



The Sentinel

Arizona's First Chapter



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

SEPTEMBER 2006 CHARTERED IN 1956 - OVER 49 YEARS OF SERVICE TO COUNTRY EDITOR: John Gerom-

50th Anniversary Countdown—1 Month to Go!!!



President's Message

The big news is that for the second straight year, the Chapter has been notified that it will receive a 5 Star Level of Excellence Award for 2005. Scoring for this award includes routine factors such as providing National with a current roster and officer list, holding meetings, and publishing a newsletter, plus maintaining positive legislative, membership, personal affairs, JROTC, and scholarship programs. This is the highest award available from MOAA National. Congratulations to all officers and members that have made this possible, and who have continued their efforts during 2006 which should put us in line for another award next year.

Our major activity during the Summer Break has been planning for the 50th Anniversary celebration. Things are taking shape with reservations coming in on almost a daily basis and program details are being worked out. Thank you to the committee for this continued effort. Make sure that you get your reservation in as soon as you can. Remember that the reservation deadline is October 1st; less than a month away.

Dee Norton has continued to

send out Chapter membership solicitations with good results. She is also sending out National membership solicitations as part of the 2006 National Give Me 10! Program. Thank you Dee for this fine effort.

I hope to see all of you at the September luncheon. This might be a good time to make your 50th anniversary reservation.

Daniel M. Conway

Chapter Wins MOAA Communications Award

The Sentinel Electronic Version has been selected as 2nd Runner Up, Category III (75-199 Members). Announcements have been made in the July issue of *The Affiliate* and the August issue of the *Military Officer*. A special logo has been created and appears on page two of this newsletter.

Membership

Currently the AZ Chapter has 186 members including, 45 auxiliary members and 20 new members for 2006.

Golf Tournament

By Pat Dale

The Arizona Chapter of the Military Officers Association of America will be holding their annual Fun Fall Golf Tournament on September 29th. This is a really fun event and we would like to have as many Chapter members and other guests as possible participate. This is one of a limited number of methods we use to raise funds for our Chapter Scholarship Fund which helps graduating high school JROTC seniors attend college. So come on out and have some fun and help us send these outstanding students to college.

The AZ Chapter Fall golf tournament will be held September 29 at El Caro Golf Club, 2222 W. Royal Palm Road, Phoenix, AZ (Northern Ave & 23rd Ave). Golf will be played in Flights with a 7 a.m. Shotgun start. Each Flight will be based on level of player skill with prizes for golfers in each Flight. There is no driving range available, however, there is a practice putting green and area for practice chipping.

All are welcome to bring guests. The fee is \$42 which includes golf, cart, prizes, and a delicious buffet brunch following the round. EVERYBODY WINS!!! All Mulligan proceeds go to the scholarship fund. Come and enjoy a fun event.

Continued on page 2

Arizona Chapter Calendar

- Sept 7**
 - BOD Meeting 1:30, American Legion 107
- Sept 16**
 - General Luncheon Meeting
- Sept 29**
 - Golf Tournament
- Oct 5**
 - BOD Meeting 1:30, American Legion 107

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

Chaplain's Corner

"Bless the Lord, for his guidance is good and we need to observe his word. Now, may He keep our minds clear and deliberate in our control in Iraq and Afghanistan." Amen
 —*Robert Rutherford, Chaplain*

**Golf Tournament
 Continued from page 1**

Planning is already underway for next Spring's tournament.

Using the entry form on page 8, please remit a check for entry fees **NO LATER THAN** September 5th.

Editor's Notebook

Please let the Editor (& Chapter Secretary) know when you change your address, phone number and/or e-mail address. Use the phone number listed on page 10.



**September Luncheon Meeting
 Saturday, 16 September
 McCormick Ranch Golf Club**

The next Chapter meeting is set for Saturday, 16 September at McCormick Ranch Golf Club. Bring a friend to our meeting and introduce them to a great group of people. The meeting will start with a social hour at 11:00 a.m. with lunch served at 12:00 Noon. The reservation form is located on page 9 of this newsletter. The deadline for reservations to reach Bill Johnson is 12 September. Come join us for good food and comradeship.

