of membership services information with a new focus on Guard and Reserves. He hopes to extend a welcoming gesture of membership to this vast community. Some other areas I'd

Newsletter Advertising

If you or a business/organization known to you wishes to place an ad in *The Sentinel* please contact the Editor for details. Advertisements will be priced according to size in multiples that approximate standard business card dimensions. Proceeds from advertisements help defray cost of preparing the newsletter. Advertising costs are:

Size	Annual	Quarterly	Impact Ad
Single Card	\$80	\$25	\$15
Double Card	\$160	\$50	\$30
Quadruple Card	\$320	\$100	\$60

like to expand upon are the TOPS and Legislative sections. A comprehensive TOPS section is especially attractive and important to the potential retiring and relocating service member. I hope you enjoy our latest accomplishments and look forward to your feedback.

Raffle Winners

The following were the winners in the "50/50" raffle held at the June meeting: Raymond Deane, Liz Paulson, and Richard Albrecht.

Legislative Update

by Dan Conway

Combat Related Special Compensation - The Department of Defense has released the application form for Combat Related Special Compensation (CRSC). Ron Green and Dan Conway both have additional information about the program and copies of this DD Form 2860. To be eligible for CRSC, retirees must have served 20 or more years of active duty service or accumulated at least 7,200 points as a Reservist. Additionally, for a retiree to qualify, he or she must have been awarded the Purple Heart or received a 60% or greater disability rating through one of the following circumstances:

- Direct Result of Armed Conflict
- While Engaged in Hazardous Service
- In the Performance of Duty Under Conditions Simulating War
- Through an Instrumentality of War, Agent Orange, Gulf War, Radiation Exposure, Mustard Gas or Lewisite

The new special compensation becomes effective May 31, 2003 for qualified combat-related disabled retirees. Payments for qualified retirees will accrue beginning June 1, 2003 with first payments possible on July 1.

Payments will vary based on the amount of VA disability. The payments are considered to be tax exempt pending a review by the Armed Forces Tax Council.

Each Uniformed Service will review the applications of their own retirees, with the Department of the Navy reviewing applications for both the Navy and Marine Corps. Payments will be retroactive to June 1, 2003 for all approved applications, no matter when received, to the extent otherwise allowed in law, providing the applicant is otherwise qualified.

Service reviews will determine which disabilities, if any, are combat-related or are the result of an injury for which the member was awarded a Purple Heart. Combat-Related includes those disabilities that are the direct result of armed conflict or from conditions that simulate combat, or that result from the performance of uniquely hazardous military duties, or caused by an instrumentality of war.

Services will presume that disabilities awarded VA disability compensation based on service-connected exposure to hazards, which are clearly combat-related, are combat-related for the purpose of CRSC. These include Agent Orange, Gulf War illnesses, Radiation Exposure, Mustard Gas and Lewisite. Post-Traumatic

Fund Donations

One person's generous gift will help strengthen America's future through supporting the education of our youth. Since the last newsletter generous Scholarship and/or 50th Anniversary Fund donations have been received from Elizabeth Tichenor, Tom Smith, Frank & Velma Birtciel, June Bryan, Bob Rutherford, and Mike Gannon.

Our thanks are offered to contributors on behalf of all future beneficiaries of the Chapter Funds.

Stress Disorder (PTSD) will require combat-related documentation.

Retirees will be informed of denied applications and the reason for denial. They may reapply later if they are able to show they meet the program criteria or appeal the decision if they believe their disabilities were combat-related, but were denied compensation by their Service. [Source: Luke AFB Retiree Office]

Concurrent Receipt - Rep Jim Marshall, D-GA has filed a discharge petition in support of HR-303, which would eliminate the offset of retired pay that many military retirees pay in exchange for disability compensation from the Department of Veterans Affairs. The petition now has 202 signatures including the Arizona Democrat house members, but none of the Republicans. If it gains 218 signatures, the bill will go to the floor for debate and for a vote. So far, none of the Arizona Republicans have signed this petition. The bill has 354 cosponsors including all Arizona House members except for Shadegg. I have sent letters to all of the Arizona house members on this issue.

Survivor Benefit Plan (SPB) - Neither the House nor the Senate passed SPB legislation this year. This was the main issue which we discussed with our Congressional Delegation in our Storming the Hill effort. This doesn't mean that MOAA is giving up. I have sent letters to all of the Arizona Senators and Representatives on this issue.

