



# The Sentinel

## Arizona's First Chapter



The Arizona Chapter

19507 N 73rd Lane

Glendale, AZ 85308

MAY 2019

CHARTERED 1956

62 YEARS OF SERVICE TO COUNTRY

EDITOR: JANET LANGE

### President's Perspective

by Mike Rogers



#### April Scholarships

Our April meeting highlight was the presentation of two \$2,500 scholarships to one cadet and one midshipman from ASU's Air Force and Navy ROTC programs. CAPT Archie Kelley, USN, RET, our 100-year-old member and Pearl Harbor survivor, made the check presentations in a true passing of the torch from the Greatest Generation to two soon-to-be leaders.

Phil Roos and Lee Lange were present at ASU to present two additional scholarships to two Army ROTC cadets on April 26. See more on Page 4.

#### Scholarship Golf Tournament

Jack Farley worked tirelessly for months to put the 2019 14th Annual Scholarship Golf Tournament and Silent Auction together for April 25 which turned out to be a big success. See Page 2 photos and Jack's article on Page 3.

#### Storming the Hill 2019

Members from the Military Officers Association of America canvassed Capitol Hill all day on April 10 calling on Congress to protect the benefits our servicemembers, veterans and military spouses have earned. More than 170 MOAA members from across the country went to work for

MOAA's annual Storming the Hill event in Washington, D.C. This year, teams met with members of Congress and their staff in support of three things: 1) A 3.1 percent pay raise for the troops as called for in the President's Budget, 2) A total repeal of the "widows tax" also known as the SBP-DIC offset (see details on Page 5 — Personal Affairs column), 3) Stabilize TRICARE by pushing back on further fee increases for TRICARE under 65 beneficiaries. The MOAA AZ Council President, Col Pete Kloeber USAF Ret, participated in Storming and will have a report for us shortly.

#### Nominations Coming ...

Over the course of the summer, the Nominating Committee will be searching for people interested in becoming more active in the chapter by volunteering to take on a position on the Board of Directors. Open Committee Chair positions include: Arrangements, Membership, Public Relations, Sentinel and Website. Pete Berger, Ron Bright, Lee Lange, and Tom Sheets are part of the committee and can answer any questions you might have.

#### Summer Break

After the May general meeting, the next general meeting will be September 21.

#### Summer Safety Tips

Summer includes the hottest months of the year so we need to think of how deadly heat can be. Starting with yourself, be aware of your body's need to have lots of water on a regular basis. If you stop sweating, it is time to get shade and hydrate with plenty of water. For your dogs, if their tongue is dry, they need water. To protect your dog's paws, test the palm of your hand or the sole of a foot on the walking surface for 3 seconds. If it burns your hand/foot, the surface is too hot for paws. "Paw Shoes" are helpful to protect the paws.

#### Good Samaritan

Be on the lookout for children or pets in parked cars. You could save a life by calling 911 immediately to report the location and request approval to break the window. The 911 folks can give an approval to break the window and remove the child(ren) and/or animals. Then wait for the help to arrive (per Glendale Police).

#### Happy Summer

I wish everyone a very happy, healthy and safe summer and I look forward to seeing you at the social events through the summer and the September 21 general meeting.

Sincerely,  
Mike Rogers, President

#### 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:**  
• May 2  
• Sept 5

**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:**  
• May 18 Luncheon  
• Sept 21 Luncheon

#### In this Issue

- Page 2**
    - April 25 Scholarship Golf Tournament
  - Page 3**
    - Jack Farley, Tournament Director
  - Page 4**
    - April Scholarship Recipients
  - Page 5**
    - Personal Affairs
    - May Speaker
  - Page 6**
    - National Legislation
    - State Legislation
  - Page 7**
    - May Menu
    - Membership Update
    - Fund Donations
    - Lunch Reservation Form
  - Page 8**
    - Thank you USAA
    - MOAA Insurance
- Attachment: Baseball Flyer



Sandra Day O'Connor High School  
JROTC Color Guard



Jack Farley, Tournament Director,  
watches his tee shot head for the green.



Don Butler putts for show.



Beth Cullison, Charlie Bitner and Peggy Farley  
tally the silent auction sheets to determine the  
winners. There were more than 40 Silent Auction  
items .

**APRIL 25, 2019**  
**Arizona Chapter MOAA**  
*14th Annual Charity*  
*Scholarship*  
*Golf Tournament*  
*and Silent Auction*



Bernie Conway watches his putt  
roll toward the cup.



