



# The Sentinel

## Arizona's First Chapter



The Arizona Chapter

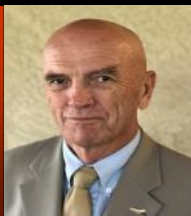
19507 N 73rd Lane

Glendale, AZ 85308

FEBRUARY 2019    CHARTERED 1956    62 YEARS OF SERVICE TO COUNTRY    EDITOR: JANET LANGE

### President's Perspective

by Mike Rogers



#### Off and Running

The start of a new year brings a new Board of Directors with new ideas for the membership. The Board's efforts will focus on additional activities that could help increase membership and retention. We will also look at finances, provide information on outside veteran events and raise funds for our ASU ROTC scholarship program. All of this helps us align with MOAA's "Never Stop Serving" motto and we expect to have fun in the process.

#### Social Events

Our first Happy Hour January 24 at the Scottsdale Thunderbird Suites was a success with 20 members and one new prospect attending. The idea was suggested last year by Dave Price to interest potential members who cannot attend Saturday meetings and to also provide an opportunity to socialize outside of our regular meetings. Bruce Kosaveach is chairing a committee with Judy Brooks and Tom Sheets to organize future events. Members are welcome to suggest new venues and volunteer assistance.

#### Financials

Charlie Bitner is heading up a Financial Committee comprised of Bruce Kosaveach, Peter Berger and myself. The current effort is to review how best to use AZMOAA funds for scholarships and general operating costs. The distribution of funds will soon have a criteria established to help us do a better job budgeting our resources.

#### Arizona Department of Veterans' Services

It is a pleasure to see a state where veteran needs are being reviewed and addressed. I have been informed there will be an **Arizona Military and Veteran Women's Summit, Friday and Saturday, June 14 and 15, 2019, at the Tempe Mission Palms Hotel & Conference Center, 60 E. 5th Street, Tempe.** The theme is: Military & Veteran Women Staying Connected. On the night of June 14, there will be a social period from 6-9 pm. On June 15, a full day is scheduled from 7 am to 4 pm. If you are interested, please let us know so seats can be reserved. A sign-up sheet and agenda will be available at February's luncheon.

#### Scholarship Golf Tournament

Our 2019 Scholarship Golf Tournament is scheduled for **Thursday April 25 at Orange Tree Golf Club in Scottsdale.** Jack Farley is the chair for the tournament as Pat Dale has retired. Volunteers will be needed to help in this effort and on the day of the tournament. Volunteers do not need to know how to play golf. The current need is to obtain prizes and sponsorship over the next couple months. On tournament day we will need help to check in the golfers, monitor a couple of holes and assist in giving out awards. There will be a sign-up list at the February luncheon if you wish to volunteer.

#### MANA House

Ron Green retired after serving eight years as the AZMOAA volunteer for MANA House, the veteran homeless shelter and assistance center. His former partner, Chuck Ashby, is available to answer questions and can be reached on his cell at 602-754-5443. We are looking for a chapter member to step up and join this effort as our representative. At the February luncheon there will be a sign-up list if you can help.

#### Arizona Chapter Calendar

**Board of Directors** meets at 1030 hours first Thursday of the month unless noted otherwise

**Location:** National Guard Regional Training Institute, 5636 E. McDowell Rd. Show ID for entry. Members welcome.

**Upcoming meetings:**  
• February 7  
• March 7

**Member Meetings/ Luncheons** are held on the third Saturday of the month, Social Hour at 1100, Luncheon at 1145, McCormick Ranch Golf Club unless noted otherwise.