Book Store

This is a new section in our newsletter and will be used to advise Chapter members of books now available which were written by our members. Authors should contact the AZ Chapter Editor with information concerning their work.

Our first book to be listed was written by Martin I. Selling and was listed in the August edition of the *Military Officer* magazine on page 36.

"With Rancor and Compassion: The Memoirs of a Jew Who thought He Was a German"

by LtCol Martin I. Selling, AUS (Ret)
Vantage Press, Inc. ISBN: 0-533-14296-2

For a complete description of this member book, log on to www.moaa.org/magazine/currentedition.asp and click on "Bookshelf."

“I’m Sorry, But Your ID Card Has Expired.”

Those are words no military dependent ever wants to hear. Having an expired ID card is more than a mere inconvenience, however. An expired ID card can create a host of problems for a military dependent who is a TRICARE For Life (TFL) recipient. TFL is the secondary payer after Medicare. Once a medical bill is sent to Medicare, a computer automatically checks for TFL eligibility. That data is stored in the Defense Enrollment Eligibility Reporting System (DEERS) database, which contains military members’ and dependents’ ID card data. If the ID card has expired, the person no longer is considered eligible for TFL. To regain eligibility, the ID card must be renewed.

The following information is mainly for individuals who utilize LUKE AFB facilities. However, it may apply at any military installation. It is suggested you update your Military ID Card if, on the reverse side of your military or spouse ID Card, it indicates "No" under CIVILIAN. The next time you are at the base, go to Pass & ID (Bldg 1150, 2d floor) and have it updated to show "Yes", provided that you are OVER 65 years of age. There have been reports to the Luke Retiree Activity Office that individuals have been denied or questioned when attempting to receive health benefits with the "No" on the card. Remember, spouse ID cards expire in four years and must be renewed 30 days prior to expiration date. It is recommended, if your Base Vehicle Decal indicates **03** you should get it updated now, or anytime prior to the end of the year, at either the DRMO (EI Mirage Rd & Glendale Ave) or at the Pass & ID Section. The Pass & ID (Bldg 1150, 2d Floor) will only update issued decals, not issue new ones. If your present decal is in serviceable condition, get the number off the decal (DD Form 2220), usually 3 letters and 3 digits, along with proof of insurance, registration and drivers license, and have it updated now or prior to the end of the year when everyone must obtain new decals. At the same time also check on your ID Card information as stated above. The Luke Pass & ID Section phone number is (623) 856-7874 or 7875.

U.S. troops deployed to the Persian Gulf region, as well as other overseas locations, will soon receive personal messages from family members, friends, neighbors, colleagues and supporters via the pages of Stars and Stripes.

Messages of Support – a daily section debuted March 17, 2003 – will feature greetings, words of encouragement and announcements, free of charge to family and friends of deployed service members “In the past few weeks, we’ve received a significant number of email messages from spouses, parents, friends and others trying to get in contact with their loved ones serving in the Persian Gulf region. Running messages from folks on the home front seemed like a natural extension of our mission,” said Stars and Stripes Publisher, Thomas Kelsch. Stars and Stripes, the daily newspaper distributed overseas to U.S. troops and their family members, is currently increasing its Middle East

circulation, with the goal of providing one paper for every three persons stationed there.

Messages of Support can be emailed to Stars and Stripes 24 hours a day at messages@estripes.com, are limited to 50 words or less and will be printed on a first come, first run basis. Stars and Stripes reserves the right to omit any ad determined inappropriate and to screen and edit all messages.

[Source: Shift Colors April – June 2003]

September Luncheon Meeting

Saturday, 20 Sep at McCormick Ranch Golf Club

The ‘Welcome Back From Summer’ luncheon meeting is set for Saturday, 20 September at the McCormick Ranch Golf Club. This will be a great chance to refresh old friendships...and perhaps bring a friend or two to our meeting. The meeting will start with a half-hour social time at 11:30 a.m., with lunch served at noon. The reservation form is located on page 7 of this newsletter along with a description of the meal. The deadline for reservations to reach Bill Johnson is 15 September. Come join us for lunch and comradeship.

