



# The Sentinel

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

The Arizona Chapter Scottsdale, AZ 85250



February 2026 CHARTERED Oct 1956 69 YEARS OF SERVICE TO COUNTRY Stephen MacDonald, EDITOR

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and Chairpersons

## President's Perspective by Bruce Kosaveach



**W**e kicked off our 2026 speaker program in fine form at our January meeting with one of our own chapter members, Tom Eisiminger, who is President and Chief Executive Officer of Regenesys, and President of the Board of Directors of the Veterans Medical Leadership Council (VMLC). VMLC was founded in 1999 with the mission of working with the Veterans Administration, the State of Arizona, and other Federal and State offices to ensure veterans needs are met. It is one of the "go to" organizations for the support of veterans and their families. (Story on page 9.)

As part of our quarterly goal to assist deserving veteran run non-profit organizations, the AZ Chapter MOAA presented Tom with a check for \$500. (Picture on page 9.)

Super Bowl LX (that's 60) is upon us on February 8th! It will be the New England Patriots vs the Seattle Seahawks, and we have our game pool raffle partnering with the Southwest Veterans Chamber of Commerce for some nice cash prizes and income for our chapter that goes to good causes within the veteran's community! Details are on page 13.

Congratulations to the winner of our AZ Chapter MOAA Lifetime Membership raffle - Lee Lange!

*(Continued on page 8.)*



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 Members!***

Maj Eugene Wikle, USAF (Ret)  
Capt Lester Darling, USAF (Fmr)  
CDR William LaFleur, USN (Resrv)

### In Remembrance

Ronnie Welch  
Spouse of member Rob Welch  
Let's keep Rob and his family  
in our thoughts and prayers.

### Did You Know?

The Arizona Chapter pays \$220 annually for our email service. All of our chapter communications go thru our [groups.io](https://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](https://azmoaa.groups.io)

### ***Useful Web Links:***

[Chapter Home Page](#)

[Member Dues Renewal](#)

[Chapter Events](#)

[Chapter News Blog](#)

[National MOAA Website](#)

[MOAA Store](#)

[MOAA Legislative Action Center](#)

### ***NEW MEETING CHECK-IN PROCESS***

**New modus operandi:** Your Board of Directors has voted on a new process of paying for meals at our monthly luncheons. In order to simplify, improve, and speed up the check-in process, ***we will no longer accept credit cards at the luncheon.*** Cash and checks are still welcome. And there will still be the ability to pay for luncheons via credit card online at this link: [Pay Online!](#) Many MOAA chapters are successfully changing to this procedure, and we appreciate your support with this important change.

### **January 2026 Donations**

Scholarship Fund Donors:

Gene Wikle  
Ron Perkins

70th Anniversary Fund Donors:

Cash Chase Now, LLC

***Total Donations: \$750***

### **CALLING ALL MOAA LADIES! retired/former military, spouses, surviving spouses**

The AZMOAA ladies are again getting together for lunch – just to discuss “stuff” women discuss – from recipes to grandkids to travel to books, etc. This time around, we'll meet at Paul Martin's, 6186 N. Scottsdale Road, on Wednesday, March 11th, at 11:30 a.m.

Please text or call Sharon at 480-363-8083 or me, Susan Farrell, at 571-246-7113 and let us know if you'd like to join us.

Susan 



## MEMBER LUNCHEON

February 21st, 2026

**Eugene "Gene" Wikle**

**Arizona State Professional Emergency Manager**



**G**ene Wikle is a professional emergency manager with over ten years of service with the Arizona Department of Emergency and Military Affairs and the Arizona Department of Forestry and Fire Management. Gene previously served as the Senior Assistant Director and Chief of Staff for the Division of Emergency Management. He currently serves as the emergency manager with the Arizona Department of Forestry and Fire Management. He has responded to 49 state declared disasters and 2 federally declared disasters.

We are not only welcoming Gene as our February guest speaker, but also as a new member to our Arizona Chapter. He is the Immediate Past President of the Luke Chapter of MOAA.

Gene will speak on emergency preparedness for you, your family and grandchildren.

