



The Sentinel

Arizona's First Chapter
The Military Officer's Association of America

The Arizona Chapter Scottsdale, AZ 85250



January 2024 CHARTERED Oct 1956 67 YEARS OF SERVICE TO COUNTRY Stephen MacDonald, EDITOR

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President's Perspective by Bruce Kosaveach



I hope you and your family had a wonderful and blessed holiday, and a great New Year! I am honored and humbled to take the reins as your President of the AZ MOAA Chapter, and it is fitting that I pay tribute to the Immediate Past President, Tom Sheets. Tom has worked tirelessly to not only keep this chapter strong with new ideas and leadership, but also help put it on the map nationally, being recognized as one of the best MOAA chapters in the country. Bravo Zulu to you Tom, and we wish both you and Lisa "Fair Winds and Following Seas" in your future endeavors. We are pleased that you will continue to serve on the Board as Immediate Past President.

Additionally, two Board members will be departing - Jim Cullison and Jack Farley. Each have given the "extra mile" to this Chapter over many years of service, and they have earned commendable respect for all they've done. Our collective thanks to you and heartfelt appreciation!

Army squeaked out a victory (17 to 11) against Navy on December 9th and claimed its first Commander-in-Chief Trophy since 2020. Congratulations to the Black Knights. Our joint event at Famous 48 with the Southwest Veterans Chamber of Commerce netted \$1000 for AZ MOAA – and a good time was had by all! A check for that amount was presented to

(Continued on page 3.)



FEBRUARY 23,
1929

US ARMY
JUNE 14, 1775

US NAVY
OCT 13, 1775

US MARINE
CORPS
NOV 10, 1775

US COAST
GUARD
AUG 14, 1790

US PUBLIC
HEALTH
SERVICE
JAN 4, 1889

US AIR FORCE
SEP 18, 1947

NATIONAL
OCEANIC AND
ATMOSPHERIC
ADMINISTRATION
OCT 3, 1970

US SPACE
FORCE
DEC 20, 2019

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.



Chapter Membership

by Bob Fiegl, Chapter 1st VP
and Membership Chair
Fieglr869@gmail.com

Happy New Year, fellow Arizona Chapter members!

We have a new chapter Board of Directors and a new slate of chapter officers effective January 1st. The noteworthy news is, we're going to be ramping up our new member recruiting efforts. For that, we need every member's assistance. Please try to recruit one new member in the coming months. The bad news is, we experienced a significant loss of members (over 30) in 2023 for varying reasons, primarily due to non-payment of annual chapter dues and moving out of the area. Please remember, dues for 2024 are due in January.

Long ago, I became a Life member of TROA, The Retired Officers Association, the predecessor of today's MOAA. I was young enough (and wise enough) to recognize all the benefits of membership in such an important organization, for both legislative representation in Washington, DC, and for transition & retirement information. I can't recall one single initiative that benefits my wife and me in retirement

that wasn't spearheaded by MOAA (and NCOA, VFW, American Legion, etc.). The big things were/are cost of living adjustments, TRICARE FOR LIFE, and at the Arizona state level, the elimination of income tax on military retirement. Yes, MOAA played a big part in lobbying the AZ legislature for that important benefit. Many of our members benefit from these things, plus so much more. Just perusing the January 2024 MOAA magazine, you can see MOAA's current advocacy priorities - a host of things to benefit active duty people and retirees. These include wide ranging issues from pay & allowance increases to BAH, TRICARE, burial at Arlington National Cemetery, and the Military Spouse Hiring Act, plus more. In the magazine's Money Talk section, there's an in-depth analysis of what's contained in the SECURE 2.0 Act. Are you up to speed on required minimum distributions (RMDs - withdrawals you may have to make!) for your IRA or 401(k)? Age 73 is a **BIG DEAL** for some retirement plans! When examining the cost of a LIFE or Premium (annual renewal) MOAA membership, you'll quickly see your value gained far outweighs the financial cost of membership. If you're a BASIC level member, please consider paying a few hundred dollars to enroll at a higher membership level this year. It's a great investment!
(Continued on page 3.)



