



The Sentinel

Arizona's First Chapter



The Arizona Chapter

19507 N 73rd Lane

Glendale, AZ 85308

APRIL 2019

CHARTERED 1956

62 YEARS OF SERVICE TO COUNTRY

EDITOR: JANET LANGE

President's Perspective

by Mike Rogers



April ROTC Scholarships

Spring is here after a record-breaking winter. Schools are back in session after Spring Break, golf courses no longer have frost delays and days are warmer. Phil Roos, Scholarship Chair, has worked with his committee to select four highly-qualified ROTC Cadets to each receive a \$2,500 Scholarship award. This year's four awards include one Air Force and two Army Cadets and one Navy ROTC Midshipman. Last year, the Army ROTC unit inadvertently missed submitting a deserving applicant. So this year, the Board of Directors decided to award two scholarships to the Army. Please join us at the April 20 luncheon to show support. Members are encouraged to wear their uniforms.

April Scholarship Golf Tournament

CDR Jack Farley has been developing a new plan to secure the future of our Scholarship Golf Tournament. To bring all of the pieces together, he needs help. Currently, the need is for gift cards and other prizes from various vendors. If you have a favorite restaurant or know another vendor, please feel free to ask for a donation to the Scholarship Fund. The April 25th Scholarship Golf

approximately 15 volunteers at the golf course to register golfers, monitor the hole-in one competition and present awards at the luncheon. No knowledge of golf is required to assist at the tournament. Volunteers are needed starting at 6:00 am and continuing to 1:00 pm. Please download the attached form to register as a Golfer or to reserve a seat for the lunch if you are not golfing. Please contact Jack Farley at 480-662-3891 or jfa327@aol.com to volunteer. We need your help!

First Quarter of 2019

With the first quarter closing, I must say it was one large learning curve. Thanks to Ron Bright and Lee Lange, the two previous presidents and all the members of the Board of Directors for help in completing the tasks to bring more strength to our Chapter. The two secretaries, Sherry Kosaveach and Judy Brooks, along with our Sentinel Editor, Janet Lange, have worked long hours to get information to you, the membership. Dave Price and Charlie Bitner have been keeping track of our membership and money. CAPT Bruce Kosaveach has provided captivating speakers and interesting events with more fun in the planning stages. His Social Committee was established to provide fun

activities to fit into members' busy schedules in the coming months as well as working on new ideas to build our membership.

Volunteer Positions

We are looking for volunteers to fill vacant seats in essential jobs. Rob Welch is retiring as Webmaster and training will be provided for his replacement! We also need someone to maintain our Facebook social media site. A third person is needed to replace Ron Green in helping the MANA House for homeless veterans. Support from our membership is what makes our Chapter one of the strongest in the state. I truly can't list thanks to all who are helping our chapter. I feel much pride in being the president of such a fine organization with the support of so many. In the next few months, there will be an opportunity for more members to step up to a position on the Board of Directors and join in the enjoyment of successes for our chapter. Major Pete Berger and Col Tom Sheets head up the committee accepting nominations. Training will be provided along with the support each position needs to be a success. Your help would be most appreciated. Thanks to all of you for being a member of our Arizona Chapter, MOAA.

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:

- April 4
- May 2

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:

- April 20 Luncheon
- May 18 Luncheon

In this Issue

- Page 2**
 - April 25th Scholarship Golf Tournament
 - Page 3**
 - April 20 ROTC Luncheon
 - Page 4**
 - Personal Affairs
 - March Speaker
 - Page 5**
 - Legislative Update
 - Contributions to Funds
 - Page 6**
 - Scholarship Impact by Dave Price, Membership
 - Page 7**
 - April Menu
 - Membership Update
 - Lunch Reservation
 - Page 8**
 - CAPT Archie Kelley
- Attachments:
 Golf Tournament Forms:
 + Registration/Reservation
 + Scholarship Donation



**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**, 10601 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. Please contact him by phone at 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.





**ASU ROTC
ROTC Scholarship Award
Presentations
20 April 2019**

Please join us as we recognize an outstanding cadet from each of ASU's three ROTC programs and hear their plans for a professional and military career.