Chapter meeting dates through Christmas are listed here for your planning purposes. Please put them on your calendar as a reminder!

Luncheon	—	Sep 20	—	McCormick Ranch
Dinner	—	Oct 23	—	Treulich’s Restaurant
Luncheon	—	Nov 15	—	McCormick Ranch
Dinner	—	Dec 18	—	Sunshine Hotel

Social Security Source Of Information

There is a place on the Internet to go for a wealth of information about Social Security’s programs and services. It is <http://www.socialsecurity.gov>. The address takes you to a redesigned site that is easier to navigate, more attractive, and more accessible to all visitors, including those with visual impairments or physical disabilities. One of the most popular features of the web site is the online benefits application, where people can apply for retirement, spouse’s benefits and disability online. The service allows people to do business with Social Security whenever they want from the comfort of their home.

Cola Watch-Critical Information That Affects you

The economy and the Consumer Price Index (CPI) have been in flux all year, which raises the uncertainty level for military and federal civilian retirees and survivors, Social Security annuitants, and disabled veterans. That’s because the FY 2003 CPI increase will dictate the 2004 cost-of-living adjustment (COLA) for these and other federal annuities.

Compared to the baseline for the last quarter of FY 2002 (July through September), the CPI had increased 1.9 percent through April. But consumer prices declined in May – dropping the cumulative CPI increase 1.6 percent. With four months to go in this fiscal year, it’s dicey to predict a January COLA figure, but our best guess is somewhere in the vicinity of 2 percent.

[Source: Military Officer magazine August 2003]

Inflation since the beginning of fiscal 2003, which began October 1:

MONTH	THE INDEX TO DATE	INFLATION TO DATE
Base 2002	176.6	0.0%
October	177.3	0.4%
November	177.4	0.5%
December	177.0	0.2%
January	177.7	0.6%
February	179.2	1.4%
March	180.3	2.1%
April	179.8	1.8%
May	179.4	1.6%
June	179.6	1.7%

[Source: Bureau of Labor Statistics]

Water in Microwave - Danger!

by author unknown

I was very glad to get this information from a friend, because I have been guilty of heating water in a microwave many times and I have had this happen to me without any damage to my person.

A few days ago, my friend's 26-year-old son decided to have a cup of instant coffee. He took a cup of water and put it in the microwave to heat it up (something that he had done numerous times before). I am not sure how long he set the timer for but he told me wanted to bring the water to a boil.

When the timer shut the oven off, he removed the cup from the oven. As he looked into the cup he noted that the water was not boiling. Then instantly the water in the cup "blew up" into his face.

The cup remained intact until he threw it out of his hand but all the water had flown out into his face due to the buildup of energy. His whole face is blistered and he has 1st and 2nd degree burns to his face, which may leave scarring. He may also have lost partial sight in his left eye.

While at the hospital, the doctor who was attending to him stated that this is a fairly common occurrence and water (alone) should never be heated in a microwave oven. If water is heated in this manner, something such as a wooden stir stick or a tea bag should be placed in the cup to diffuse the energy.

Here is what one science teacher has to say on the matter: "Thanks for the microwave warning. I have seen this happen before. It is caused by a phenomenon known as super heating. It can occur any time water is heated and will particularly occur if the vessel that the water is heated in is new. What happens is that the water heats faster than the vapor bubbles can form. If the cup is very new then it's unlikely to have small surface scratches inside it that provide a place for the bubbles to form. As the bubbles cannot form and release some of the heat that has built up, the liquid does not boil, and the liquid continues to heat up well past its boiling point. What then usually happens is that the liquid is bumped or jarred, which is just enough of a shock to cause the bubbles to rapidly form and expel the hot liquid. The rapid formation

of bubbles is also why a carbonated beverage spews when opened after having been shaken."

Passing this on to people you know could save them a lot of pain and suffering.

THE SAVVY SHOPPER:

Change in Commissaries' Coupon Policy

by Patricia Kime, Military Life Styles.Com

A recent change in commissary policy regarding multiple coupon use has not gone unnoticed by patrons. The Defense Commissary Agency's "Your Action Line" received more than 50 negative responses regarding the new policy, according to Defense Commissary Agency spokeswoman Flo Dunn. The policy allows patrons to use multiple coupons only if coupons specifically state that they can be used with other offers. The previous policy disallowed using more than one coupon on an item if the coupon had "exclusionary" language, but allowed patrons to "stack" (use multiple) coupons if no such language was present.