ARIZONA CHAPTER MOAA MEMBERSHIP DUES RENEWAL FORM

2024 DUES are payable on JANUARY 1. Dues become DELINQUENT on March 1, 2024.

If you become delinquent, you can still pay your Past Dues by completing your information below and send it with your check — **\$20/year for a Regular Member** or **\$10/year for a Surviving Spouse Member** payable to "AZ Chapter MOAA" and mail to: **Charlie Bitner, 134 E. Northview Ave, Phoenix, AZ 85020.**

Dues for **2023** \$ _____ Dues for **2024** \$ _____

Member OR Surviving Spouse Member _____

Spouse Name _____

Please make any CHANGES to your Contact Information below:

Address: _____

Phone number: _____ Email: _____

[To Renew Online - Click Here!](#)

President's Perspective

Continued from page 1

our chapter treasurer Charlie Bitner by Tom Sheets – see page 9.

Everyone left our December holiday party with a present from our gift exchange which was expertly organized and run by elves Lisa and Sherry. Pictures on page 9.

As we usher in the New Year, we are pleased and excited to now have five new Board members: Dan Arroyo, Chuck Christoph, Lenore Portante, Donna Tew, and Richard Zweig. We sincerely thank them for their willingness to serve our chapter and look forward to their ideas and leadership.

At a high level, we will be focusing on these areas (among others) for 2024 and beyond:

- Restructure and expand our current “one person” Board committees to include involvement from not only Board members, but also non-Board members.
- Continue quarterly meetings/events between luncheons to encourage more member attendance and include potential new members.
- Continue fund raising events with the Southwest Veterans Chamber of Commerce.

- Recruit at least 24 new members.
- Increase emphasis on Surviving Spouses with a monthly article in the Sentinel.
- Make quarterly charitable donations to four deserving non-profit Veteran run organizations.

You have my promise to provide updates on all these areas of focus on a regular basis.

We are always looking for new venues for our monthly luncheons that would provide a good meal and meeting space conducive to our needs. If anyone has a suggestion for such a venue, please let me know!

The New Year always brings excitement to renew and refresh all the good things that the AZ MOAA Chapter has accomplished and to also grow our focus areas to the next level. I earnestly look forward to working with all chapter members and the strong leadership provided by our Board of Directors to make 2024 an outstanding year!

Accept my personal best wishes to all for a *magnificent* New Year!

Bruce Kosaveach
AZ MOAA Chapter President

Chapter Membership

Continued from page 2

I hope to see you at one of our upcoming chapter events. We held a number of fun things intended to bring members together in 2023, and we're hoping for even more in the new year. Please join in!

Thanks for reading!

Bob

**Renew Your Chapter
Membership Now!**

[CLICK HERE](#)

Useful Web Links:

[Chapter Home Page](#)

[Member Dues Renewal](#)

[Chapter Events](#)

[National MOAA Website](#)

[MOAA Store](#)

[MOAA Legislative Action Center](#)

**Check Out Our
Facebook Page!:**

[Facebook](#)

Don't forget to "Like" and "Follow" us!



MEMBER LUNCHEON

January 20th, 2024

“Touching 2 Lives at Once”

Mik Milem - Executive Director, Soldiers Best Friend



Mik Milem is an experienced executive with a demonstrated history of working in the non-profit sector. Prior to joining Soldiers Best Friend, he was the Chief Operations Officer for Arizona Burn Foundation. He also served as the Dean of Students at Grand Canyon University and as a school administrator here in the valley. Mik is passionate about helping veterans in their healing journey and is excited to lead the SBF team. Mik has a Bachelor’s Degree from Oral Roberts University and a Master’s Degree from Methodist Theological School in Ohio. In his spare time, Mik is an avid fitness junkie and loves hiking the trails of Arizona. He is married with 4 grown children and 1 grandson, along with their rescue dog, Moody.

Soldiers Best Friend is an Arizona-based 501(c)3 nonprofit dedicated to pairing and training service dogs with eligible veterans at no cost to the veteran. They source their dogs from rescue groups, thereby **touching—and often saving—two lives at once!**

- Agenda:** 11:00-11:45 am Meet & Greet Social Hour
- 11:45 am-12:00 pm Pledge, Invocation, Announcements
- 12:00-2:00pm Lunch and Program
- Place:** McCormick Ranch Golf Club
- 7505 E McCormick Pkwy, Scottsdale, AZ 85258
- Cost:** \$40 Per Person; Reservations by 4PM, Tuesday, 16 Jan 2024 to Charlie Bitner
- RSVP to Charles Bitner, 134 E. Northview Ave, Phoenix 85020
- By email: charles@bitner36.com or contact Charlie at 602-943-0028; [PAY ONLINE!](#)
- Menu:** Traditional Caesar Salad, Pan-Seared Salmon with Lemon Dill Beurre Blanc, Herb Rice Pilaf, and Strawberry Shortcake
- Dress:** Business Casual

