



The Sentinel

Arizona's First Chapter



The Arizona Chapter

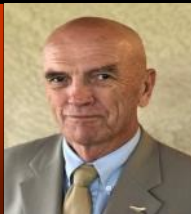
19507 N 73rd Lane

Glendale, AZ 85308

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

President's Perspective

by Mike Rogers



MOAA Starts Its 91st Year

On February 23, 1929, 63 military officers founded The Retired Military Officers Association of America (TROA) in Los Angeles. This group later became MOAA and it has survived to become a major advocate on behalf of military members and their families before Congress.

How MOAA survived and grew through the years is summed up in one word - membership. A strong national defense depends on attracting and retaining the best people with pay and benefits that reflect the arduous service and sacrifice required by our armed forces. MOAA makes sure those benefits are there. The *From the President* column in the February issue of MOAA'S *Military Officer* magazine, Page 4, gives details on how you can help.

It is important for all chapters to recruit new members (active duty/retired/former) military members and surviving spouses. It is this membership that aids MOAA in bringing issues to the attention of Congress and persuading members to act.

Our Goal of Longevity

Our Arizona MOAA Chapter

is a model for others as noted by the number of awards we have received. To help us continue that performance, we have been fortunate to recruit several new members. Most of this success is through personal contact with prospective members. We also need to recruit younger members to help us carry the torch. The Social Committee is working hard to find ways to do just that.

The fine work of the Legislative Committee headed by Lee Lange has also given us a tool. The knowledge of what the federal and state governments are doing regarding pay, benefits, and taxes helps empower our members to make a difference. Using this information and our efforts to give back to the community through scholarships and other activities help us show value added to chapter membership. When we couple this with the Social Committee's ideas for new events, we have the tools needed to attract a greater range of MOAA members.

The Social Committee

Bruce Kosaveach heads our Social Committee that is working hard to identify ideas and venues for socializing as well as for attracting prospective

Members. Our first Happy Hour was a success. Bruce and Sherry gave surveys to all luncheon guests at our February meeting. If you have ideas you would like to submit, please mail your survey to Bruce.

Saturday Luncheon Meetings

We will continue to hold meetings on the 3rd Saturday of each month and continue with guest speakers. When you invite a prospective member, their lunch is complimentary. Reserve your guest's seat by contacting Charles Bitner (602) 943-0028.

2019 Annual Scholarship Golf Tournament

Jack Farley is organizing the golf tournament to be held at **Orange Tree Golf Club** in Scottsdale on April 25, 2019. Please see the Golf flyer on Page 5 for all of the details. Registration forms are attached to the email sent with this Sentinel.

Golfers are needed to register ASAP (You do not need to know how to play golf.)

HELP is needed! Approximately 11 volunteers are needed to help out on the course, to hand out awards at lunch and to man the tables at the Tournament. Please see Page 7 to volunteer.

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:
• March 7
• April 4

Member Meetings/ Luncheons - held on 3rd Saturday of the month, Social Hour at 1100, Luncheon at 1145, McCormick Ranch Golf Club unless noted otherwise.

Upcoming meetings:
• Mar 16 Luncheon
• Apr 20 Luncheon

In this Issue

Page 2

- March Program
- Violins of Hope
- Membership

Page 3

- Personal Affairs
- TAPS

Page 4

- Legislative Updates
- New Members
- Luke Scottsdale Pharmacy

Page 5

- Golf Tournament Flyer

Page 6

- February Program
- Dues are Past Due
- Amazon Smile

Page 7

- March Menu
- Donations

Page 8

- Attachments:
- Golf Tournament Forms:
 - + Registration/Reserve
 - + Scholarship Donations



Saturday, March 16, 2019

Col Mary J. Mayer, USAF (Ret), Member of MOAA National's Board of Directors

Col Mayer will present a "MOAA Chapter Update" which covers most of MOAA programs and products and gives our chapter a good real-time update on what is happening with MOAA. Col Mayer completed 30 years of active service in the Air Force culminating in her serving as Commander, Defense Contract Management Agency, Northrop Grumman. Mayer retired from the military in 2002 and recently completed her four-year gubernatorial appointment to the Advisory Committee to the Oregon Department of Veterans' Affairs. She is currently President of the MOAA Chapter in Portland, OR.

