



# The Sentinel

Arizona's First Chapter



The Arizona Chapter, 14435 N. 66th Place, Scottsdale, Arizona 85254

MARCH 2005 CHARTERED IN 1956 - OVER 48 YEARS OF SERVICE TO COUNTRY EDITOR: Terry Tassin



### President's Message

During this past month, there have been two events of note.

The first was our dinner meeting on February 17<sup>th</sup>. Our speaker, Mr. Dan Morris had an important message for all of us. While we have been stressing the availability of our service and personal records for our survivors, Mr. Morris pointed out what these documents should include. They include a will, a living will, a medical care power of attorney, a property power of attorney and a trust if you have an estate over \$1,500,000. It was a very worthwhile presentation. He offers free consultation and can be reached at 602-248-2887. I encourage you to contact him to request a brochure. I wish to thank Jim Seidl for arranging for this worthwhile presentation.

The second event of note was that we have received approval of our request to form a tax exempt Scholarship Fund. While as a Chapter of MOAA we are a tax exempt organization under 501(c)(19) of the Internal Revenue Code, donations to the Chapter are technically not tax exempt. We have been denied contributions in

response to requests to our past silent auctions because of this situation. Accordingly, last year your Board of Directors directed that we apply for 501(c)(3) status for the Scholarship Fund. We have recently received Arizona Corporation Commission approval of our request and are now in the process of the required publication of our Articles of Incorporation. The final step will be the filing of our Articles of Incorporation with the IRS.

Once we have our 501(c)(3) status, we will be able to expand our charitable request activities. One thought is to solicit \$1,000 donations from local businesses to sponsor a specific scholarship. The 501(c)(3) status should make this possible.

We would like to hear from you about other suggestions, or if you have contacts with any local businesses which might be willing to sponsor a scholarship. The idea is that the sponsor would be invited to our annual scholarship luncheon and participates in the presentation.

Please make an effort to attend our March luncheon to enjoy the company of your fellow MOAA members and to stay informed on your Chapter's activities and efforts.

— Daniel M. Conway

with a social hour at 11:00 a.m., with lunch served at 12:00 Noon. The reservation form is located on page 7 of this newsletter. The deadline for reservations to reach Bill Johnson is 11 March. Come join us for good food and comradeship.

### Spring Golf Tournament by Bernie Conway

The MOAA Spring golf tournament is tentatively scheduled for Friday, May 6 at Rolling Hills Golf Course. For any newcomers, this course is a PAR 62 located at 1415 N. Mill Avenue in Tempe AZ. Save the date. Final details and registration forms will be included in the April Sentinel. This will give you plenty of time working on getting rid of that slice or hook.

### Personal Affairs by Bernie Conway

I understand that the last MOAA meeting included a very informative guest speaker that touched on wills, trusts, and various other topics that should concern most MOAA members. I am sorry I missed it, but was on Grand kid sitting duties in the Sacramento area. I also hear I missed a week of rain, but that is another subject!

I also picked up that this individual offers a free seminar to discuss these topics. Ron Green and Bob Rutherford are clients of this company, and they can probably give you details of what he has to offer, etc. I am not in a position to endorse anyone's product or service, but if you are interested, give these two trusted members a call, and get the details.

Another subject is Indefinite ID

### Arizona Chapter Calendar

- Mar 3**
  - BOD Meeting 1:30, American Legion 107
- Mar 17**
  - St. Patrick's Day
- Mar 19**
  - General Luncheon Meeting
- Mar 31**
  - Finalize Roster
- Apr 7**
  - BOD Meeting 1:30, American Legion 107
- Apr 21**
  - General Dinner Meeting
- May 6**
  - Golf Tournament

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### Editor Wanted

Editor for Arizona Chapter MOAA monthly newsletter - **The Sentinel**. Candidate should be computer knowledgeable, willing to contribute several hours each month to newsletter preparation, printing, and mailing. Need more information - contact present Editor at 623-931-1546 or email: terrytassin@cox.net.

### March Luncheon Meeting Saturday, 19 March - McCormick Ranch Golf Club

The next Chapter meeting is set for Saturday, 19 March at McCormick Ranch Golf Club. Bring a friend to our meeting and introduce them to a great group of people. The meeting will start

**Chaplain's Corner**

"You have heard the expression, 'Don't rock the boat!' When your son Jesus overturned the tables of moneychangers and chastised the Pharisees, he made unpopular choices and upset people. Give us a clear sense of your direction that we do your bidding and not those that might lead us astray."  
 —Robert Rutherford, Chaplain

**PERSONAL AFFAIRS** *continued from page 1*

cards for retirees over 75. This program will not be on line until later this summer, so in the meantime, if your card expires, renew it the old fashioned way. You must have a valid ID card to use your Medicare A & B benefits.