**Arizona Chapter MOAA's Monthly Luncheon
McCormick Ranch Golf Club
7505 E. McCormick Pkwy, Scottsdale**

\$25 per person for lunch, check to AZ-MOAA
Please RSVP NLT Tuesday, the 16th of April to:

**Charlie Bitner
134 E. Northview Ave
Phoenix, AZ 85020**

602-943-0028
or treasurer@azmoaa.org





Personal Affairs

Lee Lange, Personal Affairs Officer

Is an Annuity in Your Financial Future?

MOAA's benefits expert, Shane Ostrom, has written about annuities several times. Annuities can be confusing financial products because they come in many varieties. Virtually all insurance companies offer them.

An "income annuity" is the simplest of all annuities. You make a one-time, lump-sum deposit into the annuity and it provides you income. You can structure the income to meet your needs. A common income option is a monthly lifetime payment for you and your survivor.

Income annuities have received a good deal of press lately because of the turbulent stock and bond markets and low rates on interest-bearing accounts. The sales pitch is that an income annuity will guarantee you a stable income for life while your other stock and bond investments may fluctuate with the market.

In general, a military retiree probably doesn't need an income annuity. A military retiree already has an income annuity - your military retirement check. In fact, you have two annuities when you add Social Security. Both income annuities offer cost-of-living increases to boot.

So, why would you consider another source of steady income with an income annuity? Here are several possible reasons:

- Maybe you want another source of steady, guaranteed income to help meet your fixed liability needs — bills, debts, mortgage, etc.
- If you didn't enroll in the Survivor Benefit Program (SBP) to continue your military retirement pay, you may want another plan to compensate for the lack of SBP. You could purchase an income annuity now with a continuing survivor benefit. Or, your survivor could use life insurance proceeds to purchase an income annuity. Or, your survivor could use other investment assets to purchase an income annuity. Survivors often prefer steady, guaranteed income instead of managing investments and dealing with the unknown nature of the economy and the markets.

- If you took Social Security early, you may want another income stream to compensate for the decrease in monthly Social Security income.
- You may get a better payout with an income annuity than with current interest rates on CDs, bonds and money market accounts.

Insurance companies make money on annuities so shop carefully for an income annuity. The amount of income can differ significantly between plans. Some offer cost of living adjustments or refunds of principal in case of early deaths but your monthly income amount will be reduced to pay for these options.

March Speaker, Col Mary Mayer, USAF (Ret)

Left to Right:
Mike Rogers,
Bruce Kosaveach,
and Mary J Mayer



We were fortunate to have current MOAA Board of Directors member, Col Mary Mayer USAF Ret, speak to us at the March 16 luncheon. She is also the current president of the Portland Chapter in Oregon and has served in a variety of assignments at the council and chapter level before joining MOAA's Board. MOAA's 350K members include 50K chapter members. The chapter system remains a priority for MOAA and represents the key to member engagement and support for MOAA's advocacy efforts. MOAA continues to work on ways to help chapters including improvements in data base management, financial incentives, webinars on chapter management tips and workshops for key leaders. MOAA's push to refresh electronic media includes website improvements and a new MOAA Newsletter, a single weekly publication that allows you to customize the content you receive. Col Mayer concluded her remarks by presenting a MOAA coin to President Mike Rogers who then gave it to Programs Chair Bruce Kosaveach for his work in bringing exceptional speakers to our Arizona Chapter, MOAA meetings.



National Legislative Update

by Lee Lange
Legislative Chair

Arizona Legislative Update

by Lee Lange
Legislative Chair

MOAA Needs Your Help – Storming the Hill 2019

MOAA council and chapter leaders from across the nation will converge on Capitol Hill in Washington April 10 for MOAA's signature event, Storming the Hill. The goal is to visit every legislator's office to make MOAA's case on three issues; 1) ending the Survivor Benefit Plan-Dependency and Indemnity Compensation offset (widows' tax), 2) stabilizing TRICARE fees and, 3) maintaining adequate compensation for currently serving troops. Our Arizona state council President, Col Pete Kloeber USAF Ret, will be participating and visiting our congressional legislators.

You can help support this effort from right here in Arizona. Here's how to be an effective advocate:

1. Email your legislators with a MOAA-suggested message. Visit <http://takeaction.moaa.org/?0> to find pre-written emails outlining MOAA's positions on the above issues. Enter your ZIP code, and they'll be delivered right to your senators and representative. Do a similar message for your spouse. Are these pre-written messages effective? MOAA's experience says "YES." Legislative staffers know a constituent who takes the time to send a message is one who will vote when the time comes.