Legislative Update

by Lee Lange, Legislative Chair



Final Defense Authorization Bill Includes Largest Pay Raise in 2 Decades

The bill passed the Senate on December 13th by an 87-13 margin and passed the House 310-118 on December 14th, and was signed by the President December 22nd. The NDAA would authorize \$886 billion for DoD and national security elements within the Department of Energy; for comparison, the FY 2023 NDAA authorized \$816.7 billion.

The authorization still requires appropriated dollars from Congress, with deadlines of January 19th and February 2nd approaching for the current “laddered” continuing resolutions. Appropriations must be passed to prevent the next government shutdown and fund the NDAA.

Here’s a look at what’s in, and what’s out, of the final bill in terms of MOAA priorities:

Pay and Allowances

The NDAA includes a 5.2% pay raise consistent with the Employment Cost Index (ECI). It’s the largest boost since a 6.9% increase in 2002.

The Fight Continues

While the NDAA addresses many MOAA priorities, a number of long-held goals did not make the final version. Here’s a quick update on where those priorities stand as the year ends, and

what you can do to urge your lawmakers to push further toward the finish line in 2024:

- **Concurrent receipt for combat-injured veterans:** For two years in a row, two-thirds of Congress has supported the Major Richard Star Act (H.R. 1282 | S. 344). Even the new House speaker and the Senate majority leader, representing different parties, support the legislation, which would reverse an unjust offset requiring these combat-injured retirees to give up a dollar of DoD-earned retirement pay for every dollar of VA-provided disability benefits they receive. This level of support across Congress represents an opportunity for inclusion in the next NDAA as we approach a contentious election year.
- **BAH restoration:** The BAH Restoration Act (H.R. 2537 | S. 1823) would restore the housing allowance to cover 100% of housing costs. (It was reduced to 95% in 2019 as a cost-saving measure.) BAH cuts increased the burden on our servicemembers and families. Skyrocketing housing costs have outpaced BAH, leaving many military families struggling to make ends meet.
- **Arlington eligibility:** Although a report is expected in March on the “next Arlington National Cemetery,” growing support for H.R. 1413, the [Expanding America's National Cemetery Act](#), is still needed to ensure a long-term solution is included in the next NDAA to prevent an eligibility reduction.

(Continued on page 8.)

Jan 20th Member Luncheon Meeting Reservation Form

Please reserve _____ meals for name(s): _____

Enclosed is my check for \$ _____ (\$40.00/person) for the Jan 20th Member Luncheon Meeting payable to: **AZ Chapter MOAA** and mailed to arrive by **Jan 16th, 2024** to: **Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020**, or contact: **Charles@Bitner36.com, 602-943-0028**.

Member reservations or call-ins WILL NOT be accepted after Jan 16th, 2024 @ 4pm

Cancellations after Jan 16th, 2024 at 4 pm will be charged and not refunded.

[TO PAY ONLINE - CLICK HERE!](#)

Personal Affairs

by Lee Lange, Personal Affairs Officer



Here's How MOAA Can Help With Your Estate Planning

By MOAA Staff

There's no bad time to begin the estate planning process. Whether you're a recent retiree, or a doting grandparent looking to preserve a legacy of giving, there are steps you can take to give you and your family peace of mind. No matter which steps you're considering, MOAA can help. Here's a short list of links to MOAA resources and services designed to help with your estate planning needs. These resources can help you gain the knowledge you need before sitting down with an estate planning attorney.

Upcoming MOAA Webinar: Effective Estate Planning

Join Lila Quintiliani, MOAA's program director of financial and benefits education/counseling, along with special guest (and MOAA member) Daniel Kopp, MA,

MS, CFP®, on **January 10 at 2 p.m. Eastern** for a discussion on effective estate planning. Our experts will cover the basics of beginning or updating your plan, how to factor estate laws into your preparations, and when to reassess your plans as your life changes. Sign up today!