JROTC MEDALS

By Terry Fassin

The volunteerism of each of the JROTC award presenters is appreciated by all members of the Chapter for their presentation of JROTC certificates and medals to the sixteen high schools under the cognizance of the Arizona Chapter of the Military Officers Association of America.

The following letter of appreciation was recently received from Cadet Taylor Eberle of the Shadow Mountain High School AFJROTC Unit.

"I would like to thank the MOAA for your outstanding support of the Air Force Junior ROTC program. The presentation of National Awards is the highlight of annual cadet group activities. To be recognized as a recipient of a National Award inspires cadets to develop to their fullest potential in all they do. Every member of the cadet group appreciates your sponsoring our unit by providing an award. As this year's recipient of the MOAA Award, I would like to thank you personally for the honor you bestowed upon me. I will strive to continuously exhibit the virtues and characteristics which this prestigious award represents. Additionally, please extend my gratitude to Col (Ret) Worthington for attending our annual awards ceremony and presenting the decoration. His sacrifice is greatly appreciated. On behalf of all cadets of AZ-911, thank you again. -- Taylor Eberle, C/SSgt, AFJROTC, Cadet Group First Sergeant, Shadow

You Know You Are Living In 2006 When:

1. You accidentally enter your password on the microwave.

Fund Donations

One person's generous gift will help strengthen America's future through supporting the education of our youth. Since the last newsletter the members below have made generous donations to the:

General Fund:
No donations this month

50th Anniversary Fund:
Bryson & Santa Hougard \$50, Ron & Mary Worthington \$50, Express Scripts \$1,000, Fiesta Lincoln Mercury \$100

Scholarship Fund:
Joseph Allman \$5

MORE You Know...

2. You haven't played solitaire with real cards in years.
3. You have a list of 15 phone numbers to reach your family of three.
4. You e-mail the person who works at the desk next to you.
5. Your reason for not staying in touch with friends and family is that they don't have e-mail addresses.
6. You pull up in your own driveway and use your cell phone to see if anyone is home to help you carry in the groceries.
7. Every commercial on television has a web site at the bottom of the screen.
8. You get up in the morning and go on line before getting your coffee.

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 (10 issues)</u>	<u>Quarterly</u>	<u>Impact Ad</u>
Single Card	\$80	\$25	\$15
Double Card	\$160	\$50	\$30
Quadruple Card	\$320	\$100	\$60

News You Can Use !

By Paul Fein

BACKPACKING/CAMPING TRIPS

GRAND CANYON RIM TO RIM TREK

Grand Canyon is a land to humble the soul. The world seems larger with sunrises, sunsets and storms adding a surreal dimension to the overwhelming landscape. Traveling by foot, we will intimately explore the vast yet intricate face of this startling landscape. We spend three nights below the rim at NPS developed campsites, four days of cross canyon hiking through the most visually powerful vistas on the planet and end with a hot meal at the historic Bright Angel Lodge. For the experienced BACKPACKER, this 21-mile trek through 9000 feet of geological history is an outstanding example of the strenuous, yet rewarding world of Grand Canyon trekking.

Trip Details: Date: September 29-October 2 and October 18-21 (trip dates may vary due to permit availability). Trip Cost: \$375 per person includes equipment, food, permits, park entrance fee, transportation, and experienced trip leaders.

HAVASU FALLS BACKPACKING

Explore this world-famous desert oasis of the Havasupai Nation. Havasu Creek is well known for its crystal clear blue-green waters and seemingly tropical vistas that contrast sharply with the stark desert beauty of Grand Canyon. Along this 20-mile hike we will visit 200-foot waterfalls, enjoy the natural Travertine swimming pools and sample the native fare. We will be camping guests of the Havasupai tribe as our hike takes us to their remote and nearly inaccessible village of Supia on their homelands.

Trip Details: Dates: October 6-8
Trip Cost: \$300 per person includes equipment, food, permits, camping fee, transportation, and experienced trip leaders.

