



The Sentinel

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

The Arizona Chapter Scottsdale, AZ 85250



November 2024 CHARTERED Oct 1956 68 YEARS OF SERVICE TO COUNTRY Stephen MacDonald, EDITOR

In this Issue

- Page 1 Bruce Kosaveach -
President's Perspective
- Page 2 Meritorious Service Awards
Announcements
Member Dues Renewal Form
Chapter Mission
- Page 3 Member Luncheon Program
- Page 4 Legislative Affairs
Web Links
- Page 5 Personal Affairs
- Page 6 President's Perspective (cont)
- Page 7 Recent Events: October Picnic
- Page 8 Business Meeting Agenda
Luncheon Reservation Form
- Page 9 Military Funnies
- Page 10 Army-Navy Football Game
- Page 11 Membership Application
- Page 12 Who Can Join MOAA?
AZ Chapter Calendar
- Page 13 AZ MOAA Officers, Directors,
and Chairpersons

President's Perspective by Bruce Kosaveach



We had 38 members and guests turn out for our BBQ meeting at McCormick-Stillman Railroad Park, and a good time was definitely had by all! Scott Hallock played good tunes for us during and after lunch, and Famous Dave's provided their usual great meal of BBQ meats. The purpose of the October meeting has historically been focused on bringing new members so we can meet them at an informal setting and hopefully have them join. Thanks to the recruiting efforts of Sharon Ady, we welcomed Air Force retirees Danielle Barnes and her husband Brian Ogawa. Additionally, Barbara Pawlowski will be joining our chapter and we welcome them all! Pictures on page 7.

Tom Sheets has again put together a great speaker for our November meeting. Scott Bartle, publisher of the new *American Veterans Magazine*, will be speaking to us about the potential impact of his magazine with veterans. Flyer can be found on page 3.

Additionally for that meeting, I will be showcasing the 38 AZ Chapter MOAA members who have been inducted into the Arizona Veterans Hall of Fame since the inaugural induction ceremony in 2001. I would encourage all inductees to attend!

Our November meeting is also our annual
(Continued on page 6.)



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.

MERITORIOUS SERVICE AWARDS 2024

At the November meeting we will be awarding Meritorious Service Awards to three members who have made significant contributions to our chapter.

The first is Carol Litten, who continues her great work as Chapter Secretary, insuring accurate and timely minutes are kept for Board and chapter meetings. (This is Carole’s second award.) Second is Steve MacDonald, who has excelled in providing outstanding Sentinels year over year as our newsletter editor. (This is Steve’s second award.) Finally, Lenore Portante, who has readily stepped up to voluntarily help the chapter in many ways. (This is Lenore’s first award.) Awards will be presented at the November luncheon. Please wear your MSA, if you have one, and congratulate our newest award recipients. 



Announcements!

October 2024 Donations

<u>Chapter Fund:</u>	
Richard Zweig	\$50
<u>Scholarship Fund:</u>	
Al Crawford	\$100

Check Out Our Facebook Page!
Facebook

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

Arizona Chapter Mission:
Advocate for and improve the lives of our military, our veterans, and their families.



ARIZONA CHAPTER MOAA MEMBERSHIP DUES RENEWAL FORM

2025 DUES are payable on JANUARY 1. Dues become DELINQUENT on March 1, 2025.

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 2024 \$ _____ Dues for 2025 \$ _____

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!](#)



MEMBER LUNCHEON

November 16th, 2024



“American Veterans Magazine”

Scott Bartle, Publisher



Scott Bartle is the Publisher of American Veterans Magazine, which recently distributed its inaugural issue.

Scott’s appreciation of veterans and experience in publishing created this unique opportunity to impact American veterans and those who love and support them. Prior to his 20-plus years in news and publishing, Scott was a sports marketer for ATP Tour events and Super Bowl XXX. He is a former school board president and a member of Sigma Chi Fraternity. Scott has lived in the Phoenix area since 1977 and is a graduate of Indiana University, Valley Leadership, Arizona Center for Rural Leadership and the Flinn-Brown Civic Leadership Academy.

To learn more about the motivation behind Scott’s role in creating American Veterans Magazine, visit [From the publisher: The 'Why?' behind American Veterans Magazine - American Veterans Magazine \(amvetmag.com\)](https://www.amvetmag.com).