2. Make a phone call. Call (866) 272-MOAA (6622), MOAA's toll-free line to the U.S. Capitol switchboard, to be connected with your legislators' offices. Congressional staff members track constituent calls and elected officials pay close attention. You can find talking points at <http://takeaction.moaa.org/?0>.

3. Increase our reach. Follow, Like and Share MOAA's posts on Facebook <https://www.facebook.com/moaa/> to help spread information about our advocacy to the wider community on social media. You also can follow MOAA on <https://twitter.com/militaryofficer?lang=en> and on <https://www.instagram.com/moaaofficial/>.

MOAA chapter members are an important voice on behalf of the entire military community. The best way to keep informed on the top issues is by reading MOAA's weekly update - sign up for The MOAA Newsletter http://moaa.highroadsolution.com/moaa_preference_page/EmailSearch.aspx. You can choose how often you want to hear from MOAA as well as which topics are included in your newsletter. Make sure you check the *Advocacy* block.

Here's where we are on several bills of interest to veterans:

HB2093 Veterans Services Counselors (VBC's): Sponsored by Rep Richard Andrade, the bill calls for \$1.2 million to add more paid state VBC positions. The bill passed the House and was sent to the Senate where it was passed by the Appropriations Committee, March 12. Awaiting action by Rules Committee.

HB2488 – Annual Report, Veteran Suicides. Sponsored by Rep Jay Lawrence, the bill calls for an annual report by the Arizona Department of Health Services (DHS) on information related to veteran suicides in the state. The bill passed the House by a vote of 60-0 and was sent to the Senate. Committee action was completed favorably, and it now awaits floor action.

HB2011 – Veterans Increased Income Tax Subtraction. Rep Gail Griffin's bill originally called for increasing the state tax exemption for military retired pay to \$10K. After being passed in committee, the bill has faced a difficult time on the House floor and was amended to call for \$5K exemption. The bill failed a House vote, 35-25, on March 11 but was approved for reconsideration. Further action pending.

SB1157 – Income Tax Subtraction, Veterans Pensions. Sponsored by Sen David Gowen, the bill calls for full exemption of retired pay starting in 2020. The bill passed the Senate and is awaiting committee action in the House. The bill's cost of \$43.5M in 2020 makes passage a challenge but work continues.

Scholarship Fund Donations

Ron Bright \$20 (Don Harvel's Mecham Tickets)
Pete Berger \$45 (raffle prize money)
John Ady \$47 (Whiskey for Golf Auction)
Ron Bright \$50
Sue Gilbertson \$50
Carol Culbertson \$100
Douglas Gray \$110 (baseball tickets)

General Fund Donations

Ron Bright \$50
Lee Lange \$100

BLUF: Our AZMOAA Scholarship fund has a huge impact! By Dave Price. Membership Chair

Like most military academy alumni, I left Annapolis with some common misperceptions about ROTC. At first, I just assumed, in our academy elitist perspective, that we who had been immersed in the Navy-Marine culture on the banks of the Severn River were just inherently better officers than our ROTC peers. Four years of being told that we were our nation's best and brightest will do that. Of course, we did have some actual advantages over our non-academy peers, namely that we had been steeped in the customs and traditions of the service and had more dedicated time to spend on military skillsets. I quickly found, however, that who you are individually has a greater impact on what kind of officer you become than where you got your commission. Of course, we all should have known this must be the case but it was proven early in our careers during flight school or other training pipelines where the cream of the officer corps quickly rose to the top without obvious correlation to commissioning source. Interestingly, much later in my career in two tours commanding in Naval Aviation, I saw that those individuals who ate up the program came from all commissioning sources while seemingly more academy grads knew how to skim the minimums to graduation (Navy, Marine Corps, Air Force and Coast Guard in my experience as a joint training air wing commander). But I did maintain one misperception about my ROTC counterparts until I was a senior Navy captain.

It is common knowledge, I think, that midshipmen and cadets at the military academies are all on full scholarships. This includes room and board and all of the various benefits that are associated with being on active duty. (Did you know cadets and midshipmen at the academies are actually on active duty and listed in our services' end strengths?) So they have medical and dental care and the sundry necessities of military life including a barber/beauty shop, laundry and dry-cleaning service, access to world-class fitness facilities, etc. They are paid (yep!) and, after expenses for laundry, haircuts, books, uniforms, etc. are taken out, receive a monthly stipend for discretionary purposes (gas for the Jeep in my case). Of course, the down side is that they are in the disciplinary environment of a military school; liberty growing proportionally with time as an inmate! So what was my 31-year-old misperception? That ROTC cadets and midshipmen had the same full scholarship deal as us academy types but got to go to a fun school like Arizona State! Not so fast, Speed Racer.