GRAND CANYON BACKPACKING

KAIBAB LOOP

The Bright Angel/South Kaibab Loop is a must-do for Grand Canyon visitors wanting to see the canyon from the inside out. Not only is it the most popular trail, but also it is arguably one of the most beautiful. You spend two nights at the bottom of the canyon, camping alongside Bright Angel Creek. Day hikes to remote hidden waterfalls, or along the river during our layover day enable you to absorb the true feel of the Inner Canyon. This corridor loop is an outstanding trip for experienced hikers wishing to "Do the Canyon".

Trip Details: Date: October 27-29 (trip dates may change due to permit restrictions) Trip Cost: \$285 per person includes equipment, food, permits, park entrance fee, camping fee, transportation, and experienced trip leaders.

ALTERNATIVE ADVENTURES

ANTELOPE CANYON- LAKE POWELL TOUR

Antelope Canyon is at once one of the most breathtaking and tranquil places on earth. Gently carved from the Navajo sandstone over the course of countless millenniums, the slot canyons are majestic and narrow passages, just enough space for a small group to walk the sandy floor - and for the occasional shafts of sunlight to shine down from above. Join us for a weekend adventure, which features this fascinating area and camping along nearby Lake Powell. Led by native Navajo guides will we spend most of our two days exploring the two slot canyons that make up Antelope Canyon as well as the shores of beautiful Lake Powell. Many hours will be available for photographing these visual splendors. Trip Details: Dates- Oct. 14-15, Cost \$150 per person includes Navajo Tour, camping equipment and fees, food and transportation.

New Members

Welcome to new Chapter members since the last newsletter:

Thomas E Daly
CDR USPHS (RET)
16232 W Crenshaw Dr
Surprise, AZ 85379
623-399-9198
tdaly6@cox.net

Donald L Elwood
LtCol USAF(RET)
1210 N 87th St
Scottsdale, AZ 85257
480-941-5715
padon1210@juno.com

Martha A Fenton
Auxiliary
7902 E Shea Blvd
Scottsdale, AZ 85260-5536
480-948-1732
martistaz@aol.com

R Fred Iacobelli
LtCol USAF (RET)
and his wife Doris
6115 E Calle Rosa
Scottsdale, AZ 85251
480-947-4184
i39dori@aol.com

Please take the opportunity to meet our new members.

**Burma Shave Signs—Do
You Remember These?**

Trains don't wander
All over the map
'Cause nobody sits
In the engineer's lap
Burma Shave

She kissed the hairbrush
By mistake
She thought it was
Her husband Jake
Use **Burma Shave**

50th Anniversary Countdown—1 Month to Go!!!

50th Anniversary Celebration Update 31 August 2006

Please make your reservations right away so your committee can have a little time to complete preparations for our gala celebration scheduled for October 21, 2006 at the Scottsdale Plaza Resort. We need time to produce a seating chart, notify the resort of the number of people attending, and complete a number of tasks before the end of September. Please send your checks to Bill Johnson, our treasurer, as soon as possible.

Don't delay--our celebration keynote speaker, Vice Admiral Ryan, the outstanding dinner and listening or dancing to a live group shall produce an outstanding affair that will make all of us proud of our chapter. Don't forget time is short now--slightly over a month until the big date!

CHET BAUMER

50th Anniversary Celebration

The Arizona Chapter MOAA announces it's 50th Anniversary Celebration to be held in the beautiful Scottsdale Park Plaza Resort located at 7200 North Scottsdale Road, Scottsdale, AZ. This gala event will get underway October 21, 2006 with no host cocktails at 5:30 P.M. followed by the call to Dinner at 6:30 P.M.

Presentation of Colors by Cortez High School NJROTC Color Guard will be followed by the Pledge of

Allegiance and the National Anthem.

After the Invocation, honored guests will be introduced and the Memorial Table will be honored.

Champagne Toasts will be given to the Commander-in-Chief, the seven services and MOAA.