- Agenda:** 11:00-11:45 am Meet & Greet Social Hour
 11:45 am-12:00 pm Pledge, Invocation, Announcements, Business Meeting
 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 Nov 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:** McCormick Signature Salad, Roasted Turkey Breast with Savory Stuffing, Mashed Potatoes & Turkey Gravy, Pumpkin Pie
- Dress:** Business Casual

Legislative Affairs

by Lee Lange, Legislative Chair



Readiness, Benefits Remain Under Threat Despite Short-Term Budget Fix

A continuing resolution (CR) passed both chambers of Congress with strong bipartisan support in late September, as both parties were eager to avoid a government shutdown on the eve of the November elections. But while the CR will ensure the government remains open through December 20th by providing most funding at FY 2024 levels, relying on short-term fixes like this one hampers military readiness, delays key projects, and threatens essential services for veterans.

Since Congress adopted the October 1st fiscal year start date with the 1977 budget cycle, it has relied on at least one CR in all but three years. The last time a full fiscal year was funded without the need for a CR was in 1997. Not a great track record.

Impact on DoD

“The stark truth is that these short-term, temporary funding measures create uncertainty throughout the U.S. military and put us at a strategic disadvantage,” Secretary of Defense Lloyd Austin said in a Sept. 26th statement on the CR’s passage. This uncertainty affects military operations, readiness, and long-term planning.

While Austin praised the CR as a way to avoid the “dire impact” of a shutdown, he was not the only high-ranking DoD official to outline the undue burden placed on the services by these continued measures.

Secretary of the Army Christine Wormuth warned that should Congress implement a six-month CR, the Army would delay up to \$8.2 billion “in critical investments for recruiting, training, and capability development,” adding that the inability to start new programs or realign funds for existing ones “would reduce our purchasing power and create meaningful cost as well as schedule risk in Army programs.”

Impact on the VA

The VA is facing a \$12 billion budget shortfall at a time when the demand for health care and benefits continues to rise, largely due to expanded coverage and access to care provided under the PACT Act, and the CR will not help the department meet these financial obligations.


The resolution “fails to include necessary funding for the Department of Veterans Affairs, creating a risk that the agency would slow hiring and reduce healthcare services to veterans,” The Office of Management and Budget (OMB) warned in a Sept. 24th statement on the CR.

VA officials have urged Congress to address this shortfall before the end of FY 2025 to avoid any reductions to essential health care and benefit services.

What’s Next?

While the CR temporarily prevents a government shutdown and ensures funding until December, it leaves unresolved issues that significantly impact the uniformed services and veteran communities.

Congress must act before the December deadline to address these concerns and provide stability for both DoD and the VA in the new year. Further delays amount to a waste of resources which could be used to strengthen the all-volunteer force and provide service-earned benefits.

Keep up with the latest on the budget and other critical legislative topics, including the must-pass FY 2025 National Defense Authorization Act, at [MOAA’s Advocacy News page](#). 

Useful Web Links:

[Chapter Home Page](#)

[Member Dues Renewal](#)

[Chapter Events](#)

[Chapter News Blog](#)

[National MOAA Website](#)

[MOAA Store](#)

[MOAA Legislative Action Center](#)

Personal Affairs

by Lee Lange, Personal Affairs
Officer



2025 Dental and Vision (FEDVIP) Prices Announced

The dental and vision plans under the Federal Employee Dental and Vision Insurance Program (FEDVIP) will see average monthly premium increases of 2.97% (dental) and 0.87% (vision) for 2025, according to the Office of Personnel Management (OPM).

OPM announced and posted the 2025 FEDVIP pricing at the end of September and will update the plan comparison tool at [BENEFEDS.gov](https://www.benefeds.gov) in time for the upcoming FEDVIP open season. OPM manages health, dental, and vision insurance programs for federal civilian employees. Military retirees (and their beneficiaries) enrolled in TRICARE have been eligible to utilize FEDVIP programs since 2019.

FEDVIP features 12 dental plan providers and five vision plan providers. All but one dental provider will offer both “standard” and “high” plan options.

Standard plans have lower monthly premiums (about half of the high option) but higher co-pays.

In general, if you or your family have good oral health, then a standard plan is probably best. If you or your family have poor oral health or still have orthodonture needs, then the high plan is probably best. Plan premium rates are based on your ZIP code.

[BENEFEDS Plan Comparison Tool](https://www.benefeds.gov) soon will have both 2024 and 2025 pricing available for comparison. The 2025 TRICARE and FEDVIP Open Season begins November 11th and concludes at midnight December 9th. Changes to your dental and vision coverage take effect January 1st, 2025.

MOAA strongly recommends comparing next year’s pricing to this year’s premium to ensure you are satisfied with your dental and/or vision plan. If you take no action during the open season, you will be automatically “rolled over” to the same plan with new pricing next year.