Saturday March 16th, 2019
McCormick Ranch Golf Club

REGISTRATION/RESERVATION must be received by 4:00 p.m. **Tuesday, March 12th**

\$25 per person includes lunch. Make check payable to: AZ Chapter MOAA

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

Or contact Charlie at 602-943-0028 or Charles.Bitner@gmail.com



Special Event – Kurt Klein: A Liberator's Story

March 20, 2019 — 2 PM at the
Scottsdale Center
for the Performing Arts
7380 E Second Street
Scottsdale, AZ 85251

Mark your calendars for a special event March 20. Veterans and their family members are invited to a lecture and recital honoring Kurt Klein and all veterans featuring the **Violins of Hope**. Kurt Klein was born in Germany and sent to live in the United States before WW II. His parents stayed behind and were sent to Auschwitz where they perished. Kurt Klein became an Army Lieutenant and was sent to Germany where he helped liberate 150 women slave laborers in Eastern Europe. One, Gerda Weissman, became his wife and later an acclaimed Holocaust author and recipient of the Presidential Medal of Freedom. The Violins of Hope feature restored violins saved from concentration camps and from Jewish families who fled Germany as refugees. The event is available to veterans at no charge, but you must RSVP by March 10. The performance is at 2:00 PM. To RSVP, call (602) 338-2214

Membership by Dave Price

Susan and I just returned from a six-week, 7,500-mile trip in our truck camper to visit our Marine and his family in Virginia. Yes, we are still married! Anyway, we were amazed by the extreme range of winter weather and temperatures we experienced across the country. In a somewhat snarky, but-meant-to-be-humorous statement - that temperature range was not much larger than the range of dues-paying habits we see every year in our chapter. Many members pay right away in the fall, many others choose to use the wonderful new technology that allows us to pay via the MOAA web site. **Unfortunately, nearly half our members haven't yet paid their dues for 2019** (which were due on January 1st) and are still hanging out in the rear echelon. By the time you read this, I will have sent out another e-mail reminder of your individual status. For those who have paid, *thank you!* For those who haven't, please mail your \$20 for members and \$10 for surviving spouses *at your earliest convenience* to: Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020.



Personal Affairs

Lee Lange, Personal Affairs Officer

Long Term Care and Your Retirement

This article is an extract from a larger piece by Kimberly Lankford which originally appeared in Military Officer magazine. Today's 65-year-olds have almost a 70-percent chance of needing some type of long-term care services in the future. And costs are high, no matter where you live. According to a Genworth Cost of Care Study, a year in an assisted-living facility averages \$48,000, and the average cost of a full-time home health aide adds up to more than \$50,000 a year.

Long Term Care Insurance

Medicare covers very few long-term care expenses and Medicaid only kicks in if you've spent almost all your assets. One way to cover some of these potential expenses is to buy long-term care insurance, which can help you pay for the cost of care in your home or assisted-living facility. You choose the daily benefit amount and the benefit period - such as \$150 a day for three years. The larger the daily benefit and the longer the benefit period, the higher the premiums.

These policies generally pay out after you need help with at least two of six daily living activities (such as bathing and dressing) or if your doctor provides evidence of cognitive impairment. You choose a waiting period before benefits begin - usually 60 or 90 days. You can reduce your premiums with a longer waiting period, but you'll have to pay for care out of your pocket before the benefits kick in. Because you might not need care for another 20 or 30 years, it's also important to have inflation protection. Most people currently choose to have benefits increase by 3 percent compounded each year. The best time to buy long term care insurance is in your 50s or early 60s. If you wait until you're older, you'll pay higher premiums, and have a greater chance of developing a medical condition that makes it difficult to qualify for a policy. Servicemembers and military retirees (and their eligible family

members) can buy coverage through private insurers or the Federal Long-Term Care Insurance Program (FLTCIP), which provides policies at group rates. You can find more information about eligibility, plus a premium calculator and cost-of-care tool, at www.ltcfeds.com.

Do Your Homework

Be sure to compare FLTCIP to policies in the private sector. MOAA also offers a long-term care buying service that connects members with an independent broker who can do the shopping for you.

The cost of long-term care insurance has increased significantly over the past several years. To hold costs down, consider covering some of the potential costs with your savings or income and buying just enough coverage to fill in the gaps. Another option is to buy a policy that combines life insurance and long-term care coverage. Some life insurance policies let you tap the death benefit early if you need long term care or provide additional long-term care payouts. If you don't end up needing the care, your heirs will receive a death benefit.

No matter which route you choose, it's important to consider how you're going to pay for potential long-term care expenses when planning for your financial future.



TAPS



*We are sorry to inform you of
the passing of our Surviving Spouse*

Jeanne Bickham

February 19, 2019

*We extend our heartfelt condolences
to her family*

Keep Us Informed

We need to 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. Please contact any chapter officer with your changes.