**Upcoming meetings:**  
• Feb 16 Luncheon  
• Mar 16 Luncheon

#### In this Issue

##### Page 2

- February Program

##### Page 3

- Personal Affairs
- State Legislation

##### Page 4

- National Legislation

##### Page 5

- Golf Tournament Info

##### Page 6

- January Program
- Dues are Past Due
- Normandy D-Day

##### Page 7

- February Menu
- Donations

##### Page 8

- Pen Pal Project

##### Attachments:

- Golf Tournament Forms:  
+ Registration/Reserve  
+ Scholarship Donation



ARDEN ROWLEY

February 16, 2019



Despite the significance of the Korean War, most history textbooks treat it as the “forgotten war” and cover it in a few negligible paragraphs. Korea was really two wars. The first: great powers battled each other toe-to-toe and fought with the tactics and weapons of World War II. The second: a necessarily limited and ultimately inconclusive skirmish in the Cold War. In the end, the sides agreed to a cease-fire that established a Demilitarized Zone near the 38th parallel (where it all started). That was, in fact, one of the most militarized places on the planet.



1948 - Basic Training Fort Ord, CA

Mr. Arden Rowley was born in Phoenix, Arizona in 1930 and raised in Mesa, Arizona. He enlisted in the Army in 1948 after graduating high school. During his service in Korea on or about November 30-December 1, 1950, Chinese Communist Forces took Mr. Rowley along with 329 other engineers and American Military Personnel as Prisoners of War. Mr. Rowley was held captive in five POW camps in North Korea for a period of 33 months, during which time he witnessed and experienced harsh conditions and treatment. He was repatriated in Operation Big Switch in August 1953. He served 23 years in the Army, retiring as a Major and taught 31 years in Mesa Schools. He has published five books, four on the Korean War and the POW experience.

He will be speaking to us on:  
**FREEDOM IS NOT FREE**

Saturday February 16<sup>th</sup>, 2019

McCormick Ranch Golf Club

**REGISTRATION/RESERVATION must be received by 4:00 p.m. Tuesday, February 12<sup>th</sup>**

**\$25 per person includes lunch. Make check payable to: AZ Chapter MOAA Send to: Charlie Bitner,**

**134 E. Northview Avenue, Phoenix, AZ 85020**

**Contact Charlie at 602-943-0028 or Charles.Bitner@gmail.com**



## Personal Affairs

*Lee Lange, Personal Affairs Officer*

### Financial Checklist: Planning for Your Survivors

MOAA's benefits expert, LtCol Shane Ostrom USAF Ret, says Survivor Planning is never an easy topic. But you are never too young or old to start. Many of you have done this already but it never hurts to review the important points.

In addition to income considerations, you also want to ensure other financial-related information doesn't die if you do. For instance: How are bills paid? By checks, credit cards, or automatic bill pay? What about online usernames and passwords? Here are some checklist items to consider:

1. Identify how much income is required to maintain a life style for your survivors and for how long.
2. Identify the permanent income sources remaining upon your death and the amounts.
  - a. Social Security survivor or retirement benefit
  - b. Military or civilian survivor benefit programs on retired pay
  - c. Insurance annuities
  - d. Possible VA Dependency and Indemnity Compensation
  - e. Spouse's own income sources
3. Identify all your various savings and investment accounts.
  - a. Provide your spouse a list with firms, advisors, account numbers, types of account, usernames/passwords.
  - b. Simplify numerous accounts through consolidation, if possible.
4. Add all the amounts for your total assets.
  - a. Who is the one person your survivor can turn to help manage these assets? Chances are, your survivor will have different objectives, which will require financial realignment.
  - b. Determine how much of your assets will be needed to generate income.
  - c. Factor in life insurance proceeds.
5. Fill in the asset shortfall with other strategies such as life insurance, downsizing, going back to work, family help, etc.

Final thought: Your survivor will be single for future tax purposes, meaning single tax rates, smaller standard deduction, fewer itemized deductions, potentially higher Medicare Part B premiums, and greater tax rate on Social Security. Be sure to take these items into consideration as well.



