



The Sentinel

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

The Arizona Chapter Scottsdale, AZ 85250



May 2025

CHARTERED Oct 1956

68 YEARS OF SERVICE TO COUNTRY

Stephen MacDonald, EDITOR

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and Chairpersons

President's Perspective by Bruce Kosaveach



Another fantastic ROTC-focused April meeting!! Lee Lange, president of the AZ MOAA Scholarship Fund, took the reins and led the meeting as we presented our annual ROTC scholarships to three deserving future military leaders at Arizona State University. Each was awarded \$2500 to help them complete their college and to receive subsequent commissioning. (Story and pictures on page 9.) We raise funds each year to support our AZ MOAA Scholarship Fund. Our chapter's amended Articles of Incorporation state (in part),"to provide scholarships and other awards to deserving students enrolled in Reserve Officer Training Corps (ROTC)...".

To help sustain our scholarship fund for future such awards, we kicked off our Annual Scholarship Fund Campaign with a goal to raise \$4000. Through the generosity of an anonymous member, **your contribution to the Scholarship Fund will be matched up to \$4000!** Details are on page 11.

Our Arizona Chapter was awarded three five-stars of excellence awards from National MOAA for 2024 in three categories:

- *Level of Excellence* – overall chapter (21st consecutive year).
- *Newsletter (Sentinel)* - Col. Marvin J. Harris Communications Award – (9th consecutive year). (Continued on page 7.)



FEBRUARY 23,
1929

US ARMY
JUNE 14, 1775

US NAVY
OCT 13, 1775

US MARINE
CORPS
NOV 10, 1775

US COAST
GUARD
AUG 4, 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.

Announcements!

Welcome New Member!

LCDR Jerry Honeycut, USCG (Ret)

April 2025 Donations

Scholarship Fund:

Robert McIndoe \$300

In memory of Doug Knouse

Charlie Bitner/Marcia Leggett (Undisclosed)

In Honor of the Marriage of Lee and Carole Lange

Peter Berger and Barbara Bullock (Undisclosed)

In Honor of the Marriage of Lee and Carole Lange

Check Out Our Facebook Page!: Facebook

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

Useful Web Links:

[Chapter Home Page](#)

[Member Dues Renewal](#)

[Chapter Events](#)

[Chapter News Blog](#)

[National MOAA Website](#)

[MOAA Store](#)

[MOAA Legislative Action Center](#)

Did You Know?

The Arizona Chapter pays \$220 annually for our email service. All of our chapter communications go thru our [groups.io](#) subscription. If you'd like to help defray these costs, you can make a donation at the link below and click on "+Sponsor this Group"!

[azmoaa.groups.io](#)



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

May 17th, 2025



“American Warrior Initiative: PAWS with Purpose Team Doyle at Fairway Home Mortgage”

Isis Gauzens



Isis Gauzens is a committed Reverse Mortgage Advocate with Team Doyle, using mortgage planning to guide clients—from first-time buyers to those preparing to age in place—toward confident, informed homeownership.

Her dedication to serving seniors and veterans earned her a position on the Board of Directors for the Southwest Veteran Chamber of Commerce, where she continues to champion meaningful change.

At Fairway Independent Mortgage Corporation, Mortgages are what we do, not who we are ... helping people is at the heart of what we do. A major focus is supporting the military community through the **American Warrior Initiative**, which has funded over **390 service dogs** for veterans and first responders and continues to provide grants for their care. Fairway also equips real estate professionals to better serve military families through the **American Warrior Real Estate Professional designation**.

Isis draws strength from her roles as a Space Force JROTC mom, Navy sister, Army daughter, and Navy granddaughter, using her personal story to inspire others to give back. This summer, her team aims to raise **\$25,000** to fund **three service dogs** —a mission grounded in compassion and service.

- 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 12PM, Wednesday, 14 May 2025 to Charlie Bitner
 RSVP to Charles Bitner, 134 E. Northview Ave, Phoenix 85020
 By email: charles@bitner36.com or contact Charlie at 602-999-2779; [PAY ONLINE!](#)
- Menu:** Signature Salad, Chicken Piccata, Mashed Potatoes, Lemon Meringue Pie
- Dress:** Business Casual

Legislative Affairs

by Lee Lange, Legislative Chair



Key to Efficiency Efforts Is Not Breaking Faith with Troops, Veterans

MOAA outlined several key areas of concern “to our members and our nation” amid ongoing government efficiency work, pledging to use “all available resources” to ensure promises made to those who serve and have served, as well as their families and survivors, are kept.