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.



National Legislative Update

by Lee Lange
Legislative Chair

Defense Budget Rollout Postponed to March

The Pentagon is set to release its FY 2020 budget on March 12, six weeks later than expected. The delay technically violates a 1990 law requiring the president's budget to be submitted no later than the first Monday in February, but there's no penalty for being late. Previous administrations of both parties have delivered budgets late.

The delay increases the likelihood of a continuing resolution, later this year, as lawmakers will have less time to work on the legislation. The 35-day government shutdown was cited as one of the reasons for the delay. Reports of what to expect in the administration's defense budget request have varied anywhere between \$700 billion and \$750 billion.

A six-week delay in submitting the budget adds to an already full plate for Congress. Lawmakers will have to strike a new budget deal by the end of the year to avoid returning to sequester spending levels. Those levels were first established in a 2011 deficit reduction law. Absent a new agreement, the Defense Department would face automatic cuts of almost \$54 billion in 2020.

Welcome New Members!

Col Irwin Gorman, USAF (Ret)

Maj John Graziani, USAF (Ret)

Please meet and greet our newest!

Arizona Legislative Update

by Lee Lange
Legislative Chair

The Unified Arizona Veterans (UAV) has identified three issues as this year's legislative priorities in the state legislature.

- The first issue is **increasing the number of funded Veterans Benefits Counselors (VBC's)** that work for the Arizona Department of Veterans Services (ADVS). More VBC's can help more veterans apply and receive earned benefits. **HB2093** calls for \$1.2 million to add more paid VBC positions. The bill has passed the House and has been sent to the Senate for action.

- The second issue is about **finding ways to reduce veteran suicides in Arizona**. **Rep Jay Lawrence has introduced HB2488** calling for an annual report by the Arizona Department of Health Services (DHS) on information related to veteran suicides in the state. This information can then be analyzed to help find additional ways to help veterans at risk. DHS supports the bill with changes agreeable to Rep Lawrence.

- Finally, the UAV is supporting more resources for **Be Connected**, a veteran resource network sponsored by the Arizona Coalition for Military Families. No specific legislation has been introduced at this point.

On the issue of increasing the state tax exemption for military retired pay, **Rep Gail Griffin's bill, HB2011, which calls for a \$10K exemption, was approved by the House Appropriations Committee, Feb 20**. In the Senate, Sen David Gowan has introduced SB1290, calling for full exemption. His bill is awaiting committee action.

Luke AFB Satellite Pharmacy in Scottsdale CLOSING

Chapter member, Jon Hitchcock, has advised us that the Scottsdale satellite pharmacy operated by Luke AFB will be closing May 1. Flyers are posted on the door and are available at the location. The pharmacy, located in the Honor Health complex in Old Town Scottsdale, has been serving beneficiaries in the Phoenix/Scottsdale and East Valley for several years, saving them the long drive to Luke AFB and saving them substantial co-pays at retail pharmacies. The pharmacy is open two days a week and serves 150 – 200 beneficiaries each week. No reason has been given for the closure. This service has been very helpful to older beneficiaries who can't travel to Luke AFB and is a big money saver even over Express Scripts which charges co-pays for mail order prescriptions. If you use this service now, write or call your U.S. Representative and your U.S. Senators and tell them you want this service to remain open. Ask if they can explain why this is happening. We need to put pressure on Luke AFB before this service is gone and can't be reversed.



**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. 56th 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.

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.



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, choose the Membership tab on menu bar, then choose *Renew Your Chapter Membership* on the drop-down menu and follow the instructions.

Arden Rowley Reports on the Korean War

Our February guest speaker was former Army soldier and Korean War POW, Arden Rowley. Arden provided an incredible account of the sacrifice and heroism of our soldiers in the Korean War. Arden's account was especially personal, having been captured by the North Koreans in late November 1950 and not returned to U.S. control until August 1953.



North Korea attacked South Korea in June 1950. Arden was a member of the 2nd Combat Engineers, U.S. 2d Division in Korea, a part of the 8th Army. U.S. forces were quickly pushed far to the south. After the Inchon landing in September, the tide turned. In short order South Korea was cleared of North Korean forces. United Nations forces pushed across the 38th parallel to the northwest. By October, temperatures had fallen sharply. Then, the six divisions of the 8th Army were hit by some 300,000 Chinese.