## Arizona Legislative Update

*Lee Lange, Legislative Chair*

### State Legislature in Session

The 2019 AZ State Legislative Session kicked off January 14. One of the key issues last year was ***increasing the state tax exemption for military retired pay from \$2500 to \$10000***. Despite the Governor's support and help from many of you, the teacher's strike likely diverted attention and the result was an increase to \$3500. Last year's champion, Senator Gail Griffin reached her term limits in the Senate, ran for a House seat and was elected. She plans to continue working this issue in the House and has introduced HB2011 which calls for a \$10K exemption.

In the Senate, Sen David Gowan plans to introduce a bill which will call for full exemption. He reached his term limits in the House and ran for Gail Griffin's seat in Senate and won. Sen Gowan previously was the House Speaker for 3 years. He now chairs the powerful Appropriations Committee.

I have met with both legislators and they need our help. Both want us to start talking up the issue with members. Their approach is that increasing or eliminating the state tax exemption will help the perception that Arizona is a veteran friendly state and influence more retirees with much needed skill sets and earning power to come to Arizona instead of going to other nearby states, like Texas. Retirees buy homes, pay property taxes and generally do not need costly social services. In the long run, Arizona would gain revenue and add to a high-quality work force that would attract more employers. Stand by for more updates on how you can help.



## National Legislative Update

by Lee Lange  
Legislative Chair

### Congressional Budget Office Report Offers Fixes to Deficit – **From Your Benefits**

A new report outlines 121 options to reduce our nation's deficit - could you be affected?

You likely would be, if Congress implemented any variation of the options provided by the Congressional Budget Office (CBO) in a December report. Many suggestions on the list would affect servicemembers, military retirees and their families. Among the options are the introduction of TRICARE for Life fees and reductions in basic allowance for housing.

Ideas like these have been pitched before but elected officials had deemed them untenable as many were based on significant reductions to benefits most Americans and their families value. But the growing deficit is putting pressure on Congress to do something. The CBO report provides potential cover for delivering the bad news.

### National Debt Rising

The national debt is reaching critical mass and climbing, fueled by continued deficit spending. The CBO report cites the FY 2018 federal budget deficit totaled \$779 billion, raising our nation's debt to 78 percent of our Gross Domestic Product. Nearly every legislative engagement on Capitol Hill now prompts, "How do you propose to pay for this new spending required in the bill?" Congress has to answer this same question for bills they support. The inherent expectation is for the funding to come from the same department or program the bill supports.

This is how we ended up with TRICARE beneficiaries paying for the Special Survivor Indemnity Allowance. It is also why the bill to support Blue Water Navy veterans includes proposed increases to VA Home Loan fees as the "pay-for" (another term for offset). MOAA does not support funding strategies

that pit veterans against one another as a means to pay for **service-earned benefits**. Funding should come from the treasury so costs could be shared by all.

### Bad News Coming?

Seven of the 121 options in the CBO report deserve special attention for their negative impacts. MOAA will provide a more detailed analysis on each of these and others over the coming months leading up to April when MOAA "Storms the Hill". The seven options if implemented would:

- Cap increases in basic military pay for military service members
- Reduce the Basic Allowance for Housing to 80 percent of average housing costs
- Introduce enrollment fees under TRICARE For Life
- Introduce minimum out-of-pocket requirement under TRICARE For Life
- Increase premiums for Medicare Part B
- Modify TRICARE enrollment fees and cost sharing for working-age military retirees
- End VA's Individual Unemployability payments to disabled veterans at the full retirement age for Social Security

### Time to Weigh In

As you can see, servicemembers, veterans and their families would be directly affected. [Please act now. Click here and send a message](#) to Congress. Enter your information and click "submit" to see a proposed letter and a list of your legislators. Do the same for your spouse. These benefits must be protected.

*The Sentinel* newsletter is published by the Arizona Chapter of the Military Officers Association of America (MOAA). MOAA and its affiliate chapters and councils are non-partisan.