The menu includes an appetizer of Napoleon of Dilled Shrimp tossed with a Light Dill Cream Sauce and layered between Delicate Puff Pastry. A salad of Farm Raised Baby Lettuces with Toasted Pecans, Roasted Peppers and Red Onion Vinaigrette. The entree is Traditional Slow Roasted Prime Rib with Horseradish Cream, Julienne Vegetables and Twice Baked Potatoes. This is topped off with a dessert of Chambord Creme Brulee garnished with Seasonal Berries. Beverages are Coffee, Tea, and Water.

(Note: If you have any food allergies please contact Velma Birtciel at 480-945-2824)

The Keynote Speaker is Vice Admiral Norb Ryan Jr., USN (Ret) President, Military Officers Association of America.

Following the Benediction you may dance or listen to the music of the "Rags Allen Trio".

All MOAA members and their guests are invited to attend. Make your reservations early and send check to Mr. William Johnson, 13410 N. 12th Place, Phoenix, AZ 85022-4944 made out to Arizona Chapter 50th Anniversary Fund. Price \$75.00 per person.

50th Anniversary Dinner Reservations

- Bill Adams—2 tickets
- Aino Baudu—3 tickets
- Chet Baumer—2 tickets
- Frank Birtciel—8 tickets
- Muryl Cole—2 tickets
- Dan Conway—2 tickets
- Irene Doto—1 ticket
- Gary Fredricks—2 tickets
- Mike Gannon—2 tickets
- John Gerometta—2 tickets
- Doug Gray—2 tickets
- Ron Green—2 tickets
- Roger Longenbach—2 tickets
- Dee Norton—2 tickets
- Bill Roscher—2 tickets
- Chuck Schluter—2 tickets
- Jim Seidl—2 tickets
- Terry Tassin—2 tickets
- JoAnn Thompson—1 ticket
- Bill Toy—8 tickets
- Rosanne Trujillo—1 ticket
- Ed Waldmann—1 ticket
- Ron Worthington—2 tickets
- Jeff Young—2 tickets
- Luke Chapter—6 tickets
- James Lay
- Anthony Saputo
- Jerry Wojtas
- Superstition Chapter—2 tickets
- Ralph Jackson
- Tucson Chapter—8 tickets
- John Meyers
- Yuma Chapter—2 tickets
- Bryson Houggard
- Rags Allen Trio—6 tickets

Our goal is 150 tickets— 69 to go!

50TH ANNIVERSARY CELEBRATION

Please reserve _____ meals for (name) _____.

Enclosed is my check for \$ _____ (\$75.00 each or \$600.00 per table) made out to Arizona Chapter MOAA

Please list my name _____ and/or a memorial for (name) _____. Enclosed is my check for \$ _____.

Send to Bill Johnson, 13410 North 12th Place, Phoenix, AZ 85022-4944.

Legislative Update
by Gary Fredricks

AZ Chapter MOAA Members

The following information was briefed by Pat Chorpenning, Director of the Arizona Department of Veterans Services at this month's Unified Arizona Veterans (UAV) meeting which CW4 Bob Delker USA (RET) and I attended. It was also provided through the Arizona Veterans Advisory Service Commission. Please share it as widely as possible. While we will always have more work to do, this is the culmination of a concerted effort that began last year when the Governor appointed a Veterans Task Force. Bob Delker and I attended most of those Task Force meetings which were professionally run by Pat Chorpenning, The Task Force final recommendations were virtually all included in the Governor's budget request this year and most found their way into the final bills although sometimes not at the full amounts requested. I think we should all feel good about the results of this year's state budget activities as far as military/veterans affairs goes and look forward to continuing our efforts next year

Side-by-Side Comparison
Based on the Governor's Veterans Task Force Recommendations