[REGISTER NOW](#)

[LEARN MORE](#)

Recorded Webinars

These webinars, among MOAA's most popular digital offerings, serve as great starting points for your estate planning process:

- [What You Need to Know About Estate Planning](#) covers a range of topics, touching on wills, trusts, retirement plans, tax considerations, and much more.
- [Understand the Legal Aspects of Estate Planning](#) addresses more complicated issues such as probate, but also walks viewers through creating "Grab and Go" books for both themselves and their estate.

(Continued on page 7.)

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MEET YOUR NEW PRESIDENT CAPT Bruce Kosaveach, SC, USN (Ret) 60th AZ MOAA President

CAPT Bruce Kosaveach graduated from Ball State University in Muncie, IN in 1971 and was commissioned as an Ensign in 1972 from Officer Candidate School in Newport, RI. He attended Navy Supply Corps School in Athens, GA and was stationed onboard the USS Buchanan (DDG-14) as Supply Officer.

Throughout his Naval career CAPT Kosaveach was the Commanding Officer of four units that integrated with the Fleet Logistics Center San Diego, Navy Petroleum Office Ft. Belvoir, Virginia, and Naval Reserve Readiness Command Region 19, San Diego. He was Executive Officer of three units that functioned with the Defense Contract Management Command of the Defense Logistics Agency and served with joint commands within the US Air Force, Army and Marine Corps.

He served major roles in various exercises including two RIMPAC's in Pearl Harbor, HI, Operation Brimfrost, Fairbanks, AK, and two Keen Edge exercises in Yokosuka, Japan. Further training included course work at the Naval War



College, Newport, RI and the Naval Postgraduate School, Monterey, CA.

In October 1999, CAPT Kosaveach retired from the US Navy in San Diego with 28 years of service.

Major awards and decorations include: Defense Meritorious Service Medal, Meritorious Service Medal, Joint Services Commendation Medal, Navy Commendation Medal, Joint Meritorious Unit Award, Vietnam Service Medal with Bronze Star, Republic of Vietnam Campaign Medal.

While serving in the US Navy, Bruce was also "twice the citizen" and worked 15 years for McNeil Pharmaceuticals, a division of Johnson & Johnson and retired from GE Capital Fleet Services, a division of GE Capital after 20 years.

Announcements!

In Remembrance

CDR James Draper, USN (Ret)

Let's keep the Draper family in our thoughts and prayers

December 2023 Donations

Scholarship Fund:

Pete Berger	\$100
<i>In memory of Janet Lange</i>	
Charlie Bitner	\$100
<i>In memory of Janet Lange</i>	
Lee Lange	\$1,000
<i>In memory of Janet Lange</i>	
Rob Welch	\$200
Kathy Upchurch	\$40

personal affairs

Continued from page 6

You can access these recordings by registering at the above links. Premium and Life members can access them, along with dozens of other recorded webinars, at [MOAA's Webinar Schedule and Archive page](#).

MOAA Publication: Estate Planning

This 20-page PDF, exclusive to Premium and Life members, offers a snapshot of the estate planning process, including important definitions, answers to frequent questions about key topics (living trusts, community property, and many more), and a look at charitable giving options.

Download the publication [at this link](#) (MOAA.org login required). Check out other MOAA-produced publications at [MOAA.org/pubs](#).

Recent Chapter Events December Luncheon

Our December meeting included the installation of officers and directors for 2024. We were honored to have Lee Lange conduct the formal installation by administering the oath of office. Thanks Lee!

As we usher in the New Year, we are pleased and excited to now have five new Board members: Dan Arroyo, Chuck Christoph, Lenore Portante, Donna Tew, and Richard Zweig. We sincerely thank them for their willingness to serve our chapter and look forward to their ideas and leadership.

Additionally, two Board members will be departing, Jim Cullison and Jack Farley. Each has given the “extra mile” to this chapter over many years of service, and they have earned commendable respect for all they’ve done. Our collective thanks to you and heartfelt appreciation!

As a volunteer organization, the Arizona Chapter’s accomplishments are directly linked to the dedication and willingness of its members to unselfishly serve. We are grateful for all the members, past and present, who have given their time and talent to further the mission of this chapter.

Looking forward to a great 2024!!



Oath swearing for Officers-Directors 2024

Legislative Update

continued from page 5

Advocacy Matters!

If you’ve yet to take action:

- Use MOAA’s [Legislative Action Center](#), and push for action on the three priorities above. Customize the pre-formatted messages with your personal story to add impact.
- Sick of email? Use MOAA’s toll-free hotline – 866-272-MOAA (6622) – to connect with your elected officials. Ask to speak with their military legislative assistant or legislative director and schedule a follow-up call if they are not available. These congressional staffers need to hear your voice as a constituent.