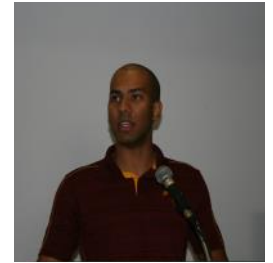
Beth Cullison reads the list of Silent Auction  
winners prior to checkout as Jack and Lee  
stand by to assist.



Midshipman Jaron Scarborough  
(Marine option)



Air Force Cadet  
Jonathon Bauman



Air Force Cadet  
Lucca Rappino

**JROTC Awards**  
**presented**  
**in April**



LTC Ron Bright presents AZ MOAA  
award to North HS JROTC Cadet

Lt Col Jon Simmons  
presents  
AZ MOAA award  
to Carl Hayden HS  
AJROTC Cadet





Well folks, we have another successful **AZMOAA Charity Golf Tournament** in the books. With a late Easter this year, the number of golfers was down considerably as this was the week many “snowbirds” were migrating north for the summer. Despite that, however, the Silent Auction came through again with 55 items up for bid and exceeded last year’s tally. An additional 24 items were raffled. Items ranged from tee times at prestigious private courses to dinner tickets at top restaurants and nights at hotels and resorts. There were wind bells from Cosanti and even a golf ball autographed by Arnold Palmer. Suffice it to say, a lot of people went away with some really “sweet” deals! A special thanks goes out to Beth Cullison for her herculean effort in presenting all these items and her collating team (Charlie Bitner and Peggy Farley) for making checkout smooth and expedient.

Although no one won the Cadillac with a Hole-in-One, our own Ron Perkins came the closest and walked away with the Closest-to-the Pin trophy. There were awards and medals for skill shots and team standing. Fun was had by all and we were honored to have Admiral Denny Wisely (CO USS John F Kennedy, CO Blue Angels) and his team join us. The Cadets from Sandra Day O’Connor High School welcomed the golfers and really added a military presence to the event looking extremely sharp. Kudos to Lt. Col John Simmons. Several ASU ROTC Cadets/Midshipmen spoke a few words and exemplified all the reasons as to why this Tournament/Fundraiser is held.

As most of you know, I have taken the helm of the Golf Tournament from Pat Dale who has done an outstanding job as Tournament Director for 13 years. Although Pat couldn’t be there due to a recent injury, he was acknowledged for his years of dedication to the Tournament and presented (in absentia) with a plaque and gift for him and his family who have assisted him for years with this event. Pat received these at his residence immediately after the tournament and was deeply grateful. Get well fast Pat.

Finally, I would like to thank the Fundraising Committee and all the volunteers who stepped up and gave their time and energy to ensure another successful event: Mike Rogers and Diane Wolfe, Ron and Donna Bright, Lee and Janet Lange, Jim and Beth Cullison, Ron Perkins, Pete Berger, Rob Welch and Jim Jackson from the Bogey Boys. All were tremendously helpful and flexible when needed.

In closing I would add that volunteers are already needed for next year. I anticipate it will be bigger than ever but will only continue to be successful if a greater part of the membership participates. That said, I’m headed to the 19<sup>th</sup> Hole ...

Jack Farley, CDR USN (Ret)

Golf Tournament Director



## *April 13, 2019 Scholarship Award Luncheon*

**Cadet 1<sup>st</sup> Lt Michael Caddell of the Air Force ROTC** is noted as one of the two top cadets in the Wing, has a **3.54 GPA** and was recently

selected to enter pilot training for the A-10 Thunderbolt II. Committed to serving his country, Cadet Caddell has a deep conviction to serve his country and make a difference. While enrolled, he has served as the Wing Athletics Officer, raising the command's fitness score from an average 82% to 96% within a single semester. He has volunteered extensively through unit, ASU, and community initiatives and, this Spring, he is leading 17 cadets as the Foxtrot Flight Commander with hopes to serve as the Wing Commander next semester.

**Army Cadet Maram Sweis** is a 4th year member of the unit who will graduate this May and commission into the Arizona National Guard as a Medical Services Officer. A selfless leader of character as described by her Commander, Cadet Sweis has earned a 3.1 GPA and hopes to shift to the active component upon the completion of her initial training and pursue a lifetime of service in the U.S. Army. While enrolled in the unit, she has distinguished herself as a member of the Color Guard, a squad leader, platoon sergeant and an active participant in the unit's athletic and veteran's programs.



**Midshipman 2<sup>nd</sup> Class Tyler Courson** is the solid choice for the **Naval ROTC program**. He is a Political Science major with an impressive 3.25 GPA.