At the 27-year point of my career I was assigned as the CO of the NROTC Unit at ASU. While there what I had first learned in flight school was confirmed; that ROTC cadets and midshipmen are every bit as talented as us Naval Academy guys. Many other myths were also exploded, the most important being that they are not on the same full-ride as academy students. Even those on 4-year scholarships (statistically as or more competitive than academy appointments) are not receiving room and board. A "full" ROTC scholarship covers tuition and fees, roughly \$10,500 at ASU this year. Not covered is room and board and other living expenses that are estimated to run another \$12,000 per year. Those must be borne by the student or their parents. The real shocker for me was that most ROTC students on contract are not on 4-year scholarship. Increasingly, the services are saving money by placing ROTC students on 3-year and 2-year scholarships and on non-scholarship, stipend-only contracts for commissioning. This includes some who are non-resident cadets and midshipmen who must pay ASU's 2019 non-resident base tuition and fees of \$28,336. Holy money bags! How do they manage? In addition to the courses required for their bachelor's degree, they must take an extra year's worth of coursework in ROTC but still finish it all in four years. Over half of them have part-time jobs (some work full time!). Most graduate with thousands in student loan debt. Which leads me back to the **BLUF** (Bottom Line Up Front). Your donations to our AZMOAA Scholarship fund have a dramatic and direct impact on selected cadets and midshipmen each year. You'll get to meet some of them at our upcoming meeting. Thanks for your generosity to date and don't forget to support the golf tournament this month.

April Luncheon

WHEN: April 20, 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 4/16/2019

DRESS: Business Casual/Military Uniforms

MENU: Roasted Pork Loin, Whipped Potatoes,
 Roasted Pork Jus, McCormick Signature
 Salad, Carrot Cake

PROGRAM: **MOAA Scholarship Award
 Ceremony for ASU ROTC
 Cadets and Midshipmen**

Membership Update

by Dave Price, Membership Chair

Currently there are 151 members in the chapter; most in good standing. Eight of us have let our membership in National MOAA lapse. Remember that we must maintain membership in both National MOAA and in the Arizona Chapter. Recently, with approval from our Board of Directors, 15 members had to be dropped from our roster who had not renewed their chapter membership for 2018. Currently, we have 35 members who have not yet paid their dues for 2019 (which were due January 1st). If you are one of those, please take care of this soon. Our Operations Manual actually says members will be dropped when 90 days delinquent. That's now. Yikes! I've sent e-mails to those who are delinquent but please ask if you're not sure. Also, please remember when recruiting new members to inform them of the necessity of dual membership in National and the Arizona Chapter and that dues are collected on joining the chapter – there is no longer a free first year, though if joining after June 1st, the collected dues cover the upcoming calendar year.

Happy April from Susan and me somewhere in the truck camper!

Arizona Chapter 2019 Schedule

May 2019:

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

Summer Vacation: June, July, August

September 2019:

- * Board Meeting on the 5th
- * Luncheon on the 21st

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 **April 20, 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 **April 16**. Credit Cards will be accepted at the luncheon.

**Member reservations or call-ins WILL NOT be accepted after April 16.
 Cancellations after April 16 will be charged and not refunded.**

CAPT Archie Kelley, AZ MOAA Centenarian, Speaks to Naval Reservists by Justin Collins

On 23 FEB CAPT Archie Kelley, a member of the Arizona Chapter of MOAA, spoke to approximately 150 drilling Naval Reservists at the Navy Operations Support Center Phoenix. CAPT Kelley, a Pearl Harbor survivor and Centenarian, shared with the reservists his memories of his ship, the USS West Virginia (BB-48), being torpedoed, its subsequent sinking and the value of training he received both at the US Naval Academy and aboard his ship. His comments were well received. Immediately following his remarks, most of the audience formed a long line so that they could be photographed with CAPT Kelley.

CDR Justin Collins is the Commanding Officer of the Naval Operations Support Center Phoenix located at Luke AFB.



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



azmoaa.org



ADDRESS SERVICE REQUESTED