Governor's Recommendation		Legislative Appropriation	
Veterans Benefit Counselors The Arizona Veterans Task Force identified a need for additional Veteran Benefit Counselors (VBCs) to better serve and assist veterans throughout the State. Accordingly, the Task Force recommended to the Governor 40 additional VBCs to meet this need.	1,125,000	Twenty-one (21) fully funded Veteran Benefits Counselors	945,000
Agency Support Staff The Governor recommended \$558,200 General Fund for 15.0 FTE positions as support staff for ADVS. This recommendation includes \$75,000 in one-time equipment funding. The Arizona Veterans Task Force recommended the additional support.	558,200	Four (4) fully funded support staff	180,000
Rural Arizona Veteran Outreach Program The Governor recommends \$50,000 for five outreach events in Arizona. These events will bring State agencies and veterans service organizations together to provide "one-stop" services for rural veterans. The Arizona Veterans Task Force recommended that the Governor address this issue in the Executive Recommendation.	50,000	Veteran One-stop Supermarket Outreach	50,000

Legislate Update.....continued from page 6

<p>Northern Arizona Veteran Cemetery 182,700 The Arizona Veterans Task Force recommended to the Governor that money be replenished in the State Veteran Cemetery Fund which is used to provide the pre-construction costs of up to three new veteran cemeteries. The Governor recommended \$182.7 in one-time General Fund monies.</p>	182,700	<p>Replenished Cemetery Fund (Northern Cemetery Project by</p>	182,700
<p>Southern Arizona Veteran Cemetery Maintenance 121,500 The Arizona Veterans Task Force recommended supporting the maintenance and operation of the Southern Arizona Veteran Cemetery maintenance and operation of the SAVC at Sierra Vista. The Fund balance cannot continue to support the amount of spending – funding the M & O will allow the Department to invest the money from interments for perpetual care.</p>	121,500	<p>Increased Southern Arizona Cemetery (M & O) budget by</p>	121,500
1,987,450	1,479,200		
One Time General Fund Appropriations			
<p>Southern Arizona State Veteran Home 10,200,000 The Arizona Veterans Task Force identified the need for a state veterans' home in southern Arizona and recommended the Governor address it in the Executive Budget. The Governor recommended \$10.2 million for the Southern Arizona Veteran Home. The Department of Veteran Affairs offers grants to build such homes and the State match is 35%.</p>	10,200,000	<p>S.B. 1043 (Waring) 10,000,000 S.B. 1011 (Waring) 69,000</p>	10,069,000
10,200,000	10,069,000		

Recommendation	Amount	Appropriation	Amount
New General Fund Appropriation	1,987,450	\$	1,479,200
New One-Time Appropriation	10,200,000		\$10,069,000
Total Recommended Appropriation	12,187,450	Total New Appropriation	\$11,548,200

Personal Affairs

by *Bernie Conway*

Individual Member's Responsibility to their Spouse or Next of Kin

It is heartbreaking to hear a surviving spouse of a military retiree say "I don't know what to do or where to turn to for help." There is no good reason for this to happen, because preparing their spouse or their next of kin for their death is not only a retiree's moral responsibility, it is easy to do, especially with all the helpful aids that are currently available.

The first step a retiree should take is to assemble a list of all pertinent personal affairs documentation and explain the locations of these materials. The PERSONAL AFFAIRS WORKBOOK in the MOAA pamphlet HELP YOUR SURVIVING SPOUSE - NOW ! is an excellent aid for this project. This document has been distributed at several chapter luncheon meetings, and additional copies will be available at the next luncheon. Individual Member's Responsibility to their Spouse or Next of Kin.

Also there is a list of pertinent military records and related documents which will also be distributed at the next luncheon. Obviously, most personal affairs documents need to be carefully safeguarded in a safe or safety deposit box, but this list of document's locations needs to be kept in such a manner as to be available when needed by the retirees Spouse, NOK, or by a Survivor Assistance Team volunteer.

The second step a retiree should take is to prepare a Letter of Instructions to the spouse or next of kin with a copy to a Personal Representative who will act for you in case the spouse or NOK is incapacitated. This letter should address the first actions that should be taken and include directions on how to get immediate assistance and how to locate the list of other personal affairs documentation referred to in the previous paragraph. The letter should be kept in a readily available and easy to

remember place. A copy of this form will also be available at the next luncheon. Seems like a good incentive to come to the next luncheon.

See you there!