Those top priorities, as outlined in a recent press release:

- **PROTECT** the value of service-earned health benefits from new TRICARE fees, disproportionate TRICARE cost-share increases, or barriers to accessing care in the Military Health System or through the VA.
- **PRESERVE** the pay earned by those in uniform, including scheduled pay increases and established concurrent receipt provisions and eligibility.
- **PREVENT** burdensome delays in VA claims processing and/or reduction of earned VA benefits.
- **DEFEND** the veterans and military spouses who continue their service in the federal government — and other federal employees who serve veterans.



MOAA called the work to find efficiencies in government “not only appropriate, but necessary” given mounting debt and other fiscal challenges. However, “without thorough review and implementation, our nation risks breaking promise and faith with the wider military and veteran community — a risk that weakens our national defense for generations,” the release states.

MOAA outlined other avenues for “responsible defense budget reform” in a previous statement, including greater efficiency in program management and acquisition, along with an overall budget strategy designed to limit “hasty cuts” in favor of long-term stability.

Ongoing Advocacy

The April 8th release came as MOAA members and staff made final preparations to visit congressional offices as part of Advocacy in Action (AiA), MOAA’s signature spring advocacy event. The AiA event, April 9th, addressed [specific benefits issues](#) ranging from health care access to spouse unemployment to caregiver concerns; visit MOAA’s [Legislative Action Center](#) to make your voice heard on these topics.

These issues, and others that make up MOAA’s advocacy work, are critical to preserving a strong all-volunteer force. Keep up with the latest, including how you can add your voice to our efforts, at MOAA’s [advocacy news page](#).



Personal Affairs

by Lee Lange, Personal Affairs
Officer



Why Now Is the Perfect Time to Kick Off Next Year's Tax Planning

Each spring, many of us breathe a sigh of relief when we finish gathering documents and filing our federal income tax return. But after a brief pause, it's time to head back to the computer — while your tax return is fresh in your mind, and do the following:

Understand Your Return

Many people only take notice of two things on their Form 1040: If they have a refund (line 34) or if they owe tax (line 37). But there's a bit more to it than that. If you have a large refund, that means you overpaid your taxes — giving Uncle Sam an interest-free loan — and you should think about withholding less in taxes for next year.

If you owe a lot in taxes, you might be subject to a penalty, and you should consider withholding more in taxes. If you owe too much when you file your

return, the IRS will require you to make quarterly tax payments for the next tax year.

Another item to note is your adjusted gross income, or AGI (line 11). Reducing this amount reduces your tax liability. Owners of traditional IRA's can consider converting some funds to Roth IRAs to reduce future taxes. Or make Qualified Charitable Deductions (QCD's) from the Required Minimum Deductions (RMD's) of your traditional IRA.

Tax moves that lower your AGI can also help mitigate getting an Income-Related Monthly Adjustment Amount added to your Medicare Part B premium.

Adjust Withholding

The IRS has a [Tax Withholding Estimator](#) that can help you figure out how much tax you want your employer to withhold from your pay. Retirees can also use the calculator to enter pension income or Social Security benefits and then receive an estimate of their projected tax liability and withholding.

If you decide to change your withholding, fill

(Continued on page 6.)

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Chapter Membership

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


Arizona Chapter Membership Numbers:
Total Members (includes below): 139
Surviving Spouses: 18
Honorary Members: 2

Greetings from your Membership Chair! I'm submitting this article to our Sentinel editor, Steve MacDonald today, April 25th. I'm coming to grips with the fact that Christmas is only eight months away! In recent years the speed of time and the rapidity of the passage of months, it's more than a little scary. Anyway, it's almost time to start your holiday shopping! Just sayin'...

Our chapter's membership numbers have declined from a high in the mid-150s a couple of years ago to 137 today. The bad news is there are 21 members who are in arrears for payment of their 2025 chapter dues. Your Board of Directors has been phoning these people attempting to bring this to their attention, and I've been emailing them. When we began this effort, the list was nearly 40 people. The chapter's Board of Directors meetings are held the first Thursday of each month, except June through August. So, during the May 1st meeting, the final decision to terminate members with unpaid dues will be made, unfortunately. If you have any questions about your status, please contact me for your status. We are trying hard to keep every member of our chapter!

If I can be of service to you with any membership related matter, please don't hesitate to contact me!

Lastly, we are projected to have near a full capacity attendance at the April 26th meeting-luncheon. This is wonderful, as attendance has been down a bit in recent months. I hope to see you with a lot more members at our May luncheon on May 17th.

Warm regards,
Bob 


Personal Affairs

Continued From Page 5

out IRS Form W-4, [Employee's Withholding Certificate](#), and give it to your employer, if you are still working. To withhold tax on your Social Security benefits, submit [IRS Form W-4V](#) to the Social Security Administration; learn more [at this link](#).