Follow the latest on the NDAA and other key MOAA legislative priorities at [MOAA’s Advocacy News page](#).



Gavel passes from Tom Sheets to Bruce Kosaveach



Holiday Gift Exchange 2024

The Arizona Chapter MOAA held its annual gift exchange after the installation of officers for 2024. As in the past, lots of gift “exchanges” were made and elves Lisa and Sherry made sure all gifts that changed hands were done according to the rules. Many gifts were maxed out in the number of exchanges. And a good time was had by all! We will do this again next year!!



Carol Litten steals a gift



Elves Sherry & Lisa helping Lee



Sherry Kosaveach's prize



John Baker gets his gift

Army - Navy Game Fundraiser Proceeds



Tom Sheets presents a check for \$1000 to Treasurer Charlie Bitner

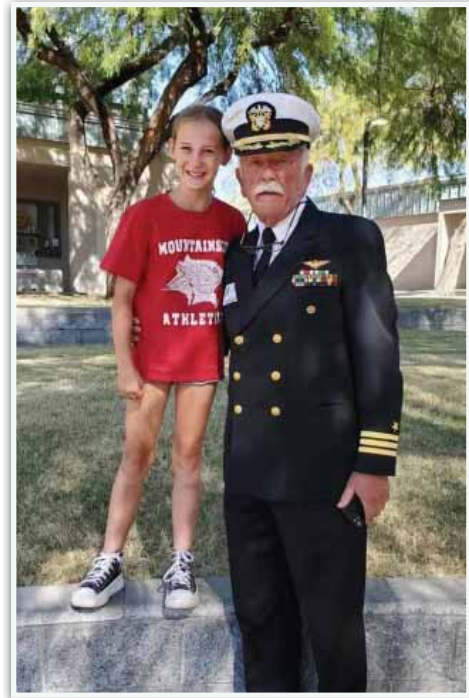


Correction! Correction!

In the December issue of the Sentinel, there was an article regarding AZMOAA Board member, CDR Jack Farley, spending Veterans Day at the Anasazi Elementary School with his grandson, Deklyn, and nearly 100 third graders. Deklyn is actually Jack's *granddaughter*, not grandson. Apologies to Jack and Deklyn!

Fisher House College Scholarships

If you or someone in the military you know has school age children, you may be interested in this. Fisher house is awarding 500 \$2000 scholarships to children of active, reserve, or retired military. Applications are due by February 14th. For more information, go to the Fisher House website at [this link](#).



Jack and Deklyn.

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******* Game Pool *******

Who will be playing?
Michigan? Washington? Texas? Alabama?

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while supporting Veterans and their families

Monday January 8th, 2024 5:30 pm

\$5.00 a Square—100 Squares per Board

For every 100 squares sold, there will be a \$50 payout
at the end of each quarter based on the score.

Squares will be randomly assigned when purchased and the row and column numbers will be
randomly drawn after all squares are sold and filled in.

Get your squares from any SWVCC Director, on our website at

<https://business.swvcc.org/store/national-championship>



or by calling 602.677.2961/760.213.3705

*On behalf of the Veterans and their families who will ultimately benefit from your
generosity, WE THANK YOU.*

Arizona Chapter MOAA MEMBERSHIP APPLICATION

ELIGIBILITY: Men and women who are or have been federally commissioned in one of the seven U.S. uniformed services (Army, Navy, Air Force, Marine Corps, Coast Guard), or NOAA (National Oceanic and Atmospheric Administration) or U.S. Public Health Services, the National Guard or other Reserve Components of those services, and Surviving Spouses of deceased individuals who would, if living, be eligible for regular membership as defined above.

[\(Click here for online application form.\)](#)

Full Name: _____

Spouse Name: _____

Street Address: _____

City: _____ **State:** _____ **Zip:** _____

Telephone #: _____ **E-Mail address:** _____

Branch of Service: _____ **Rank:** _____

Service Status: Active (includes Reserve/National Guard) Retired
 Former Officer Warrant Officer
 Surviving spouse of deceased MOAA member OR eligible individual

Date of Birth: _____

Your MOAA Member Number: _____ (National MOAA membership is required.)