Dunn said DeCA altered its policy to reflect what it believes is the intent of the manufacturer -- to use only one coupon per item unless the manufacturer specifically states otherwise. While patrons have complained, the agency has no intention of reverting to the old policy, she added.

"We encourage shoppers to use coupons," Dunn said. "We're only limiting the number of coupons a customer can use per item to what is specifically stated on the coupons ... the revised practice more accurately reflects manufacturers' intent."

[Source: Military Life Styles.Com]

"The battle of Iraq was a major victory in the war on terror, but the war itself is far from over. We cannot allow ourselves to grow complacent. We cannot forget that the terrorists remain determined to kill as many Americans as possible, both abroad and here at home, and they are still seeking weapons of mass destruction to use against us. With such an enemy, no peace treaty is possible; no policy of containment or deterrence will prove effective. The only way to deal with this threat is to destroy it, completely and utterly."
-- Vice President Dick Cheney

Point of Service Option Offers Flexibility—At a Price

Point of Service (POS) is a little-understood TRICARE option that adds a measure of flexibility to the health care benefit of TRICARE Prime and TRICARE Prime Remote for Active Duty Family Members beneficiaries—though at a higher out-of-pocket cost. Simply put, POS allows Prime-enrolled beneficiaries to receive non-emergency inpatient or outpatient care from providers other than their own primary care managers (PCM)—or from providers outside the TRICARE network—without unenrolling from Prime or first obtaining an authorization or referral. (Note: POS does not apply to the Standard option.)

The TRICARE Prime benefit is similar to a civilian health maintenance organization. As a Prime beneficiary, you

normally are required to receive health care from your assigned military or civilian network PCM or from specialists to whom you are referred by your PCM. Active duty Prime and their family members along with TRICARE Prime Remote for Active Duty Family Members beneficiaries have no enrollment fee or co-payments. (Retired Prime beneficiaries and their family members are responsible for a small enrollment fee and minimal co-payments.) However, all Prime beneficiaries are responsible for associated costs when using the POS option.

Typically, the POS option is used for a one-time visit to a non-network provider without a preauthorization. However, POS cost-sharing also applies when you receive urgent care without an authorization or the permission of your PCM or the TriWest clinical staff member or if you fill prescriptions at a non-network civilian pharmacy. It may also apply if you visit a TRICARE network provider without first obtaining a PCM referral or one from a TriWest clinical staff member.

Because the POS option is more expensive, you should always make every effort to contact your PCM or an HCC for an authorization or referral before seeking care. When authorization is given, TriWest should send you and the provider a copy of your authorization. To make certain that authorization has been given, be sure you have an authorization number. Retain your copy of the authorization for your records.

When utilizing the POS option, TRICARE Prime beneficiaries are responsible for an annual deductible of \$300 for an individual or \$600 for a family. Once this deductible is met, your cost-share for POS services is 50 percent of TRICARE's maximum allowable charge.

You will also be responsible for any additional charges from non-network providers, up to 15 percent above the TRICARE maximum allowable, as permitted by law. Also, any POS-related out-of-pocket expenses do not apply to your annual, enrollment-year catastrophic cap.

Although it entails a higher, out-of-pocket cost, TRICARE's point of service option does add an additional measure of flexibility to the TRICARE Prime benefit. More information on POS can be found in your *Prime Member Handbook*, available online at www.triwest.com or www.tricarecr.carson.army.mil, and in *The TRICARE Prime Remote Handbook*, available at www.tricare.osd.mil/tpr/.

[Source: TRICARE West's May Monthly Update]

Military Honors

As of January 1, 2000 all eligible veterans, to include military retirees, are entitled to military funeral honors. At a minimum, the funeral honors ceremony consists of the folding and presentation of the American flag and the playing of Taps. At least two uniformed military personnel, in addition to a bugler, if available, perform the ceremony. If a bugler is not available, a high-quality CD is used. One of the uniformed military personnel will be from the

deceased veteran's parent military service and will present the flag to the next of kin.

The Military Services may provide additional elements of honors and may use additional uniformed military personnel or other authorized providers, such as members of a veteran's organization, to augment the Funeral Honors Detail.

