

The Sentinel

Arizona's First Chapter

The Military Officer's Association of America



The Arizona Chapter Scottsdale, AZ 85250

March 2024

CHARTERED Oct 1956

67 YEARS OF SERVICE TO COUNTRY

Stephen MacDonald, EDITOR

In this Issue

- Page 1 Bruce Kosaveach -President's Perspective
- Page 2 Membership Article Member Dues Renewal Form
- Page 3 Mar 16th Member Luncheon
- Page 4 President's Perspective (cont)
 Membership Article (cont)
 Announcements
 Web Links
- Page 5 Legislative Affairs Luncheon Reservation Form
- Page 6 Personal Affairs
- Page 7 Member In The Spotlight
 Personal Affairs (cont)
- **Page 8 Recent Chapter Events**
- Page 9 Recent Events (cont)
 AZMOAA Committees
- Page 10 Legislative Affairs (cont)
- Page 11 Vietnam War Pin
- Page 12 Membership Application
- Page 13 Who Can Join MOAA?

 AZ Chapter Calendar
- Page 14 AZ MOAA Officers, Directors, and Chairpersons

The Sentinel

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President's Perspective by Bruce Kosaveach



HAPPY ST. PATRICK'S DAY

e had an excellent (and full) member's luncheon in February! Attendance was almost at capacity to hear Dr. Andrew Kaplan speak on the topic "Let's Talk Heart to Heart". Dr. Kaplan is a board-certified cardiologist at Phoenix Heart with expertise in Electrophysiology, and he gave a great presentation (see page 8). He is also a CAPT (select) in the Naval Reserve and signed up to be an AZ Chapter MOAA member – thank you Dr. Kaplan and welcome aboard!

Thanks to all the members and friends who supported our Super Bowl fundraising pool. This pool netted the chapter \$400, thanks to Tom Sheets and his hard work making that happen. Three of our chapter members won a share of the booty, and some even two and three times – congratulations!

I'd like to also thank John Ady and Jeff Young for making Spring Training baseball tickets available to our chapter to auction and help raise funds for our General Fund. Carole Litten and Lee Lange won the two auctions and netted the chapter over \$300. Thank you!

One of our chapter goals for 2024 (and going forward) is to quarterly hold a member event on a weekday between monthly luncheons to allow members who can not attend on Saturday meetings a chance for camaraderie and fellowship. This quarter we hosted a Happy

(Continued on page 4.)



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 ADMINISTRA-TION OCT 3, 1970

US SPACE FORCE DEC 20, 2019



Chapter Membership by Bob Fiegl, Chapter 1st VP and Membership Chair

oly cow! Here's the March Sentinel already. Can you believe we're already approaching the 25% mark of 2024?

You'll see a new feature in this edition of Sentinel: **Member In The Spotlight**. (See page 7.) Your Board of Directors elected to add this to help all members get better acquainted, which hopefully leads to more interest and interaction during our meetings and social events. Chuck Christoph, one of our great Board members, volunteered to be the first member featured. Like virtually all of our members, Chuck has had a very interesting life and several successful and interesting careers, and I want to thank him for sharing these personal and professional things with us. Now, if you're bold enough and so inclined to volunteer, please submit an input and photo like Chuck's to me for inclusion of your story in a future edition of the Sentinel.

Membership numbers:

• Total members: 150

• Surviving Spouses: 21

• Honorary members: 1

Recruiting is an important part of being a member of our chapter. Our membership numbers are down a bit from previous years due to people relocating, deaths and non-payment of annual dues. Our recruitment goal for new members this year is 24. We really need your assistance with this effort, so please aid your chapter by attracting a new member. Make sure that any potential member you speak with about our chapter knows they must be a member of national MOAA before joining our chapter. There's always a member application in the Sentinel and on our chapter's web page: https://azmoaa.org/membership/join-now/.