When the Chinese attacked, an immediate withdrawal was ordered to the south. The withdrawal was conducted in -40 below zero temperatures. At least 330 members of Arden's battalion were captured. Only 117 returned at the end of the conflict. After being captured, Arden was marched for 24 straight nights to the North. The men suffered terribly with many deaths due to freezing and pneumonia. Arden donated his rubber overshoes to a soldier with frostbitten feet, leaving him with leather boots soon taken by a North Korean. He was left with a worn-out pair. He survived with minor frostbite. The men arrived Christmas day in their first POW camp. Many men were sick and dying. Arden never was sick with dysentery – one of the few who did not have this disease. He helped another man, very sick with dysentery, to get new trousers from the body of a dead soldier. POW's received little food – two bowls of porridge a day. Malnutrition was a big problem. The communists tried to indoctrinate the POW's with little effect. Later, the communists saw the war was not going well and began feeding the prisoners better. In August 1953 Arden was repatriated over the "Bridge of No Return" back to U.S. control. **Thank you, Arden, for reminding us of the great debt we owe you for your unbelievable service and sacrifice.**

AmazonSmile Supports our Scholarship Fund

by Charles Bitner, Treasurer

Our members now have the opportunity to help support the **Scholarship Fund** when purchasing from Amazon.com by using the **AmazonSmile** program. Here's how to contribute Amazon Smile.

1. Go to <https://amazon.com> and establish an account, if you haven't done so previously.

2. Then, visit <https://smile.amazon.com> and sign in with your Amazon.com credentials.

3. A screen will appear enabling you to select a charitable organization. Scroll down and Click on **Arizona Chapter Moaa Scholarship Fund** if it appears. If not, scroll down to "Other Organization" and type in: **Arizona Chapter Moaa Scholarship Fund** exactly as shown — because it is case sensitive.

4. Start shopping! Each purchase will generate 0.5% of eligible amazon.com orders to be downloaded quarterly from the AmazonSmile Foundation and deposited directly into our Scholarship Fund. Just a note: Using AmazonSmile does not impact your Prime membership in any way.

It's as easy as that and thanks for your support!

March Luncheon

WHEN: March 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: Chicken Cordon Bleu, Herbed Rice Pilaf,
 Sherry Chicken Jus, Traditional Caesar
 Salad, Apple Fruit Cobbler

PROGRAM: **Col Mary J. Mayer, USAF (Ret),**
 Member of MOAA National’s Board of Directors
 She will be providing a MOAA Chapter Update.

Arizona Chapter 2019 Schedule

April 2019:

- * Board Meeting on the 4th
- * Luncheon on the 20th
- * Scholarship Golf Tournament and Silent Auction on the 25th

May 2019:

- * Board Meeting on the 2nd
- * Luncheon on the 18th

Donations to SCHOLARSHIP Fund

Doug Gray \$110 (DBack tickets)
John Ady (DBack tickets)
Roger Schartzer \$50
Al Crawford \$50
Pete Berger \$25

The Annual Scholarship Golf Tournament – April 25, 2019 – Needs Your HELP!

Please contact Ron Bright at (480) 614-9463 to help on the Fundraising Committee for the tournament. Gift Cards/Gift Certificates are needed from local vendors to help raise the needed funds during the Silent Auction.

Please contact: Jack Farley (480) 661-3891 if you are available to volunteer to help with registration, help out on the course, to be a “spotter” on the hole-in-one, to help with the Silent Auction and/or handing out the awards, etc.

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 **March 16, 2019 Luncheon**. Your check payable to: **AZ Chapter MOAA** can be delivered at the luncheon or mailed to: **Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020, 602-943-0028, charles.bitner@gmail.com** by **March 12**. Credit Cards will be accepted at the luncheon.

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

Arizona Chapter Supports Veteran’s Home by Susan Farrell

Part of our general fund is generously donated to the VA State Home in Phoenix. Each month we give \$50 for prizes, snacks and drinks to be given out to residents playing bingo on the first Thursday of the month. Chapter member spouse, Angie Boucher, Surviving Spouse Liaison, Susan Farrell, and Rosemary Ware, head of the National Memorial Ladies at the Phoenix National Memorial Cemetery, visit the home on bingo day, distributing the soda, snacks and quarters for each game won. Everyone wins every game, leaving with \$1.00 which they can use in the gift shop. Although the three ladies cover the bingo pretty well, the gift shop also needs volunteers. If you would like information on helping out, you may call Susan at 602-993-8556 or email skfarrell@cox.net and she will assist with details.

The Arizona Chapter MOAA - 2019 Board of Directors and Committee Chairs

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

Access Arizona Chapter’s Internet Web Site at: azmoaa.org

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



ADDRESS SERVICE REQUESTED