Military retirees can submit their W-4 to the Defense Finance and Accounting Service by mail or fax or by using their myPay online account. Annuitants use a W-4P form; [get details here](#).

Retirees who have the Coast Guard Pay & Personnel Center as their pay agency can change their tax information via Direct Access or by emailing their W-4 to ppc-dg-customer care@uscg.mil.

It's tempting to file away your return and put it out of mind, but taking a few moments to review your tax return submitted this year can better prepare you for next year. 

May 17th Chapter Member Luncheon Reservation Form

Please reserve _____ meals for name(s): _____

Enclosed is my check for \$ _____ (\$40.00/person) for the May 17th Member Luncheon Meeting payable to: **AZ Chapter MOAA** and mailed to arrive by **May 14th, 2025** to: **Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020**, or contact: **Charles@Bitner36.com, 602-999-2779**.

Member reservations or call-ins **WILL NOT** be accepted after
May 14th, 2025 @ 12pm.

Cancellations after May 14th, 2025 at 12pm will be charged and not refunded.

TO PAY ONLINE - CLICK HERE!

President's Perspective

Continued from page 1

- *Website* - Col. Marvin J. Harris Communications Award (9th consecutive year).

Sincere thanks to Steve MacDonald for his great work on the Sentinel, and to Carl Ulbrich, Jireh Communications LLC, as webmaster for his dedication to making our website outstanding. I will be able to award certificates at the May meeting.

Additionally, the Arizona Chapter was awarded its sixth Community Outreach Grant - \$2,750 this year from the national MOAA Foundation. And Tom Sheets graciously added \$1,500 from his Southwest Veterans Foundation. Thank you, Tom! We are working on an event to utilize these funds - details to follow regarding when and where this event will take place – stay tuned.

I have mentioned that I was honored to represent Arizona with four other members of the Arizona Council of Chapters in early April for MOAA's Advocacy in Action event in Washington DC.

Working with our lawmakers we can ensure our unified voice remains heard. Please spend the three minutes it takes online to support national MOAA's efforts to address the legislative challenges facing our uniformed community. *Below is the active link to access the MOAA Legislative Action Center* and communicate with our US Senators and Representatives about issues affecting the uniformed services, veterans, and retirees:

[MOAA | Legislative Action Center \(quorum.us\)](http://quorum.us)

We're approaching our three months of summer break with these events planned to keep us in touch:

June (TBD) – Happy Hour at Cambria Hotel (Desert Ridge).

End of July (TBD) – Community Outreach Grant award event.

All the best to you fine people,

Bruce Kosaveach

President, AZ Chapter MOAA 

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Recent Chapter Events April Luncheon

ROTC Scholarship Award Presentations


The April membership meeting featured the presentation of \$2500 scholarships to three ROTC cadets/midshipmen enrolled in their respective service programs at ASU. Recipients of 2025 scholarships were:

Army – CDT Ashlyn Shea Williams

Navy – MIDN Andrew Varadin

Air Force – CDT Leila Balsiger

Command representatives attending from their respective ROTC units were CPT Justin Briggs, USA; CAPT Kati Hill, USN; and Lt Col D. Shane Richardson, USAF.

The chapter's scholarship program is intended to help ROTC students with the cost of their education so that they can be commissioned into the U.S. Armed Forces. The Scholarship Luncheon gives chapter members a chance to see where the money they donated to the Scholarship Fund is going and to hear from the recipients about their plans for military service. 



Army Cadet Ashlyn Shea Williams receives her award.



Navy Midshipman Andrew Varadin receives his award.



Air Force Cadet Leila Balsiger receives her award.



Our scholarship winners!

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



Recent Chapter Events Continued

Southwest Veterans Donates to 'Still Serving' Project

Tom Sheets presented a check for \$1500 to AZMOAA on behalf of the Southwest Veterans Chamber Of Commerce. These funds are intended to supplement the chapter's Community Outreach Grant from national MOAA and will support our "Still Serving" charity event this coming Summer. Tremendous thanks to SWVCC!



Tom Sheets presents a check to Treasurer Charlie Bitner.

10th Annual Patriots Ball

2025 is a year of many significant anniversaries. For the Southwest Veterans Foundation, it represents their 10th annual celebration of veterans and the patriots who support them and their families.

For America, it represents two significant anniversaries regarding Vietnam. First, 2025 represents the 60th anniversary of our initial deployment of ground forces to Vietnam. Second, it represents the 50th anniversary of the formal end date as established by the Department of Defense.

In those intervening ten years, approximately 2.7 million men and women served in Vietnam. We know that most of them were not welcomed home and were not treated very well by America and many Americans.