MIDN Courson aspires to become a Surface Warfare Officer and lifelong servant to his nation and after his career in the Navy, may chase a career in government service and possibly politics. While enrolled in the NROTC program, Tyler has interned in Washington DC, and spends a great deal of energy running programs for the Unit including service as president of the Surface Warfare club, the officer-in-charge of the Spring Dining In event and serving extensively on the unit's New Student Orientation program. He is particularly proud of his volunteerism with the Travis Manion Foundation and local JROTC events.

**The Army ROTC is proud to have two of their cadets earn scholarships this year.** Last year, there were no Army recipients due to an inadvertent administrative oversight and it was unanimously decided to award two to the unit in 2019. The unit was unable to attend our April 13 luncheon so an award presentation was made April 26 at ASU.

**Army Cadet Frank Wonderly** is a 2020 graduate who has hauled in a very impressive **3.9 GPA** in both Finance and Accounting. LTC James Sink, the unit's new commander, says Cadet Wonderly "is a highly intelligent, articulate and mature young man." Not yet assigned a branch within which to serve, Cadet Wonderly is undaunted. "My primary motivation is to serve my country in any capacity" but would welcome assignment in either the Finance Corps, Military Intelligence or Field Artillery. While enrolled, he has served as a squad leader, a cadet OIC for drill meets and has successfully completed Basic Camp at Fort Knox, KY.

Left to Right: Army Cadet Maram Sweis, Army Cadet Frank Wonderly, CAPT Phil Roos, USN (Ret), and Army ROTC Commander LTC Jim Sink, USA.



## Personal Affairs

*Lee Lange, Personal Affairs Officer*

### Personal Affairs – May 2019 Sentinel Estate Planning 101

We are never ready for the loss of our spouse and often avoid talking about it or even thinking about it. But there are steps couples can take now - together - to resolve future issues. What couples should work to do now is make decisions that will then not have to be made by just one partner at a time when the surviving spouse feels overwhelmed. Here are a few things to consider now.

#### Married Couples Should...

- \* Retain an estate attorney to draft or review wills and other estate planning documents.
- \* Hire a financial advisor and tax accountant both spouses like.
- \* Use a computer password application to keep track of online account passwords. Keep a copy of your passwords with your wills.
- \* Make sure bank accounts are set up in both spouse's names.

#### A Surviving Spouse Should ...

- \* Notify Defense Finance and Accounting (DFAS) if retired military member passes. Apply for Survivor Benefit Plan (SBP) if member enrolled.
- \* Order 15 copies of the death certificate to retitle financial accounts and settle the estate.
- \* Contact your estate attorney, accountant and financial advisor.
- \* Gather household bills and bank, insurance, investment and credit card statements.
- \* Obtain electronic statements from the deceased spouses' online accounts.
- \* Claim social Security benefits in your own right or survivor benefits based on your spouse's earning - whichever is higher.
- \* File with Social Security for the \$255 death benefit.
- \* Change the beneficiaries on your retirement and other accounts and insurance policies.
- \* Update your will.
- \* Create a new financial plan once you understand what you own and can make long term decisions.

Today's families likely have multiple streams of income including retirements and Social Security. This can create a complex problem for surviving spouses unless they have been involved previously. Take the time now to save yourself problems in the future.

## Robert K. Smoldt, M.B.A.

***Emeritus Chief Administrative Officer, Mayo Clinic***

This June 6<sup>th</sup> will mark the 75<sup>th</sup> anniversary of D-Day in 1944. It's very fitting and timely that he will be speaking to us on

### **"D-Day in Normandy – Mayo Clinic Connections"**

There were Mayo doctors involved from the first landings and their stories are extraordinary.



**Saturday May 18<sup>th</sup>, 2019**

McCormick Ranch Golf Club

**REGISTRATION/RESERVATION must be received by 4:00 p.m. Tuesday, May 14<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

Or contact Charlie at 602-943-0028 or [charles@bitner36.com](mailto:charles@bitner36.com)



## National Legislative Update

by Lee Lange, Legislative Chair

## Arizona Legislative Update

by Lee Lange, Legislative Chair

### Widow's Tax Unfair to Survivors

One of MOAA's key Storming the Hill topics for 2019 was the Widow's Tax. What is it?

Under current law, survivors of deceased service-members must forfeit part or all their purchased Survivor Benefit Plan (SBP) annuity when they receive the VA's Dependency and Indemnity Compensation (DIC). For approximately 66,000 military survivors, the "widows' tax" makes SBP the only insurance product in the country that you pay into but can legally be denied benefits.