If you are not currently a member of National MOAA, you may request membership at moaa.org **OR** you may request the AZ Chapter Membership Chairperson, Bob Fiegl, to enroll you in National MOAA for a no-cost Basic Membership for 3 Years. You can email Bob at Fieglr869@gmail.com.

Chapter Dues are \$20.00 per year for a Regular Member and \$10 for a Surviving Spouse. *(This is separate from your national MOAA membership. Even if you have a free membership at national, you must still pay chapter dues.)*

Amount enclosed: \$_____ Please mail check payable to **“AZ Chapter MOAA”** with completed application to Chapter Treasurer: Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020

How did you learn about the Arizona Chapter? AZ MOAA Website *The Sentinel* Newsletter
 AZ MOAA Chapter Membership Chairman Other (_____)

Applicant Signature: _____ **Date:** _____



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Who Can Join MOAA?

Men and women who are or have been federally-commissioned in one of the seven U.S. uniformed services:

- Army
- Navy
- Air Force
- Marine Corps
- Coast Guard
- Space Force
- National Oceanic and Atmospheric Administration
- Public Health Services
- The National Guard
- or other Reserve Components of those services

Widows and widowers of deceased individuals who would, if living, be eligible for regular membership in accordance with the above.

**ARIZONA CHAPTER
 Military Officers Association of America**

CALENDAR

Board of Directors Meetings

First Thursday of each month
 January 4th, 2024

Papago Park Arizona National Guard Base
 5636 E McDowell Rd
 Phoenix, AZ 85008

Member Luncheon/Meetings

Third Saturday of each month at 11am
 Next Meeting: Jan 20th, 2024
 McCormick Ranch Golf Club
 7505 E McCormick Pkwy, Scottsdale, AZ 85258

Upcoming Events

17 Feb 2024: Member Luncheon

 <p>Standing with you at every stage.</p> <p>37017</p> <p>1-800-247-2192 • www.moaainsurance.com/plans</p>	<p>Licensed Professional Counselor</p>	<p>Licensed Independent Substance Abuse Counselor</p>
	<p>PETER A. BERGER, MPC, LPC, LISAC Associated Recovery Counselors</p>	
	<p>7101 East Indian School Rd. Scottsdale, AZ 85251</p>	
		<p>480-429-6292</p>

<p>PRESIDENT CAPT Bruce Kosaveach, USN 602-501-9876</p> <p>FIRST VICE PRESIDENT CAPT Bob Fiegl, USN 850-207-9845</p> <p>SECOND VICE PRESIDENT LTC Daniel Arroyo, USA 412-779-0372</p> <p>SECRETARY CAPT Carole Litten, USN 970-355-8981</p> <p>TREASURER Col Charles Bitner, USAF 602-943-0028</p> <p>IMMEDIATE PAST PRESIDENT Col Tom Sheets, USMC 760-213-3705</p> <p>DIRECTORS: CAPT Chuck Christoph, USN; CPT Lenore Portante, USA; Lt Col Donna Tew, USAF; LTC Richard Zweig, USA; Capt Stephen MacDonald, USAF</p>	<p>ADVERTISING Capt Stephen MacDonald, USAF 310-972-9263</p> <p>ARRANGEMENTS Col Charles Bitner, USAF 602-943-0028</p> <p>CHAPLAIN Col Miriam Rosa-Cummo, USA 516-521-1511</p> <p>HISTORIAN / PHOTOGRAPHER Lt Col Jim Cullison, USAF 602-482-3838</p> <p>LEGISLATION Col Lee Lange, USMC 703-232-3609</p> <p>MEMBERSHIP CAPT Bob Fiegl, USN 850-207-9845</p>	<p>NEWSLETTER EDITOR/COMMUNICATIONS Capt Stephen MacDonald, USAF 310-972-9263</p> <p>PERSONAL AFFAIRS Col Lee Lange, USMC 703-232-3609</p> <p>PROGRAMS Col Tom Sheets, USMC 760-213-3705</p> <p>SCHOLARSHIPS Col Lee Lange, USMC 703-232-3609</p> <p>SURVIVING SPOUSES Susan Farrell, Surviving Spouse 602-993-8556</p> <p>WEBMASTER Carl Ulbrich, Jireh Communications</p>
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Access Arizona Chapter's Internet Web Site at: azmoaa.org
The *Sentinel* Newsletter is sent electronically

Arizona Chapter
Military Officers Association of America
3537 E Tina Dr
Phoenix, AZ 85050



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