**Arizona MOAA Chapter  
Annual  
Charity Golf Tournament**



Hi Folks. The Arizona Chapter of the Military Officers Association of America will be holding their Golf Tournament on **Thursday April 25th, 2019**. This is a fun event and we would like to have as many people as possible participate. It is one of a limited number of methods we use to raise funds for our Chapter Scholarship Fund which helps ASU's Navy, Army and Air Force ROTC Cadets & Midshipmen who will soon be seniors. Fun is guaranteed and anyone can win something. Come on out and enjoy helping us support these outstanding men & women with their college expenses.

The AZ Chapter Golf Tournament will be held at **Orange Tree Golf Club**, 10061 N. 56<sup>th</sup> St. Scottsdale, Arizona 85254 on April 25. **Check in 6:30 - 7:30 AM. Shotgun start at 8:00 AM.**

The **tournament entry fee is \$89** and covers team score, longest putt, closet to the pin, Hole-in-One, (new cars, and other numerous prizes), golf, cart, and 50% of the 50-50 drawing, 50% percent of the skins game collection, and 100 % of donations and hole sponsorship fees will go to the scholarship fund. The fee must be submitted no later than April 18. Registration forms follow this Sentinel as an email attachment.

**Those eating lunch only and not playing golf pay \$18**

Jack Farley is available to answer questions regarding the golf tournament. You may contact him by phone 480-661-3891 or email Jack at [jfa327@aol.com](mailto:jfa327@aol.com).

**Orange Tree Golf Club** is an **iconic** course in the **heart** of Scottsdale

A desert oasis located in what was once an orange grove, the **Orange Tree Golf Club** is one of Arizona's finest luxury **golf vacation destination**. Recently awarded a Green Award for the Scottsdale Green by Design Award from the Scottsdale Convention & Visitors Bureau, the **Orange Tree Golf Club** has been recognized by the **community** for its green efforts in reducing non-recyclable waste, reducing water usage and implementing a recycling program on property.



LAURA TOHE is Diné. She is Tsénahabíinii, Sleepy Rock People clan, and born for the Tódich'inii, Bitter Water clan in Fort Defiance, AZ. She grew up at Crystal, New Mexico near the Chuska Mountains on the Diné homeland and is the daughter of a Navajo code talker.



## Navajo Code Talkers Helped Win WW II

Laura Tohe, Ph.D. in Indigenous American Literature presented an excellent talk in January on Navajo Code Talkers in WW II. Laura's father was a Code Talker and she has studied the group for a number of years. Phillip Johnston, the son of a missionary, and born on the reservation, came up with the idea for Code Talkers and pitched it to the Marines. Most of the Code Talkers were from the Arizona Navajo Reservation. Many were in grade school at the time they were recruited. Some Hopi Indians also joined the group. In the Spring of 1942 Johnston put together an initial group of 30 Code Talkers to send to Marine Corps boot camp. One didn't make it so 29 were in the first group to complete training at Camp Elliott in California. They were first tested by dividing into two groups and coding/sending/decoding test messages. A total of 432 Code Talkers eventually served in the war. They worked in pairs with one writing the messages and one on the radio.

The Navajo Code Talkers were successful in the military because of the discipline they received growing up in Indian schools where they marched to class and to meals. Life was hard. Their homes had no modern conveniences – they were heated by wood they cut and gathered. There was no running water. Chores included hauling water which was much the same as marching with a pack. Code Talkers were told not to talk about what they did and stayed silent for years.

The Navajo Code Talkers fought only in the Pacific. Most went from training in San Diego to Hawaii to New Zealand and then to the island-hopping campaigns with the Marines. Guadalcanal and Iwo Jima were major battles fought using the Code Talkers. No written notes were used in combat - the code was memorized and the Japanese were never able to break it. The code was declassified in 1968. In 2000 Congress approved gold and silver medals that were presented to surviving Code Talkers and their families. Only a handful of the Code Talkers are alive today.