SBP is a voluntary, member-purchased annuity provided by DoD, and is the only way to pass on a portion of your military retired pay to your survivors. After 9/11, coverage was expanded to include surviving dependents of active duty personnel deaths as well.

DIC is a VA-paid monetary benefit for eligible survivors whose sponsors died of a service-connected injury or disease. These separate benefits are paid for separate reasons. Surviving spouses of active duty or retired servicemembers who died of a service-connected cause face a dollar for dollar offset of their military SBP annuity against their DIC benefit. This offset wipes out most or all the SBP check for most survivors, totaling approximately \$12,000 annually.

Congress has recognized this inequity and helped survivors by authorizing the Special Survivor Indemnity Allowance (SSIA), a modest rebate to SBP-DIC recipients subjected to the widow's tax. But SSIA only provides relief for about 25 percent of the widow's tax amount.

No other federal annuity includes this offset. DIC is not deducted from federal survivor annuities for military veterans in civil service jobs. This inequity is very unfair and long overdue for repeal by Congress.

### What About the Cost?

Congress estimates the cost of repealing the widows tax to be approximately \$5 billion. Let your congressional representatives know you want them to fix this inequity and repeal the widow's tax. It's the right thing to do. Go to MOAA's Take Action center at <http://takeaction.moaa.org/app/write-a-letter?19&engagementId=495393> and send a message to your Representative and your Senators. Have your spouse do the same.

### State Legislature Closes in on End of Term

After four months of work, the Arizona Legislature is close to completing its 2019 Legislative Session. All attention is focused on the state budget negotiations. Except for budget bills, there won't be any more regular committee hearings. Members will spend most of their time either in Caucus or on the floor voting on the remaining bills in the lawmaking process. House and Senate leadership are starting "small group" meetings, where they will spend most of their time crafting the FY2019/20 state budget.

Here is an update on several bills of interest to veterans in Arizona;

**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. Late word is that the bill has been included in budget negotiations.

**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 and was sent to the Senate. The bill was amended and passed by the Senate on April 9, then returned to House for concurrence. The House passed the amended bill April 11 and it was sent to the Governor for signature.

**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 faced a difficult time on the House floor and was amended to call for a \$5K exemption. The bill failed a House vote, 35-25, on March 11 but was approved for reconsideration. But a poll of votes for the bill fell two votes short and it did not return to the floor. Other efforts are ongoing to keep the issue in play.

**SB1157: Income Tax Subtraction, Veterans Pensions.** Sponsored by Sen David Gowen, the bill called for full exemption of military retired pay starting in 2020. The bill passed the Senate and spent weeks awaiting committee action in the House. The bill's cost of \$43.5M in 2020 presented a significant challenge. The bill is still in committee in the House.

**May 18 Luncheon**

**WHEN:** May 18, 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 5/14/2019

**DRESS:** Business Casual

**MENU:** Pan-seared Salmon with Herb Butter,  
 Steamed New Potatoes, McCormick  
 Signature salad, Strawberry Shortcake

**PROGRAM:** Robert K. Smoldt, MBA, Chief Administrative Officer at Mayo will tell about Mayo officers at the first **Normandy Beach landings**

**Membership Update**

*by Dave Price, Membership Chair*

We currently have **30** 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. Please remember when recruiting new members to inform them of the necessity of dual membership in National MOAA 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 MAY 2019 from Susan and me somewhere in the truck camper!

**APRIL DONATIONS**

**SCHOLARSHIP FUND DONATIONS:**

\$500 Frank J. Johnson  
 \$100 Charles H. Schluter

**GENERAL FUND DONATIONS:**

\$50 Mike Rogers  
 \$50 Ron Bright  
 \$25 Pete Berger

**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@bitner36.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 **May 18, 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@bitner36.com by May 14.**

Credit Cards will be accepted at the luncheon.

**Member reservations or call-ins WILL NOT be accepted after May 14  
 Cancellations after May 14 will be charged and not refunded.**

## USAA Grant Helps Scholarship Program

Thanks are in order to **USAA** for their support of the Arizona Chapter's 2019 Scholarship Golf Tournament. USAA sent the chapter a check for **\$300** to help our Scholarship Program. This grant is part of USAA's continuing partnership with MOAA. Thank you, USAA!

Now and Always  
We'll be There.



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### The Arizona Chapter MOAA - 2019 Board of Directors and

<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
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	<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)

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