Lastly, I urge you to sign up to participate in MOAA's 'Advocacy' program. Lee Lange is very active keeping us informed of legislative initiatives that affect many military members, spouses and retirees. If you're happy with the way things in the world and in Washington, DC, are going, then you may not be interested in this. If you're one who'd like to make an input to your senators or congress-person on issues you have interest in, then this is for you! I've used this efficient and time saving benefit MOAA provides to us and it works. It adds to MOAA's influence in Washington (power in numbers!) and it's easy. I've received congressional replies every single

(Continued on page 4.)



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:			
Addiess			

To Renew Online - Click Here!



MEMBER LUNCHEON



March 16th, 2024

"The Tavern Trade in Colonial America: The Tinderbox That Ignited the American Revolution"

Mark Seifert Sons of the American Revolution





ark Seifert has been a member of the Sons of the American Revolution (SAR) since 2019 and is currently President of the Barry M. Goldwater Chapter. He has 7 ancestors who served during the Revolution and is an avid historian and storyteller. Mark participates in the State Color Guard, attired as a tavern keeper and Minuteman and has prepared two presentations about the period. He is the Managing Partner of Waggle Dance Marketing Research, LLC, and prior to that, he has many years of experience in senior-level marketing positions and New York advertising agencies:

- Senior VP Marketing & Advertising at PETsMART and three positions at KRAFT: Group Product Manager/New Products; Director of Marketing; and Director of Strategic Planning and Mergers & Acquisitions.
- Additionally, he has Senior Advertising Agency Account Management experience at Doyle Dane Bernbach, Y&R, and McCabe & Company.

Mark received a BA from Upsala College in East Orange, NJ and an MBA from Clark University in Worcester, MA. He has also taught/led a seminar at the MIT SDM program. Mark is married to Lyndon Gail Murphy. They have 2 grown children, 1 cat, and 3 desert tortoises.

Mark served as a First Lieutenant in the Massachusetts National Guard.

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, 12 Mar 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: Caesar Salad, Beef Funghetto Served Over Penne Pasta with Garlic Breadstick, Lemon

Meringue Pie

Dress: Business Casual

President's Perspective

Continued from page 1

Hour at Macayo's Restaurant at Shea Blvd and the 101 on Thursday February 29th (Leap Day) with 38 in attendance. See page 9 for the story, and a good time was had by all. National MOAA supports our efforts here by sending the flyer to MOAA members in our catchment area who have not yet affiliated with a local chapter, and we hope to gain new members in the process.

The AZ Chapter MOAA is a very active and involved chapter, and one of our goals is to increase that involvement. Thanks to those members who have signed up for the various committees we are expanding. More have signed up recently, and we are grateful for your participation! (See page 9.)

And lastly, our March meeting speaker will be Mark Seifert who represents the Sons of the American Revolution speaking on the topic of "The Role of Taverns in the Revolutionary War". Should be very interesting! See page 3 for the flyer.

Mark will also be helping us honor those veterans who have served on active duty during the Vietnam War by presenting a commemorative pin to all who are eligible. (See page 11.)

All the best to everyone,

Bruce Kosaveach President, AZ Chapter MOAA



Chapter Membership

Continued from page 2

time I've written and even received a telephone call from my Representative's office a few weeks ago. So, click on the red button on the upper right side of the Advocacy page and get started today! https://moaa.quorum.us/

Thanks for reading. I hope to see you at one of our upcoming events. And please, recruit for us!

Bob

P.S. Many members have not yet paid their annual chapter dues. If you haven't paid, please do it now. Dues are due in January and become past-due on March 31st. Thank you!

Renew Your Chapter Membership Now! CLICK HERE

Announcements!

Happy 70th Anniversary to Bill and JoAnn Roscher!!