Did you know TRICARE has a dental program? It is certainly not near the service we had while in the military, but it is better than most other dental insurance programs on the market. Go to [www.trdp.org](http://www.trdp.org) and check it out.

**Free National and Chapter Memberships**

One of the most popular questions MOAA receives concerns what we have come to call the "**chapter freebie program.**" This program really is quite simple. Any Chapter recruiting a new officer into its ranks (that is an officer who has never before been a member of national MOAA), can offer that officer a free one-year membership in the national organization as a bonus. It's that simple. Join the Chapter and receive a free one-year membership to national MOAA - no strings attached.

This program has been in existence for more than six years and, based on the great results it has produced, it will continue indefinitely.

Our Chapter has been so delighted with the recruiting results we have additionally taken to offering a free one-year Chapter membership - a two for one deal! Now you can't beat that! If you have a candidate for the "chapter freebie program" call our Membership Chairman or give Chapter Secretary John Gerometta a call.

**Membership**

Currently the AZ Chapter has 181 members including, 46 auxiliary members and 3 new members for 2005.

**Legislative Chairman's Notes**

*by Gary Friedrichs*

**AZ MOAA Legislative Update Feb 05**

On the national legislative side, we are starting to see considerable activity in the 109<sup>th</sup> Congress. The various trade publications, including MOAA, have recently highlighted several new bills being introduced by Senators and Representatives affecting both the active and retired military communities. In most cases, I believe, they represent new or revised initiatives to fix old or existing problems rather than newly discovered ones.

The flurry of activity is encouraging. On the other hand, we see some pretty tight budget constraints coming from the President's FY06 budget as well as from some congressional rhetoric. I think we will continue to make some headway, but it probably won't be as dramatic as in the last two or three years. The end results then remain to be seen. In the meantime, what follows is a brief summary of what is going on so far, both at the National and State levels.

We can start by looking at what I will call the MOAA legislative roadmap for this year. I refer you to the MOAA website at [www.moaa.org](http://www.moaa.org). Under the legislative section you will find "Selected Legislative Goals for 2005". There are 33 of them under the general headings of "Health Care", "Retirement/Survivor Issues", "Active/Reserve/Forces Issues", and "Other Issues". I thought that about half of them, 16 to be exact, are directly applicable to the military retired community.

It would be great to achieve all these goals now, but the reality of the budget constraints is that there needs to be some focus and prioritization this year. On the active duty side, there is a lot of activity that MOAA supports, that is likely to result in significant improvement this year to the life insurance and death gratuity amounts for members killed on active duty and to develop and improve benefits for the Guard and Reserve. I have seen figures as high as \$400,000 for life insurance and \$100,000 for a death gratuity. That is a significant improvement from my day

when SGLI was in its infancy. The Guard and Reserve initiatives run the gamut from better relations with employers through better medical and retirement benefits.

On the retired side, the MOAA National focus is now apparent. I recently received my package from MOAA National for the MOAA "Storming the Hill" session scheduled for Washington D.C. on April 7. This is an annual event whose purpose is "to demonstrate strong grassroots support for our most important legislative goals." There are two of these goals stated in the package, both intended to correct remaining military SBP inequities. They are repeal of the SBP-DIC offset, affecting about 55,000, and moving up the effective date for paid-up SBP to Oct 1, 2005 (from 2008), affecting about 164,000. We will certainly see more news on these issues as the year progresses.

Currently, on Wednesday, February 16, Rep. Henry Brown (R-SC) and 23 other original cosponsors introduced a bill which would end the dollar-for dollar deduction of Dependency and Indemnity Compensation (DIC), paid for by the VA when the member's death is due to service-caused conditions, from the survivor's military Survivor Benefit Plan (SBP) annuity. Because most SBP annuities are relatively low, the SBP/DIC offset often eliminates most or all of the SBP. On Thursday, February 17, Rep Jim Saxon introduced his bill, which would change the effective date of 30-year, paid-up SBP. Congress authorized paid-up SBP coverage in 1998 for any member who attains age 70 and has paid at least 30 years of SBP premiums. But, the effective date was delayed 10 years to save money. In effect this imposed a "Greatest Generation tax" on the oldest military retirees who enrolled when SBP was first enacted in 1972. Before that, many paid premiums under the earlier Retired Serviceman's Family Protection Plan. By this fall earlier enrollees already will have paid almost 20 % more premiums that a 1978 enrollee will ever have to pay.