PHOENIX NAVY BALL

Thanks to *Carol Culbertson*

The Phoenix Navy Ball, a Navy tradition, will be held on Saturday, October 14, 2006 at the Airport Marriott Hotel, 1101 N. 44th Street, Phoenix. Social hour at 6:00 p.m., dinner at 7:00 p.m. Dinner choices are: Roasted Strip Sirloin, Chicken Marsala, or Penne Pasta Primavera. Tickets for military and their guests are: \$25.00 per person for E-1 to E-4, \$30 per person for E-5 to E-6, \$40 per person for E-7 to O-3, and \$50 per person for O-4 and above. Tickets for non-military are \$50 per person. Arizona sailors back from deployment overseas will be honored. Distinguished Guest Speaker will be Admiral Vern Clark, USN, Retired, former Chief of Naval Operations. Dance music will be provided by the Navy Southwest Band from San Diego. Attire for enlisted is Dinner Dress Whites or Service Dress Whites, for officers -Dinner Dress White Jacket. Appropriate civilian attire is authorized for all personnel. To attend the Navy Ball, contact: Registrar CAPT Judy Brooks, USNR, at Jabrooks2@cox.net or telephone 623-537-7918. Registration is also available on-line at the Navy Ball web site: www.navyballonline.com

TRICARE NEWS

Taking the guesswork out of second opinions with TRICARE

By Mark Jecker,
TriWest Healthcare Alliance

It's an iffy question – under what circumstances should patients seek second opinions?

At last, there are some definite

guidelines to that sometimes difficult question.

In a new brochure, the U. S. Department of Health and Human Services' Agency for Healthcare Research and Quality (AHRQ) encourages patients facing non-emergency surgery to do their homework about the procedure, facility and surgical team, and to get a second opinion.

The brochure, *Having Surgery? What You Need to Know*, emphasizes the importance of patients and their families asking questions about recommended non-emergency surgery so they can understand what will be done and why. Recommended questions include:

- Why do I need an operation?
- Would you explain the operation you are recommending?
- Are there any alternatives to surgery?
- What are the benefits/risks of having this surgery?
- What are the hazards of not having this surgery?
- How long will it take me to recover?
- Where can I get a second opinion?

TRICARE beneficiaries are entitled to request a second opinion from another specialist. Unlike Standard beneficiaries, Prime beneficiaries must first obtain a referral from their primary care manager (PCM) and an authorization from TriWest.

Obtaining a specialist's services without the proper referral and authorization makes a Prime beneficiary responsible for higher, out-of-pocket costs under the point of service option.

The *Having Surgery? What You Need to Know* brochure is available on the AHRQ Web site: <http://www.ahrq.gov/consumer/surgery/surgery.htm>, or by calling 1-800-621-4111.

Information about TRICARE benefits, referrals and authorizations is available at www.triwest.com or www.tricare.osd.mil, or by calling 1-888-TRIWEST (1-888-874-9378).

AZ CHAPTER MOAA FALL GOLF TOURNAMENT

INTERESTED IN A SUPER DAY OF FUN AND FELLOWSHIP?

WHEN: Friday, September 29, 2006. Shotgun Start: 7 AM - please check-in no later than 6:40AM.

WHERE: El Caro Golf Club, 2222 W. Royal Palm Road, Phoenix, AZ (Northern Ave & 23rd Ave), Club House located one block north of Northern Ave. Eighteen hole PAR 60 course with elevated greens and lots of trees and water.

COST: \$42, which includes cart fee, green fees, hot buffet breakfast and a few bucks left over for prizes and the Scholarship Fund. Remember, the proceeds from Mulligan sales (2 for \$5 unlimited number allowed - unused Mulligans are not refundable) go directly into the Chapter's Scholarship Fund, so buy lots of Mulligans when you check-in – you may need them and even if you don't the money is for a good cause!

WHO: Members and guests of the AZ Chapter MOAA.

DRESS CODE: No special dress code other than you must keep on your clothes. However, collared shirts are recommended. Soft or metal spikes are OK – you may wear sneakers.