Get more FEDVIP information at [BENEFEDS.gov](https://www.benefeds.gov) and at the [OPM website](https://www.opm.gov).



 **Proud of our Vets** 

The
**Breakfast
Joynt**

Visit our website:
[Breakfastjoynt.com](https://www.breakfastjoynt.com)

Thank You for Your Service!
20% off entree and (non-alcoholic)
drinks, every day!

Located at 10101 East Bell Road, Scottsdale, AZ
Phone: 480.443.5324

President's Perspective

Continued from page 1

meeting of members, where YOU will determine the annual dues for 2025 and approve the slate of officers and directors to lead our chapter into the new year. Please note the article on those two items of official business on page 8. Please plan to be there!

Congratulations to the Navy Midshipmen for their October 5th win over the Air Force Falcons, 34-7. And to continue our goal of raising money via the inter-service rivalry games, Tom Sheets and crew were able to sell \$735 in board squares which resulted in a \$435 profit for our Arizona Chapter! All proceeds go to our Chapter's programs and causes. Also, in the process, we paid out \$300 to lucky winners along the way.

All this brings us to the upcoming America's Game on December 14th – the 125th Army vs Navy game. Army and Navy have not each started the college football season 5-0 in nearly eight decades (since 1945), AND the two programs have not been

ranked in the AP Top 25 poll at the same time since 1960.

We will again partner with the Southwest Veterans Chamber of Commerce and hold our Army/Navy revelry at Famous 48 at 8989 N Scottsdale Road. Details on page 10. We are already selling board squares for the chance to win prizes and cash. *Please mark your calendars and buy those squares!!*

And the next day, December 15th (**Sunday!**), we will be having our holiday chapter meeting in the pavilion at McCormick Ranch Golf Club. Details to follow, but *please mark your calendars* because this is a different day than usual. We will start at **noon** to give time for people to attend church if they so wish.

November 16th: Annual Meeting

December 14th: Army/Navy game

December 15th (Sunday): Chapter holiday luncheon meeting (Pavilion)

See you in November!!

Best to all you fine people,

Bruce Kosaveach

President, AZ Chapter MOAA



480-210-7514 | penguinair.com




\$29

Water Heater
Tune Up

10% VETERAN DISCOUNT ON SERVICE OR REPLACEMENT

* Offers cannot be combined. Terms and Conditions Apply. Call for Details and other discounts.

Recent Chapter Events October Member Picnic



Scott Hallock entertains the crowd.



Famous Dave's serves up their delicious BBQ.



A good time was had by all.

Renew Your Chapter
Membership Now!
[CLICK HERE](#)



Picnic

Official Business to be Conducted at the Annual Meeting of Members at McCormick Ranch on Saturday November 16, 2024

Per the requirements of our bylaws, we will conduct two official business items at the Annual Meeting of Members conducted in conjunction with our November luncheon:

Annual Dues: Our bylaws assign the power to determine our annual dues in the members of the Chapter. The Board of Directors recommends the annual dues remain unchanged: \$20 for members and \$10 for Surviving Spouses.

Annual slate of Officers and Directors: The bylaws also assign the power to approve the annual slate of officers and directors to the members of the Chapter. Consistent with those bylaws, the Board of Directors will recommend the following slate of officers and directors for the 2025 term of office.

OFFICERS

DIRECTORS

President	Bruce Kosaveach	Director	Chuck Christoph
1 st Vice President	Bob Fiegl	Director	Steve MacDonald
2 nd Vice President	Daniel Arroyo	Director	Lenore Portante
Secretary	Carole Litten	Director	Richard Zweig
Treasurer	Charlie Bitner		
Immediate Past President	Tom Sheets		

At the annual meeting, The President will separately ask for motions and seconds, and call for votes of members on these two business matters.

The Board of Directors requests your support of these two measures.

Nov 16th Chapter Member Luncheon Reservation Form

Please reserve _____ meals for name(s): _____

Enclosed is my check for \$ _____ (\$40.00/person) for the Nov 16th Member Luncheon Meeting payable to: **AZ Chapter MOAA** and mailed to arrive by **Nov 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 Nov 12th, 2024 @ 4pm

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

TO PAY ONLINE - CLICK HERE!



"My father was in the infantry, and his father before him was infantry. But somehow I ended up in punditry, cable news division."