To press for these legislative goals, there will be MOAA representatives from all 50 states at the "Storming the Hill" session in April. Chuck Schluter, as a MOAA Board

**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:

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

LEGISLATIVE continued from page 2

of Directors member, and I, as President of the Arizona Council of MOAA Chapters, will represent Arizona. We will attempt to schedule meetings with both of our Senators and all eight of our Representatives.

In addition to the SBP-DIC offset and the effective date for paid-up SBP issues, the issue of authorization for full concurrent receipt of military retired pay and VA disability compensation and the issue of authorization for Combat-Related Special compensation for medical retirees with less than 20 years are also contained in new bills being introduced in the 109<sup>th</sup> Congress. The February issue of the Military Officer magazine has four pre-prepared, pullout letters supporting these bills addressed to members of Congress. Although the actual bills are turning out to be slightly different than depicted in the magazine, MOAA National still requests that we pull out and send the letters as written.

On the state legislative side, our main involvement so far this year has been through attendance at the monthly meeting of the Unified Arizona Veterans (UAV). This is an organization of many veterans' organizations in the state. It is intended to gain common support for veterans' issues and is supported by the Arizona Department of Veterans Affairs. Most of the activity and information exchange so far this year has involved the Phoenix Veterans Home, the Phoenix Veterans Hospital, the Arizona Veterans Hall of Fame, efforts to improve and expand the Phoenix area Veterans Cemetery in Cave Creek, efforts to establish a Veterans Cemetery in Northern Arizona, efforts to establish a Veterans Home in Southern Arizona, effort to establish a Military and Veterans Area Hospitality Suit at Sky Harbor, and status of the Veterans Service Advisory Committee activity.

Both Dan Conway and I attended the last UAV meeting on February 8 and were treated by an appearance and briefing by Governor Janet Napolitano. She covered a wide range of initiatives. Included were meetings with DOD officials in Washington D.C. on BRAC, efforts to obtain funding for a Northern Arizona Veterans Cemetery, efforts to obtain funding for a Southern Arizona Veterans Home, effort to obtain funding for homeless and homeless veterans and efforts in the state legislature to establish a study commission on veterans issues which would provide a currently non-existent focal point within the legislature. She also pointed out that

current vacancies exist in several State Advisory Commissions, including Veterans Services, and encouraged people to apply.

### AZ Chapter JROTC Awards

*by Art Parker*

The purpose of the MOAA JROTC medal is to recognize an outstanding cadet who is in his or her Junior year in the JROTC program and who has demonstrated exceptional potential for military leadership. The presentation of the MOAA JROTC medal is one way the Arizona Chapter fosters a positive military recognition among the youth of the community. To be eligible for an award, a candidate must:

- ◆ Be in his or her Junior year of a JROTC program.
- ◆ Be in good academic standing.
- ◆ Demonstrate a high degree of loyalty to the unit, school and the country.
- ◆ Demonstrate exceptional potential for military leadership.

The individual's unit commander, who coordinates the selection with our Chapter, selects the award recipient.

The Arizona Chapter of MOAA sponsors sixteen high school JROTC programs:

- ◆ Alhambra H S, Army JROTC
- ◆ Apollo H S, Navy JROTC
- ◆ Cactus H S, Air Force JROTC
- ◆ Camelback H S, Army JROTC
- ◆ Carl Hayden H S, Army JROTC
- ◆ Central H S, Army JROTC
- ◆ Cortez H S, Navy JROTC
- ◆ Deer Valley H S, Air Force JROTC
- ◆ Glendale H S Navy JROTC
- ◆ Greenway H S, Navy JROTC
- ◆ Moon Valley H S, Navy JROTC
- ◆ North H S, Army JROTC
- ◆ Shadow Mountain HS, Air Force JROTC
- ◆ Sunnyslope H S, Air Force JROTC
- ◆ South Mountain H S, Army JROTC
- ◆ Thunderbird H S, Navy JROTC

The awards event at each of these high schools is conducted in late April and throughout May. For each of these events, the Arizona Chapter should have a presenter. In 2004, the chapter covered each school with a member of the Arizona Chapter. Three members doubled up and each took two schools.