Useful Web Links:

Chapter Home Page

Member Dues Renewal

Chapter Events

National MOAA Website

MOAA Store

MOAA Legislative Action Center

Legislative Affairs

by Lee Lange, Legislative Chair



March Madness: Budget Delays Continue to Threaten Pay, Benefits

he ongoing battle to pass a timely budget – one that would fund the all-volunteer force and provide the service-earned benefits championed by MOAA and fellow advocacy groups – hits several milestones in March, with the calendar providing a useful snapshot of the current system's failures.

- On March 1, the first of two continuing resolutions keeping the federal government open is set to expire. If Congress does not act before this date, funds for military construction projects and VA health care and benefit programs, along with many other federal programs, will dry up.
- On **March 8**, the second such resolution hits its deadline. With no congressional action, funds would run out for the rest of the federal government, to include DoD.
- On **March 11**, the White House plans to publish its FY 2025 budget request, doing so more than a month after the established filing deadline (a delay that has become more common in recent years).

So, in a span of 11 days, Congress will face another scramble to avoid a federal shutdown connected to a budget that should have been passed six months earlier, then move onto discussing next year's spending request from the administration... which lawmakers should have received in early February.

MOAA members have sent more than 13,000 messages to their lawmakers about the current budget cycle alone, adding their voices to our advocates on Capitol Hill who are working to improve this dysfunctional process. MOAA has engaged with both legislators and administration officials on the need to move faster and meet critical deadlines. That pressure needs to continue because of what's at stake if these costly behaviors continue.

NDAA Delays

Without a budget, any progress made on behalf of those who serve and have served, and their families and survivors, in the annual National Defense Authorization Act (NDAA) goes unfunded. The NDAA only provides authorization for these improvements, not the money to make them a reality.

While some measures will receive funding through other means – the annual pay raise, for example – many others must wait until full budget bills take effect. This includes any new programs, which can't begin under continuing resolutions.

DoD Waste

While lawmakers can't agree on a budget, there is bipartisan agreement on the billions of dollars wasted by continuing legislation.

First, misaligned funds can't be moved into deserving programs without a full budget in place,

(Continued on page 10.)

Mar 16th Member Luncheon Meeting Reservation Form				
Please reserve meals for name(s):				
Enclosed is my check for \$ (\$40.00/person) for the Mar 16th Member				
Luncheon Meeting payable to: AZ Chapter MOAA and mailed to arrive by Mar 12th				
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				
Mar 12th, 2024 @ 4pm				

Cancellations after Mar 12th, 2024 at 4 pm will be charged and not refunded.

TO PAY ONLINE - CLICK HERE!

Personal Affairs

by Lee Lange, Personal Affairs Officer



Pet Insurance Is Becoming Essential
This content is sponsored by MOAA Insurance Plans

Pet owners usually don't use the words "vet" and "inexpensive" in the same sentence, and for good reason. Emergency surgery to remove a sock lodged in a dog's intestine or a cat with a urinary tract obstruction can quickly run into thousands of dollars.

Americans love their pets who often become important members of the family. Most of us self-insure and wind up paying plenty of out-of-pocket costs for their care. Now there is a major industry in pet insurance and it's a good idea to investigate your options if you have a pet. Unexpected vet visits can derail well-planned budgets. That's why many dog and cat owners are turning to pet insurance for the same reasons they insure themselves: 1) it keeps quality care within reach and 2) it helps keep financial goals intact.

Three Tips When Shopping for Coverage

Here are three considerations when you're shopping for coverage:

- **1. Service and Claims.** How are benefits paid? Most plans typically require you to pay your provider, and then get reimbursed. Be aware that you—not your vet—will be required to file the claims.
- **2.** Wellness vs. Accident Benefits. Do you want either, or both? Accident only plans are less expensive and help cover costly eligible emergencies, like poisoning, broken bones, and hospitalizations. Wellness plans can include annual exams and core vaccinations.
- **3. Deductible options.** Just like human health insurance, expect deductibles, co-pays, and out-of-pocket expenses. Your premium will depend on which coverage you choose.