This year's Patriots Ball will be held October 25th, 2025 at the Hilton Tapatio Cliffs Resort. While we cannot erase the pain or the memories of those experiences, we can honor the men and women who answered their nation's call-to-arms and show them how much we appreciate their service and their sacrifices—and those of their families.

We hope that all of you—whether you are a Vietnam Veteran or not—will join us to "Welcome Home" and honor these great Americans, and those who are longer with us. Since AZMOAA is a member of the Southwest Veterans Chamber of

Commerce (SWVCC), you all rate the members' price of only \$140 per person. There are also sponsorship opportunities available.

You can register for tickets and sponsorships online at <https://swvcc.org/pb/> or at the QR Code below. You can also register by calling Tom Sheets at 760-213-3705 with your credit card.

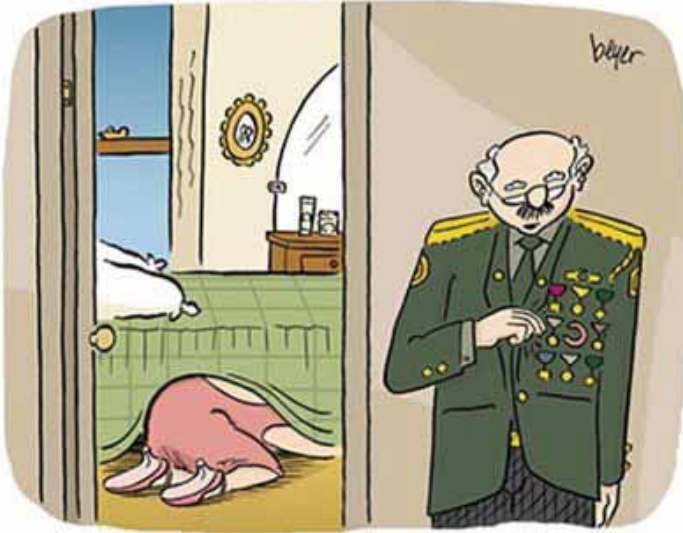
We hope you will join us and be among the 500+ people to pay tribute to our Vietnam Veterans.

Tom Sheets

Colonel, US Marine Corps (Retired) 



Uniformed Funnies



"I found your earring."

(DAN BEYER FOR READER'S DIGEST)



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2025

Annual AZ MOAA SCHOLARSHIP FUNDRAISING CAMPAIGN

The Arizona Chapter of the Military Officers Association of America is conducting its annual fundraising campaign for the AZ MOAA Scholarship Fund from April 26 to June 1, 2025.

We are awarding our three annual ROTC scholarships at our April 26th meeting, and you will witness just how much these scholarships mean to our young, aspiring military leaders of the future. Now is the time to start replacing those scholarship funds and ensure the long-term efficacy of our scholarship program.

You will meet the recipients again as you read about them in next month's *Sentinel*, and you can rest assured that your donations are going to a good cause. **Last year we raised \$3,660. Our goal this year is \$4,000.**

We now have the ability to donate directly online (via our chapter website) to the Scholarship Fund: Go to Home - AZMOAA and Scroll down to "ROTC Scholarship".

The AZ MOAA Scholarship Fund is an IRS approved 501(c) (3) charitable non-profit organization, FID tax number 43-2087533. **Your contribution is tax deductible.** You can also donate at any AZ MOAA event or by mailing a check to:

AZ MOAA Scholarship Fund
Attn: Charles Bitner
134 E. Northview Ave.
Phoenix, AZ 85020



Our future Scholarship winners & their families thank you!

GIFT MATCH OPPORTUNITY!!

Through the generosity of an anonymous member, **your contribution to the Scholarship Fund will be matched up to \$4000.** For example, if you donate \$500, that donation is now \$1000.

This match will be available through October 1st of 2025, so please take advantage of this generous offer to help the AZ Chapter, as well as your taxes!

Sincere thanks to our member who made this offer due to their strong belief in the impact these scholarships have on these deserving students.

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, Space Force), 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.](#))

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.

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

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

To pay dues online, go here: <https://azmoaa.org/product/annual-membership/>

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

May 1st, 2025, 1:00pm
 The Colonnade (this month only)
 19116 N. Colonnade Way
 Surprise, AZ 85374

Member Luncheon/Meetings

Third Saturday of each month at 11am
 Next Meeting: May 17th, 2025
 McCormick Ranch Golf Club
 7505 E McCormick Pkwy, Scottsdale, AZ 85258

Upcoming Events

Summer events - to be announced!



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WEBMASTER

Carl Ulbrich, Jireh Communications

Access Arizona Chapter's Internet Web Site at: azmoaa.org
The *Sentinel* Newsletter is sent electronically

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