The next of kin or appropriate individual must request the funeral honors, they are not provided automatically. Department of Defense (DoD) policy calls for the funeral directors, rather than the next of kin, to contact the military. This toll free number 1-877-MIL-HONR (645-4667) has been set up for funeral directors to coordinate the ceremonies. DoD has established the web site: <http://www.militaryfuneralhonors.osd.mil/> that explains the funeral honors process.

MOAA Name Tags

Many members are ordering new nametags sporting the revised MOAA logo. If you would like a new Name Tag, order forms are available at each Chapter meeting. It is requested that you pay for them (\$5) when ordering so if something prevents you from attending the next meeting they can be mailed to you.

Address Info

Just a reminder to please keep the membership chairman and the newsletter editor updated on your current mailing address, e-mail address, and telephone number.

Nautical Trivia

Dungarees. Webster defines dungaree as "a coarse kind of fabric worn by the poorer class of people and also used for tents and sail." We find it hard to picture our favorite pair of dungarees flying from the mast of a sailing ship, but in those days Sailors often made both their working clothes and hammocks out of discarded sailcloth. The cloth used then wasn't as well woven nor was it dyed blue, but it served the purpose. Dungarees worn by Sailors of the Continental Navy were cut directly from old sails and remained tan in color just as they been when filled with wind. After battles, it was the practice in both the American and British Navies for Captains to report more sail lost in battle than actually was the case so the crew would have cloth to mend their hammocks and make new clothes. Since the cloth was called dungaree, clothes made from the fabric borrowed the name.

The Bitter End. As any able-bodied seaman can tell you, a turn of a line around a bitt, those wooden or iron posts sticking through a ship's deck, is called a bitter. Thus the last of the line secured to the bitts is known as the bitter end. Nautical usage has somewhat expanded the original definition in that today the end of any line, secured to bitts or not, is called a bitter end. The landlubbing phrases "stick to the bitter end" and "faithful to the bitter end" are derivations of the nautical term and refer to anyone who insists on adhering to a course of action without regard to consequences.

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TAPS

We regret to inform you of the passing of two of our members:

Ruth A. Kovacevich
Auxiliary Member
November 6, 1919 — June 27, 2003
Wife and Educator – She Will Be Missed By All

Col Isadore L. (Hal) Halpern USAF (Ret)
September 20, 1923 - August 12, 2003
Interment was in Arlington National Cemetery.
Our heart felt condolences are extended to the family.

If you know of a member or spouse who enters the hospital or passes away, please notify one of the Chapter Officers.

September Luncheon Meeting

WHEN: 20 September 2003
11:30AM Social Period
12:00 Noon Lunch

WHERE: McCormick Ranch Golf Club
7505 McCormick Parkway
Scottsdale, Arizona

COST: \$16.00 Per Person

MENU: Garden Salad
Steak Sandwich
French Fries
Relishes
Blue Berry Pie
Coffee & Iced Tea

PROGRAM: Mr. Jack Cole, L.E.E.P. Organization. Topic: "Law Enforcement; Should We End the Drug War."

Please make your reservations early and send your check to Bill Johnson using the Meal / Meeting Reservation Form. The October 23 dinner meeting will be at Treulichs Restaurant. *Jim Seidl*

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CHAPTER FINANCIAL PARTICIPATION

If you would like to make a donation to one or more of the AZ Chapter Funds or renew your chapter membership, include your check identified as the appropriate fund and mail to: **Bill Johnson, 13410 N. 12th Place, Phoenix, AZ 85022-4944.**

Membership Renewal: \$ 20 Full Member: _____ \$10 Auxiliary Member: _____

50th Anniversary Fund: \$ _____

Scholarship Fund: \$ _____ **General Fund:** \$ _____


* It is OK to identify me as a donor in the next newsletter. YES _____ NO _____

Name Full Member: _____ Auxiliary Member: _____

MEAL / MEETING RESERVATION FORM

Please reserve _____ spaces for (Name) _____

Enclosed is my check for \$ _____ (**\$16.00** per person) for **20 September 2003.**
Make check payable to: AZ Chapter MOAA **No Later Than: 15 September 2003**
Send to Bill Johnson, 13410 North 12th Place, Phoenix, AZ 85022-4944. Phone 602-689-5379



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