TIP: Pre-existing conditions are not covered. That's why if you're considering pet insurance, the younger you start with your pet, the better. If your pet does have pre-existing conditions, accident only coverage is still a valuable option. (*Cont. on pg. 7.*)



Member in the Spotlight CAPT Chuck Christoph Sr. Vice President, HR Consultants Inc.



huck Christoph has had the rare experience to educate and train people in the Public, Private and Military sectors. He especially enjoys educating and training people who will transition to retirement and/or other careers.

Chuck currently works as a contractor for Planning, Inc. to facilitate the Career Transition Program at NGA for those retiring from government service and looking to transition to other employment and/or careers.

He has over 30 years of experience in all facets of the Human Resource profession in the private sector to include staffing and recruitment, employment law, benefits, pay for performance, and strategic workforce planning. It includes manufacturing, retail, health care information, restaurant services, and technology organizations.

He retired from the National Geospatial-Intelligence Agency located in Springfield, Virginia in 2014 as the Chief, Benefits and Worklife Division, and led the Retirement Planning, Benefits Administration, and Work Life balance teams. Prior to this position, he was a Strategic Workforce Planner in the HD Strategic Planning Group.

Chuck completed two tours of active duty in the US Navy as a Surface Warfare Officer and Naval Science Instructor and an additional twenty-six years in the active reserves as a Naval Intelligence Officer. He received two Meritorious Service Medals and

personal affairs

Continued from page 6

How Pet Insurance Is Priced

Premiums will be based on your location and your pet type (dog or cat), age, and breed. For example, cats are generally less expensive than dogs. Among dogs, a Rottweiler—prone to hip and eye disorders—will be more expensive to insure than an Australian Shepherd.

Like other family members, pets get sick or hurt, too. It's not always prudent to tie up cash in a dedicated account to cover emergency pet care (there's no HSA or FSA benefits like your own health insurance may offer). So, pet insurance may be the right answer for your family.

As a member of MOAA, you can plan for pet care and emergencies with Pets Best insurance for your dog or cat. Accident only plans start at \$6 a month for cats and \$9 a month for dogs. Plus, you can seek treatment for your pet at any licensed veterinarian in the U.S., Canada, and Puerto Rico; it's an ideal plan if you travel.

Why Choose Pets Best?

- Reimbursed up to 90% of eligible costs.
- Use any licensed vet in the U.S., Canada, and Puerto Rico.
- No upper age limits—even seniors are welcome.
- 24/7 Pet Helpline available to policyholders.
- Easy claims processing and payment.

For more information on coverage options and exclusive member-only pricing, visit the MOAA Pet Insurance Page or call 1-877-934-9423 and use referral code MOAA.

served as the Reserve Intelligence Commander for the Southwest.

Chuck earned a BS degree in Education at Edinboro University, an MS degree in Education from Old Dominion University, and an MBA from Northern Illinois University.

Mr. Christoph has been married to his wife, Janet, for 47 years, and they reside in Fountain Hills, Arizona. They have two children - Michael, a Naval Aviator, and Jenny, a Special Education teacher.

Recent Chapter Events February Luncheon

AZMOAA Recognizes American Heart Month with Dr. Andrew Kaplan

ebruary was American Heart month. How fitting it was to have Dr. Andrew Kaplan, an Electrophysiologist from Phoenix Heart Vein Vascular join us for our monthly luncheon.

In addition to his achievements in cardiology, he is also a Commander in the US Navy Reserve and was recently selected for promotion to Captain. He is proud to have performed the only heart operation on the hospital ship USNS MERCY.

Heart disease is the number one killer of Americans, with over 700,000 dying annually from heart disease and other heart issues.

His fascinating presentation focused on several technology advancements in the diagnosis and treatment of heart disease and other related issues. Aided by actual patient pictures and data, Dr. Kaplan showed how technology is improving life expectancy and quality of life while dealing with heart issues.