## Last Call

**AS OF MARCH 1 2019 DUES are DELINQUENT**

After MARCH 31, members are dropped from the AZMOAA roster.

Dues for Regular Members are \$20.00

Dues for Auxiliary Members are \$10.00

You are important to us so please take time to renew your membership to continue as a part of the Arizona Chapter of MOAA.

Checks payable to: AZ Chapter MOAA

Send to: Charlie Bitner, Treasurer  
134 E. Northview Ave.  
Phoenix, AZ 85020

To renew by credit card, go to [azmoaa.org](http://azmoaa.org), choose the Membership tab on menu bar, then choose *Renew Your Chapter Membership* on the drop-down menu and follow the instructions.



## Mayo Clinic Emeritus Association Presents: Educational Adventure Series 2019



### Normandy D-Day Anniversary Trip: Emphasis on Mayo Connections

**Speaker: Bob Smoldt**  
With added perspective from  
**Dr. Roger Nelson and Dr. Denis Cortese**

**Wednesday, February 6, 2019**  
**12:00 pm – 1:00 pm**

**Mayo Clinic Building**  
**(Scottsdale Campus - 136 Street and Shea)**  
**Taylor Auditorium - (Live!)**  
**Waugh Auditorium - A-side (Video)**

***A trip to the Normandy beaches is very illuminating but especially when tracing key contributions made by individuals with direct relationship to Mayo and Mayo Emeriti.***

**OPEN TO PUBLIC!**  
**Attendees are invited to bring lunch and learn!!**

**February Luncheon**

**WHEN:** February 16, 2019  
 11:00 am Meet & Greet Social Hour  
 11:45 am Lunch

**WHERE:** McCormick Ranch Golf Club  
 Scottsdale

**COST:** \$25 Per Person reservation by  
 4 PM on 2/12/2019

**DRESS:** Business Casual

**MENU:** Slow-Roasted Pot Roast,  
 Mashed Potatoes w/Ancho Pork Jus,  
 McCormick Signature Salad, and  
 Cherry Pie

**PROGRAM:** Retired Army Major Arden Rowley  
 "Freedom is Not Free."

**Arizona Chapter 2019 Schedule**

- March 2019:**  
 \* Board Meeting on the 7th  
 \* Luncheon on the 16th
- April 2019:**  
 \* Board Meeting on the 4th  
 \* Luncheon on the 20th

**Donations to SCHOLARSHIP Fund**

In Memory of Frank Hoak ...  
 John Ady \$100  
 Gary Fredricks \$100  
 Lee Lange \$100  
 Susan Farrell \$50  
 Ron and Bette Green \$50  
 ~ ~ ~ ~ ~

**Donations to GENERAL Fund**

In Memory of Frank Hoak ...  
 Peter Berger \$75  
 Ron Perkins \$50

*Welcome New Members!*

**CORRECTION to January Sentinel:**  
**New member COL John Repogle**  
 was misspelled as COL John Repogle

**LT Patricia (Patty) Ellen Prosin, USN (Fmr)**

**Karen Redding, Surviving Spouse**

*Please meet and greet our new members*

**Keep Us Informed**

Let us know when you change your phone number, address or e-mail so we can keep you in the loop with this newsletter and other chapter communications. Contact any chapter officer with your changes.

**CHAPTER FINANCIAL PARTICIPATION**

If you would like to **make a donation** to one or more of the **AZ Chapter Funds**, include a separate check identified with the appropriate fund and mail to: **Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020, 602-943-0028, charles.bitner@gmail.com.**

General Fund: \$ \_\_\_\_\_ Scholarship Fund: \$ \_\_\_\_\_ [a 501(c)(3) charitable fund]

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

**LUNCHEON RESERVATION FORM**

Please reserve \_\_\_\_\_ meals for (name(s)): \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_ (\$25.00/person) for the **February 16, 2019 Luncheon**. Your check payable to: **AZ Chapter MOAA** at the luncheon or mail check to: **Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020, 602-943-0028, charles.bitner@gmail.com** by **February 12**. Credit Cards will be accepted at the luncheon.