I read an interesting piece about Command Sgt Major James Jordan who was eligible for retirement soon, however he has asked to defer that date because his brigade shipped to Iraq and Jordan feels his leadership is needed. When Jordan was in high school in Wilmington,

Delaware he was a member of the JROTC program for three years. He professes that experience was his first exposure to leadership training and initiated his enlisting in the Army. His younger brother Michael is noted for his ability for basketball leadership. James is 5' 7" while Michael is 6' 6" but at times seems much bigger. Both have exercised leadership in their chosen fields. Of interest is the fact that JROTC played a prominent part in one case.

### Letters from Chapter Scholarship Recipients

The 2005 Scholarship Fund enables our chapter to award several notable scholarships at the May meeting. In the event any member would like to contribute to the Chapter's Scholarship Fund, please send your contribution to William Johnson, 13410 North 12<sup>th</sup> Place, Phoenix, AZ 85022-4944.

The Scholarship Committee appreciates your participation.

In case you wonder how our scholarships to JROTC cadets are put to use, please read the correspondence below from two more of our recent scholarship recipients.

*Dear Mr. Horn,*

*Almost one year ago, you and the members of the scholarship committee for the Arizona Chapter of the Military Officers Association of America presented me with a \$1000 scholarship. The day before I received that scholarship, I was given my Orders to report to the United States Merchant Marine Academy in Kings Point, NY, for the start of academy indoctrination.*

*Now, as a Midshipman at the USMMA, I have begun to truly appreciate the efforts that this committee goes through to provide needed funds for students' higher education. I cannot begin to tell you all how much I appreciate your gift. Your scholarship gave me the means to purchase school supplies, personal living expenses, sailing gear for my needs on the academy sailing team. I even used some to buy myself and my roommate some special cleaning supplies for the inspections that occur on a regular basis, and got awarded for the results! It also served to provide the occasional fun diversion (pizza night) from the everyday grind of a federal academy.*

*I have learned much from these new experiences at Kings Point, and you have helped me to achieve them with your grant.*

LETTERS continued from page 3

*My continuing success as a Midshipman, and as an officer upon my graduation, will be due in part to the AZ Chapter of MOAA and your committee. My many thanks to this committee seem inadequate in the light of all that has been possible with your help.*

*Very Respectfully,*

**MIDN Liana Moody** formerly of  
Camelback HS AJROTC  
USMMA

300 Steamboat Rd  
Kings Point, NY

*P.S. Please extend a special greeting to Capt. Daniel Conway for me. He was a special help.*

**Dear Mr. Horn,**

*In response to your inquiry, my education is proceeding quite well. I was formerly enrolled at DeVry University, Phoenix campus over the summer, but I have since transferred to Glendale Community College to pursue a more traditional approach towards higher education. I am currently enrolled at Glendale Community College, and classes have begun. I am currently studying computer science, and I have plans to transfer to Arizona State University in the fall of 2005.*

*The scholarship awarded to me by the MOAA has greatly helped to lighten the financial burden that education has placed on my family and me. With the scholarship provided by your organization, I was able to purchase textbooks and computer hardware to further my education. I would like to extend my heartfelt thanks to the Military Officers Association for their most generous contribution to my educational goals.*

*Sincerely yours,*

**Joshua J. Freitas** formerly of Cactus  
HS AFJROTC  
6015 W. Saint Moritz Lane  
Glendale, AZ 85306



**Whats Your MOAA Membership Worth to You!**

The legislative successes won by MOAA and others over the past five years are significant and impressive against any benchmark and have substantially improved the lives of almost everyone in the military community.

As we highlight our priorities in any particular year, we regularly get questions from members along the lines of, "I support what MOAA is pushing this year for survivors (or last year for

disabled retirees, etcetera), but what has MOAA been doing for the (non-disabled retiree/active duty/Guard-Reserve/other) group of people I care most about?" We think even a cursory review of the accomplishments from 1999 through 2004 demonstrates we've won major gains for every part of the military community. See highlights at [www.moaa.org/legislative/gainssince1999.asp](http://www.moaa.org/legislative/gainssince1999.asp).

Obviously, these successes weren't achieved by any single organization. They were won by the combined efforts of MOAA, The Military Coalition, other military and veterans associations, and many thousands of individual members who pressed their legislators for action - and by the senators and representatives who acknowledged the pressing needs and did something about them. In certain cases, DoD played a strong supportive role, but many of the greatest victories (including TRICARE For Life, concurrent receipt, and repeal of the Survivor Benefit Plan (SBP) "widows tax") were accomplished despite strong executive branch opposition.