He also gave a short presentation of a Joint Forces Medical Assistance visit to remote regions of Alaska, showing how medical assistance deployments could be safely executed during the recent pandemic.



Dr. Andrew Kaplan speaks to the chapter.



Dr. Kaplan operating aboard the USNS Mercy.





Tom Sheets presents a check for \$400 to treasurer Charlie Bitner.

Super Bowl Fundraiser

ur Super Bowl football pool fundraiser garnered \$400 for chapter coffers and added cash to the pockets of some lucky winners. Thanks to all who participated!



Leap Day Happy Hour

Macayo's on Shea Boulevard for our quarterly mid-week social event on February 29th. It also coincided with the week that MOAA celebrated its 95th birthday (February 23rd). Our President, Bruce Kosaveach, welcomed everyone, and committed to continuing our quarterly plan to offer social opportunities in addition to our Saturday luncheon at McCormick Ranch.

We also offered an "expanded raffle" for five items that included:

- \$25 gift card for The Cheesecake Factory
- Thank a Vet tee shirt & magnetic decal
- \$40 gift card for Macayo's
- Bottle of Matt Parish Cabernet Sauvignon
- \$50% of the ticket sales that amounted to \$110

We are planning the next Happy Hour event for mid-July to mark the half-way point of our summer luncheon blackout period. Stay tuned for details.



The Macayo's Happy Hour Crew (minus Bruce, who is taking the photo).

Get Involved! Join a Committee! Contact Any Board Member for Info

AZMOAA Committee Structure						
Goal: two Directors & one non-Board member per committee						
Committee	Chair	Members				
Finance	Charlie Bitner	Richard Zweig				
		Lee Lange				
Membership	Bob Fiegl	Linda Vatalaro John Ady				
Programs, Events & Fundraising	Tom Sheets	Lee Lange				
Arrangements - including meeting venue	Charlie Bitner	Richard Zwieg				
Legislative Affairs	Lee Lange	Jeff Young				
Personal Affairs	Lee Lange					
Marketing - <i>Sentinel, w</i> ebsite, Facebook, social media	Steve MacDonald					
Nominating - annually in September	Daniel Arroyo	Chuck Christoph				
Corporate Governance	Tom Sheets	Lenore Portante Bob Hinton Pete Berger David Boyd				



Legislative Affairs (Cont from Page 5)

as continuing resolutions keep the money flowing into projects earmarked for cancelation or downsizing. A full-year delay would put tens of billions of dollars into this category; the Navy's comptroller said his service alone would see "a \$26 billion hit" in misaligned funds in that instance.

Second, federal personnel must spend untold hours reworking budgets to accommodate these resolutions, as well as to prepare for a potential government shutdown. This staff time could be used to address the many needs of the all-volunteer force; instead, it has and will continue to be used to shuffle figures between accounts and come up with various contingency plans tied to potential congressional inaction.

Shutdown Threat

Servicemembers will report for duty even if federal funding lapses, but they'd do so without compensation — Congress has not passed pay protections for this budget cycle, as it did during previous shutdown scenarios.

And while retiree paychecks would continue for most who've left uniform, U.S. Public Health Service and NOAA retirees aren't covered by the Military Retirement Fund and would not receive checks during a funding lapse.

Make Your Voice Heard

Lawmakers will look to hear from their constituents during this election cycle, and MOAA members should take that opportunity to insist on changes to this broken budget process. Send a message to your legislators today through MOAA's Legislative Action Center, and then spread the word (and the link) through your social media channels — membership isn't required to sign up and use the service.

Thank you for your help as MOAA works to ensure these delays don't eat away at the value of service-earned benefits or weaken the support system of the all-volunteer force.