**Agenda:** 11:00-11:45 pm 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 12PM, Wednesday, 18 Feb 2026 to Charlie Bitner  
 RSVP to Charles Bitner, 134 E. Northview Ave, Phoenix 85020  
 By email: [charles@bitner36.com](mailto:charles@bitner36.com) or contact Charlie at 602-943-0028; [PAY ONLINE!](#)  
 Per new guidelines, **NO CREDIT CARDS WILL BE ACCEPTED AT THE MEETING CHECK-IN.**

**Menu:** Signature Salad, Chicken Cordon Bleu, Herbed Rice Pilaf, Coconut Cream Pie

**Dress:** Business Casual

## Chapter Membership

by Daniel (Dan) Arroyo  
Chapter 2nd VP and Membership Chair



We are off to a great start in sustaining our membership in 2026. We currently have 124 members and look forward to increasing our membership. As was communicated in January, we have distributed a listing of MOAA members that are not associated with our chapter. If you have identified any potential members, and if they are interested in participating in our chapter, please have them go to our website ([www.azmoaa.org](http://www.azmoaa.org)) to fill out a membership application.

LTC Dan Arroyo, USA 

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

**Renew your Chapter  
membership now!**

[CLICK HERE](#)

**Congratulations to our  
lifetime membership raffle  
winner!**

*Lee Lange*

Our chapter netted \$252!



**Check Out Our  
Facebook Page!:**  
[Facebook](#)

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



### ARIZONA CHAPTER MOAA MEMBERSHIP DUES RENEWAL FORM

**2026 DUES are payable on JANUARY 1. Dues become DELINQUENT on March 1, 2026.**

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 2026 \$ \_\_\_\_\_ Dues for 2027 \$ \_\_\_\_\_

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!](#)**

## Legislative Affairs

by Lee Lange, Legislative Chair



### MOAA Shares Legislative Priorities at Congressional Reception

By MOAA Staff

**M**OAA hosted members of Congress, executive branch officials, Hill staffers, and valued supporters January 14 for a reception marking the start of the second session of the 119th Congress.

The event, held at The Monocle Restaurant on Capitol Hill, also served as an opportunity to share MOAA's top legislative priorities for the upcoming year.

Every attendee received a list of "[MOAA's New Year's Resolutions for Congress](#)." These bills will serve as top focus areas for our association's advocacy efforts in 2026.

Learn more about these bills, and how you can support MOAA's work to pass them, below. Note: This is not an all-encompassing list of MOAA's legislative efforts. For more, visit our [Legislative Action Center](#).

#### Shutdown Fairness Act ([S. 3168](#))

**What it does:** Allows the Pentagon and the Department of Homeland Security to continue paying servicemembers during any future funding lapse

**Who it supports:** Currently serving, including National Guard and Reserve members.

**MOAA's take:** The best solution remains a timely appropriations process. The bills do NOT include members of the U.S. Public Health Service Commissioned Corps or the NOAA Commissioned Corps; MOAA continues to advocate for their inclusion.

**How you can help:** [Click here](#) and send a letter to your lawmakers now.

#### Improve and Enhance the Work Opportunity Tax Credit Act ([H.R. 6231](#) | [S. 3265](#))

**What it does:** Modernizes the Work Opportunity Tax Credit (WOTC), a nonrefundable tax credit employers can take for hiring target group members during the employee's first year on the job, by increasing the amount of the credit and adding military spouses as a target group. The program is intended to reduce the unemployment rate of "job seekers who have consistently faced barriers to employment" by incentivizing employers with a tax credit, according to the Labor Department.

**Who it supports:** Unemployed veterans and military spouses.

**MOAA's take:** MOAA has long championed this program, and the addition of military spouses. Continuing to offer this tax credit to employers while enhancing the program will ensure the veteran unemployment rate remains low. Expanding this benefit to military spouses improves financial stability for the currently serving military family, increasing military readiness and retention rates. (*Cont. on page 10.*)

### [Feb 21st Chapter Member Luncheon Reservation Form](#)

Please reserve \_\_\_\_\_ meals for name(s): \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_ (\$40.00/person) for the Feb 21st Member Luncheon Meeting payable to: **AZ Chapter MOAA** and mailed to arrive by **Feb 18th, 2026** 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 **Feb 18th, 2026 @ 12pm.**

**Cancellations after Feb 18th, 2026 at 12pm** will be charged and not refunded.

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

## Personal Affairs

by Lee Lange, Personal Affairs  
Officer



### From Military Officer Magazine: Going All In on Retirement

*This article by Latayne C. Scott originally appeared in the September 2025 issue of Military Officer.*

People often speak of future retirement as a time when you cash out as a winner because you've played your cards right. And significantly, military officers' benefits deal them a strong hand. Health care is one of the most crucial financial elements in retirement, and there are several factors to consider. Lila Quintiliani, MOAA's program director for financial and benefits education/counseling, detailed some of those:

- Approximately 70% of people turning 65 will need long-term care services during their lifetime, but neither Medicare nor TRICARE For Life (TFL) covers long-term care.
- Many retired servicemembers don't realize their entitlement to TRICARE ends at midnight

on the last day of the month before they turn 65. To qualify for TFL, they must enroll in Medicare parts A and B.