WHAT: Reservations and \$42.00 fee must be received by **Sept 5th**. Please mail fees and the below form to Pat Dale; phone 480-661-5204 or email Pat at patrickdale1@cox.net if you have questions.

SPECIAL RULES: Use of a Mulligan is not allowed on Longest Putt or Closest to Pin holes. Additional rules and prize information may be available at check-in.

This is a very friendly, fun tournament. You do not have to be a good golfer to play and have fun with this group. We do have a couple of "good" golfers, but they just have to put up with the rest of us.

----- **CUT HERE AND MAIL WITH CHECK** -----

AZ CHAPTER MOAA GOLF TOURNAMENT

COUNT ME IN!

HERE IS MY REGISTRATION SLIP AND ENTRY FEE.

Name: _____ Phone No: _____

I would like to be partnered with:

__ * Mail entry slip and fees to:

Pat Dale

12633 E. Kalil Dr

Scottsdale, AZ 85259

* Make checks out to: [Patrick Dale](#)

PROTECT YOUR LEGACY FOR THOSE YOU LOVE



Attend this
FREE SEMINAR
 on
Living Trusts

- The Nuts and Bolts of Living Trusts, How Wills and Living Trusts differ
- How Living Trusts prepared in another state are treated under Arizona law
- How a Living Trust can protect your heirs from creditors, divorce and lawsuits

Tues	Sept 12	7-9 pm	Foothills Golf Club, 2201 E. Clubhouse Dr.	Ahwatukee
Tues	Sept 12	7-9 pm	Hilton Scottsdale Resort, 6333 N. Scottsdale Rd.	Scottsdale
Wed	Sept 13	9-11 am	Ancala Country Club, 11700 E. Via Linda St.	Scottsdale
Wed	Sept 13	7-9 pm	Arrowhead Country Club, 19888 N. 73rd Ave.	Glendale
Thur	Sept 14	7-9 pm	El Pedregal at the Boulders, 34505 N. Scottsdale Rd.	Scottsdale
Thur	Sept 14	7-9 pm	Anthem Country Club, 41551 N. Anthem Hills Dr.	Anthem
Sat	Sept 16	9-11 am	JW Marriott Desert Ridge, 5350 E. Marriott Dr.	Phoenix

RESERVATIONS REQUIRED • CALL NOW • 24-HOUR RESERVATION LINE

602.748.2333

Or register online at www.morristrust.com

3300 North Central Avenue, Suite 900, Phoenix, Arizona 85012

September Luncheon Meeting

WHEN: 16 September 2006
 11:00 a.m. Social Period
 12:00 Noon Lunch

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

COST: \$17.00 - Per Person

DRESS: Casual

MENU: Fresh Garden Salad, Steak Sandwich,
 French Fries and Banana Cream Pie for desert. Fresh
 baked breads, Coffee and Iced Tea will be available

Program: Topic—General Information on Bio-Design

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

-- *Jim Seidl, Programs*

TAPS

We regret to inform you of the passing of one
 of our members:
LTC Charles I Balcer USA (Ret)
 January 1, 1919 - July 1, 2006
 Outstanding husband, officer, gentleman, friend
 and Past Chapter President

Our heart felt condolences are extended to the fam-
 ily.

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

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 N. 12th Place, Phoenix, AZ 85022-4944.**

50th Anniversary Fund: \$ _____ **General Fund:** \$ _____,

Scholarship Fund: \$ _____ **(now a 501 (c)(3) charitable fund)**

Name of Donor : _____ Identify me as a donor in the next newsletter. YES ___ NO ___

MEAL / MEETING RESERVATION FORM

Please reserve _____ meals for (Name) _____

Enclosed is my check for \$ _____ (**\$17.00** per person) for **16 September 2006.**

Make check payable to: AZ Chapter MOAA **No Later Than: 12 September 2006**

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

The Arizona Chapter solicits advertisements for the purpose of defraying the cost of publication of the newsletter. The Chapter has not made any investigation as to the products and services advertised herein and makes no representation or warranties as to the advertisements in the newsletter.

The Arizona Chapter - MOAA - 2006 Board of Directors and Committee Chairmen

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