State Legislature Continues Work

The state legislature continues this year's session and there is at least one bill of interest to veterans. SB1413, Income Tax, Subtraction, Uniformed Services, amends state law to fix an inequity in the exclusion of military retired pay for members of the armed services. Left out now are members of the US Public Health Service (USPHS) and the National Oceanic and Atmospheric Administration (NOAA) who are part of the uniformed services. There are approximately 450 USPHS and 10 NOAA commissioned officers serving in Arizona and many more retired. The USPHS officers provide critical health and medical services to our Native American population through service with the Indian Health Service throughout Arizona. From daily weather forecasts, severe storm warnings, and climate monitoring, NOAA officers provide products and services that support economic vitality and affect more than one-third of America's gross domestic product. These dedicated men and women work tirelessly in service to our great nation. In addition, USPHS and NOAA officers can be called to serve with the armed services during a national emergency. SB1413 adds the words "uniformed services" to include these members.

The Senate Rules Committee and the Senate Finance and Commerce Committee have approved the bill, and it will now move to the Senate floor for approval and forwarding to the House.



Vietnam War Commemorative Pin

he 50th Anniversary Commemoration of the Vietnam War is a Secretary of Defense initiative, authorized by Congress, to thank and honor Vietnam veterans for their service and sacrifice and to have their service during the Vietnam War publicly acknowledged. At our March Luncheon, we will be honoring those veterans who have served on active duty during the below dates with a commemorative pin presented to you by our speaker Mark Seifert who represents the Sons of the American Revolution.

• Eligibility: Living United States veterans who served on active duty in the U.S. Armed Forces at any time during the period of November 1, 1955 to May 15, 1975, regardless of location, are eligible to receive one lapel pin.

Additionally, there is also a <u>special separate pin</u> <u>for surviving spouses</u> with a husband or wife who served during that time frame.

• This commemorative pin will only be available through April 2025.

If you qualify per the eligibility above, and if you would like to have this commemorative pin, please email Bruce Kosaveach (<u>bek1@cox.net</u>) your name, service, and rank when you left service.

Surviving spouses – please email Bruce your spouse's name, service, and rank when he/she left service.



The back of this pin says "A Grateful Nation
Thanks and Honors You"

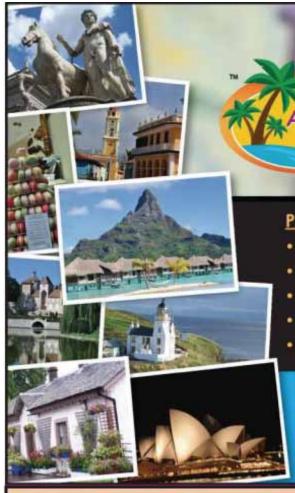


Arizona Chapter MOAA MEMBERSHIP APPLICATION

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: _	1956	
City:	State:	Zip:
Telephone #:	E-Mail address:	Chapter
Branch of Service		Rank:
Service Status: _	Active (includes Reserve/National Guard)	Retired
_	Former Officer	Warrant Officer
_	Surviving spouse of deceased MOAA member	er OR eligible individual
Date of Birth:		
Your MOAA Memb	per Number: (Nation	onal MOAA membership is required.)
the AZ Chapter Me	ntly a member of National MOAA, you may reques mbership Chairperson, Bob Fiegl, to enroll you in n email Bob at Fieglr869@gmail.com.	
•	\$20.00 per year for a Regular Member and \$10 A membership. Even if you have a free membersh	
Amount enclosed application to Chap		ble to "AZ Chapter MOAA" with completed ew Ave., Phoenix, AZ 85020
-	a about the Arizona Chapter?AZ MOAA chapter Membership ChairmanOther (
Applicant Signatu	re:	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
March 7th, 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: Mar 16th, 2024
McCormick Ranch Golf Club
7505 E McCormick Pkwy, Scottsdale, AZ 85258

Upcoming Events

20 Apr 2024: Member Luncheon 18 May 2024: Member Luncheon



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100392

Access Arizona Chapter's Internet Web Site at: <u>azmoaa.org</u>
The Sentinel Newsletter is sent electronically

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