But anyone associated with the process will acknowledge MOAA's leadership role in most of these efforts. So we think it's worth taking a minute to highlight what kind of return MOAA members have received on their \$24 annual investment in MOAA dues.

- TRICARE For Life: \$2,000 annual savings for life (\$4,000 a couple) for Medicare-eligible members who no longer need to carry supplemental Medicare insurance.
- TRICARE Senior Pharmacy: An average of \$1,300 a year that Medicare-eligible members would have spent out-of-pocket on prescription drugs that now are covered by TRICARE.
- Combat-related special compensation (CRSC): For a 100 percent combat-disabled retiree, this can amount to \$27,000 a year or more, tax-free.
- Concurrent receipt: A retiree 100 percent disabled from other service-connected causes also may get back the same \$27,000 a year or more, starting in 2005. Non-combat disabled retirees rated 50 percent to 90 percent will get back \$1,800 to \$7,000 or more, respectively, in 2005, and these amounts will rise substantially in the years ahead.
- REDUX repeal: Members who entered service after August 1986 no longer are forced to give up 20 percent or more of all future retired pay, as they would have been if the onerous REDUX

penalties had not been repealed. This can mean hundreds of thousands of dollars over an officer retiree's lifetime.

- Military pay raises: Years of effort to restore military pay raise comparability have added an extra 11 percent to active duty and Guard and Reserve pay since 1999. And that means 11 percent more retired pay for the rest of these members' lives.
- Military homeowner tax relief: MOAA-led efforts saved thousands of military homeowners from being penalized tens of thousands of dollars in capital gains taxes simply because they were assigned away from home on military orders since 1997 - including refunds of taxes paid by many who had sold homes since 1997.
- Tax deduction for Guard and Reserve drill expenses: The same legislation restored a tax deduction for overnight lodging, travel, and other expenses directly associated with inactive duty training - worth hundreds and even thousands of dollars a year for members who travel long distances to drill sites.
- Guard and Reserve TRICARE: Guardmembers and reservists now get 90 days pre-deployment coverage and 180 days post-deployment coverage with no deductible or enrollment fee. Selected Reserve members not on active duty will be able to purchase a year of subsidized TRICARE coverage for each 90 days served in a contingency operation since Sept. 11, 2001. Even the most conservative estimates value this coverage at \$1,000 to \$3,000 a year, depending on family size.
- SBP benefit increase: By 2008, elimination of the military "widows tax" for survivors age 62 and older will mean an additional \$4,000 to \$8,000 or more in SBP benefits for survivors of most retired officers, depending on grade, length of service, and participation in SBP.
- VA survivor annuity improvement: Survivors of members who died of service-connected causes now can keep VA survivor benefits if they remarry at age 57 or older, and the benefit is reinstated for those who remarry at younger ages if the second marriage ends in death or divorce. This protects almost \$12,000 a year for the affected survivors.

"I wish to have no connection with any ship that does not sail fast; for I intend to go in harm's way." --John Paul Jones



**TAPS**



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

**Happy  
St. Patrick's  
Day**

**17 March 2005**

**March Luncheon Meeting**

**WHEN:** 19 March 2005  
11:00 a.m. Social Hour  
12:00 Noon Lunch

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

**COST:** \$17.00 - Per Person

**DRESS:** Casual

**MENU:** Chef's Choice

**PROGRAM:** Gayle Martin of the Arizona Historical Society will speak on "Anna Ferguson - World War Two House Wife and Defense Worker."

Please make your reservations early and send your check to Bill Johnson using the Meal / Meeting Reservation Form.

*-- Jim Seidl, Programs*

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**CHAPTER FINANCIAL PARTICIPATION**

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

**50th Anniversary Fund:** \$ \_\_\_\_\_

**Scholarship Fund:** \$ \_\_\_\_\_      **General Fund:** \$ \_\_\_\_\_

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

Name of Donor : \_\_\_\_\_

**MEAL / MEETING RESERVATION FORM**

Please reserve \_\_\_\_\_ meals for (Name) \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_ (**\$17.00** per person) for **19 March 2005.**

Make check payable to: AZ Chapter MOAA      **No Later Than: 11 March 2005**

**Send to:** Bill Johnson, 13410 North 12th Place, Phoenix, AZ 85022-4944. Phone 602-690-1012



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**Access Arizona Chapter's Internet Web Site at: <http://www.azchaptermoaa.org>**

**Arizona Chapter  
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14435 N. 66th Place  
Scottsdale, AZ 85254**



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