**Member reservations or call-ins WILL NOT be accepted after February 12.**  
**Cancellations after February 12 will be charged and not refunded.**

**YOU are Needed!!**

In a recent meeting with MOAA members and the Arizona Department of Veteran Services, a need was identified in the lives of high school students. This effort has been named the “Pen Pal Project.” There are times when a young person needs encouragement or a “sounding board” to help give direction. Research shows some older adults may experience loneliness as it becomes more difficult to participate in social activities. The “Pen Pal Project” aims to provide friendship by engaging mentors and students in letter writing. There is no age restriction and high school students are eagerly waiting to be fully engaged.

The first step is to establish a pen pal exchange of at least one letter a month to an assigned individual. This should open the door to become a mentor to the person in need. There is assistance in getting involved in this project. If you are interested and you have time to write at least one letter a month, PLEASE contact Kelli Donley Williams, [kelli.Williams@AZahcccs.gov](mailto:kelli.Williams@AZahcccs.gov), or call her at 602-417-4493.

**The Arizona Chapter MOAA - 2018 Board of Directors and Committee Chairs**

<b>PRESIDENT</b> CDR Mike Rogers, USN 925-360-4052	<b>NEWSLETTER EDITOR</b> Janet Lange, USMC Spouse 571-722-4348	<b>CHAPLAIN</b> COL Daniel Butler, USA 480-352-2682
<b>FIRST VICE PRESIDENT</b> Maj Pete Berger, USAF 602-739-0586	<b>ADVERTISING</b> Janet Lange, USMC Spouse 571-722-4348	<b>PERSONAL AFFAIRS</b> Col Lee Lange, USMC 703-232-3609
<b>SECOND VICE PRESIDENT</b> Col Tom Sheets, USMC 623-444-7683	<b>ELECTRONIC COMMUNICATIONS</b> Lt Col Jim Cullison, USAF 602-482-3838	<b>PROGRAMS</b> CAPT Bruce Kosaveach, Chair 602-501-9876
<b>SECRETARY</b> Sherry Kosaveach, USAF Spouse 602-501-9876 CAPT Judy Brooks, USN 623-810-5790	<b>HISTORIAN / PHOTOGRAPHER</b> Lt Col Jim Cullison, USAF 602-482-3838	<b>ARRANGEMENTS</b> Col Lee Lange, USMC 703-232-3609
<b>TREASURER</b> Col Charles Bitner, USAF 602-943-0028	<b>JROTC AWARDS</b> Lt Col John Simmons, USAF 623-326-5352	<b>SCHOLARSHIPS</b> CAPT Phil Roos, USN Ret 928-420-2130
<b>IMMEDIATE PAST PRESIDENT</b> COL Ron Bright, USA 480-614-9463	<b>LEGISLATION</b> Col Lee Lange, USMC 703-232-3609	<b>TRANSITION LIAISON</b> CDR Jim Draper USN 480-483-7769
<b>DIRECTORS:</b> CAPT Judy Brooks, USN; CDR Jack Farley, USN; LT Bob Hinton, USN; CAPT Bruce Kosaveach, USN; CAPT Jon Shawl, USN.	<b>MEMBERSHIP</b> CAPT David Price, USN 831-233-8131	<b>WEBMASTER</b> Vacant
	<b>SURVIVING SPOUSES</b> Susan Farrell, Surviving Spouse 602-993-8556	<b>SHARE A RIDE</b> Vacant

Access Arizona Chapter’s Internet Web Site at: [azmoaa.org](http://azmoaa.org)

Arizona Chapter  
Military Officers Association of America  
41122 N. Majesty Way  
Anthem, AZ 85086



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