(JOHN CALDWELL FOR READER'S DIGEST)



HOME OF THE LIFETIME REPAIR GUARANTEE



\$76

AC or Furnace
PRECISION TUNE-UP

10% Discount
for our veterans and active duty personnel
Thank you for your service



Schedule Today!
(602) 529-8450
azperfectcomfort.com





2024 Army-Navy Football Game Party

Join us for America's Game AND raise money to support the Veteran programs of the Southwest Veterans Chamber of Commerce (SWVCC) and the Arizona Chapter of the Military Officers Association of America (AZMOAA)

Saturday December 14th, 2024

**@ "Famous 48"— 8989 N Scottsdale Rd, #608, Scottsdale, AZ
Tailgate Party (inside) at 12:00pm; Kickoff at 1:00pm**



Program will include:

- **Individual luncheon orders**
- **"Football Pool" \$5 a square; four \$50 payouts for each board of 100 squares**
- **Goal is to sell five boards and give away \$1,000**
- **Raffle tickets for a prize after each quarter and halftime**
- **Spirited interservice rivalry**
- **Introduce prospective members to our organizations**

Get your squares now at business.swvcc.org/store/army-navy-game-pool, at any SWVCC or AZMOAA event, or by calling **602.677.2961/760.213.3705**

If paying by check, please make your check payable to "SWVCC" and mail to SWVCC, 3820 W. Happy Valley Rd., #141-455, Glendale, AZ 85310.



******* (You do not have to be present to win) *******

***On behalf of the Veterans and their families who will 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:** _____



Making the World Your Playground!®

PROVIDING CUSTOM TRAVEL SERVICES:

- River & Ocean Cruising
- Custom Itinerary Planning
- Pre & Post Cruise Packages
- War History Guided Tours
- Villa Rentals
- Independent Travel
- Golf Vacations
- Major Sports Events
- Military Discounts
- Travel Insurance

Call Leonore Hoak
 MOAA 2015 Meritorious Service Award - AZ
 Toll Free 1-888-799-4284
 leonore@arizonatrails.com

AZ TRAILS TRAVEL®
 5 Star Rating on Facebook & Yelp
 24 Years in Business • Bonded & Insured
 Facebook.com/AzTrailsTravel
 www.aztrailstravel.com

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 at 10:30am
November 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: Nov 16th, 2024
McCormick Ranch Golf Club
7505 E McCormick Pkwy, Scottsdale, AZ 85258

Upcoming Events

14 Dec 2024: Annual Army-Navy Game
15 Dec 2024: Annual Christmas Luncheon



**Standing with you
at every stage.**

1-800-247-2192
www.moaainsurance.com/plans

100392

Licensed Professional
Counselor

Licensed Independent Substance Abuse
Counselor

PETER A. BERGER, MPC, LPC, LISAC
Associated Recovery Counselors

7101 East Indian School Rd.
Scottsdale, AZ 85251

480-429-6292

PRESIDENT CAPT Bruce Kosaveach, USN 602-501-9876	MARKETING/COMMUNICATIONS Capt Stephen MacDonald, USAF 310-972-9263	NEWSLETTER EDITOR Capt Stephen MacDonald, USAF 310-972-9263
FIRST VICE PRESIDENT CAPT Bob Fiegl, USN 850-207-9845	ARRANGEMENTS Col Charles Bitner, USAF 602-943-0028	PERSONAL AFFAIRS Col Lee Lange, USMC 703-232-3609
SECOND VICE PRESIDENT LTC Daniel Arroyo, USA 412-779-0372	CHAPLAIN Vacant	PROGRAMS Col Tom Sheets, USMC 760-213-3705
SECRETARY CAPT Carole Litten, USN 970-355-8981	HISTORIAN / PHOTOGRAPHER Lt Col Jim Cullison, USAF 602-482-3838	SCHOLARSHIPS Col Lee Lange, USMC 703-232-3609
TREASURER Col Charles Bitner, USAF 602-943-0028	LEGISLATION Col Lee Lange, USMC 703-232-3609	SURVIVING SPOUSES Susan Farrell, Surviving Spouse 602-993-8556
IMMEDIATE PAST PRESIDENT Col Tom Sheets, USMC 760-213-3705	MEMBERSHIP CAPT Bob Fiegl, USN 850-207-9845	WEBMASTER Carl Ulbrich, Jireh Communications
DIRECTORS: CAPT Chuck Christoph, USN; CPT Lenore Portante, USA; Lt Col Donna Tew, USAF; LTC Richard Zweig, USA; Capt Stephen MacDonald, USAF		

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



azmoaa.org



ADDRESS SERVICE REQUESTED