- A distribution from a traditional retirement account is counted as taxable income.
- Retired pay is also taxable income.
- While TFL is free, Medicare does have a monthly premium, and high earners face a potential surcharge known as the income-related monthly adjustment amount. That figure is based off the modified adjusted gross income from one's last recorded tax return, which is two years prior.
- Some retirees might be eligible for care through the VA, but that care is unavailable for spouses. In addition, VA nursing homes often have limited space.

Careful planning can pay off, Quintiliani said. "A military retiree who has planned well and can live off their military pension plus VA disability pay plus investments could easily retire in their 40s because they don't have to worry about health care,

*(Continued on page 7.)*

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Phone: 480.443.5324

## Personal Affairs

Continued From Page 6

other than covering TRICARE premiums, deductibles, and copays, which are a fraction of what they would be in a civilian insurance plan.”

### Choose Your Lifestyle

To retire completely, you must consider what your income and expenses will be. There’s no one-size-fits-all answer to this, but you should consider these two questions: At what age do you want to retire? And what kind of lifestyle — frugal, as-is, or bucket-list — do you envision?

“Most people need between 55% and 80% of their preretirement income to maintain their current lifestyle,” said Capt. Paul J. Frost, AFC, USN (Ret), MOAA’s program director for financial and benefits education/counseling/veterans services. But to achieve that range, military retirement pay and Social Security won’t be enough without supplemental income.

To maintain the same standard of living upon retirement, Frost recommended having a minimum financial portfolio goal of “25 times your desired

supplement.” For example, he said, “if you believe you’ll need \$40,000 to supplement your sources of income each year, your financial portfolio goal should be \$1 million.”

To achieve your goal, Frost and Quintiliani both strongly urge engaging a financial planner, particularly a fee-only professional. Financial consultancies also offer free advice online. For instance, Fidelity Investments gives this metric for saving through a military career: Aim to save at least one times your salary by age 30, three times by age 40, six times by 50, eight times by 60, and 10 times by 67. “This is good advice,” said Brig. Gen. Greg Zanetti, USA (Ret), a financial advisor and fiduciary. “The method of the saving is the hard part.”

Zanetti knows first-hand about financial ups and downs. After building a successful investment advisor business, he was assigned deputy commander for Joint Task Force Guantanamo — perhaps good for the country, but not so much for his financial plans.

“I had to sell my business,” Zanetti said. “It is  
(Continued on page 10.)

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## President's Perspective

Continued from page 1

I would like to also thank John Ady and Jeff Young for again making Spring Training baseball tickets available to our chapter to auction and help raise funds for our chapter fund. March 5th is Cubs vs Diamondbacks, and March 17th is Rockies vs Seattle Mariners. Auction details to follow.

For our chapter's 70th anniversary celebration in October we're asking for volunteers to help with planning. Please let me know if you're interested in being a part of our preparations. To raise funding for this event, please ask restaurant managers for a gift certificate when you go out to dinner. These will be used for auction fundraisers. A draft of our sponsorship sheet is on page 12 to use for any corporate or individual sponsorships you can attain.

Our lawmakers are back at work for the second half of the 119th congressional session. MOAA has prepared their New Year's Resolutions for Congress (listed on page 14) which include their priority

congressional acts for action. I encourage everyone to go to the MOAA Legislative Action Center and communicate with our US Senators and Representatives to make our voices heard!

[MOAA | Action Center](#)

We have a number of upcoming events for your calendar:

**February 8th – Super Bowl game pool raffle.**

**February 21st – AZMOAA luncheon.**

**March 5th – D-Backs/Cubs game – online ticket auction starting 9 Feb; details coming.**

**March 17th – Rockies/Mariners game – online tickets auction starting 9 Feb; details coming.**

**AN ACTIVE AND ENGAGED CHAPTER IS A SUCCESSFUL CHAPTER!!**

Best to all you fine people,

Bruce Kosaveach

President, AZ Chapter MOAA 

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## Recent Chapter Events January Luncheon

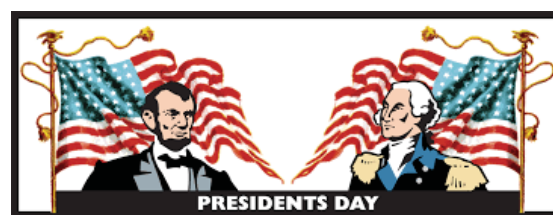
Our February speaker was Tom Eisiminger, retired Army officer, Chapter member, CEO of Regensis, and President of the Veterans Medical Leadership Council (VMLC).

The VMLC mission is to improve the quality of the health and welfare of veterans in Arizona. He outlined their three major programs: Returning Warrior, Native American Sustainment, and Mental Health. They are working with several prominent research and educational organizations to learn more about the proclivity of veteran suicide with the hope of being able to identify those more susceptible and work "upstream" to prevent them from reaching that critical situation in which they contemplate suicide.

Afterwards, President Bruce Kosaveach presented our quarterly \$500 charitable contribution to him to support their great work. 




The Arizona Chapter presents \$500 to a deserving veteran-focused charitable non-profit organization every quarter. Here, Tom Eisiminger, President of VMLC receives a check from Chapter President Bruce Kosaveach.



Tom Eisiminger, President of VMLC addresses the chapter.

## Scholarship Fund Meeting

The Scholarship Fund Board held their annual meeting recently.

Attending the required annual meeting were board members Donna Bright, Paul Crouse, Charlie Bitner, Lee Lange and Chuck Christoph. They met to discuss scholarship funding and elect officers for 2026. Also attending and taking the photo was Bruce Kosaveach. 



Scholarship Fund Board of Directors at their recent meeting.

## Legislative Affairs

Continued from Page 5.

**How you can help:** [Click here](#) and send a letter to your lawmakers now.

### **Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act (H.R. 1732)**

**What it does:** Reinstates criminal penalties for unaccredited claim representatives who charge unauthorized fees while assisting veterans with filing a claim for VA disability compensation benefits.

**Who it supports:** Veterans and retirees.

**MOAA's take:** Veterans deserve trusted, ethical, and accountable support when filing disability claims – support that protects their privacy, respects their service, and preserves their earned compensation. The goal is not to limit veterans' ability to seek help, but to guarantee that when they do, the assistance comes from accredited professionals bound by high ethical and professional standards ... and that our veterans will not be forced to surrender a portion of the benefits they earned in service to the nation.

**How you can help:** Keep following [MOAA advocacy news](#). A call to action is coming soon.

### **Military CARE Act (H.R. 6796)**

**What it does:** Requires the Pentagon to establish a digital system designed to improve access to care at military treatment facilities (MTFs) by providing beneficiaries with a standardized platform to report barriers to MTF care and creating a data record that does not exist today to give Defense Health Agency leadership and Congress the insights needed to address systemic access challenges.

**Who it supports:** All TRICARE beneficiaries, but especially military families.

**MOAA's take:** We advocated aggressively for this priority in 2025 as part of our spring Advocacy in Action campaign. Military families must have a more effective option for reporting access problems — an option that also increases transparency to beneficiary challenges and leads to greater accountability and oversight of the MHS.

**How you can help:** [Click here](#) and send a letter to your lawmakers now.

### **Veteran Caregiver Reeducation, Reemployment, and Retirement Act (H.R. 2148 | S. 879)**

**What it does:** Expands health care coverage and career transition support for caregivers and would require a study designed to provide caregivers with a path toward financial security in retirement.

**Who it supports:** Millions of caregivers.

**MOAA's take:** “Just as our veterans answered the call to serve our nation, their caregivers also answered the call to step up and serve them,” said Lt. Gen. Brian T. Kelly, USAF (Ret), MOAA's president and CEO. “These dedicated individuals put their own futures on hold — sacrificing financial security, career advancement, and personal well-being — to fulfill the nation's promise to take care of our veterans and provide the care veterans deserve.”

**How you can help:** [Click here](#) and send a letter to your lawmakers now. 

## Personal Affairs

Continued from page 7.

hard to take care of clients from Cuba.”

But thanks to his experience in the Army and at the Pentagon, he was eventually hired by “one of the richest men in the world” to help manage that person's assets, he said. From there, he got a solid grasp on what he calls “big money” and the way wealth flows.

### **‘Agility Is Key’**

“My belief is the conventional ‘rules of investing’ are no longer working,” Zanetti said. “I believe a post-World War II financial structure is changing ... at lightning speed.”

He forecasts a “disruptive” transition of great investment opportunities. In the short term, he sees more inflation as the U.S., Europe, and Asia “are all hitting the debt wall.” Devalued currencies will lead to higher prices to be countered by investing in “low tech” things like natural resources, energy, precious metals, and other

*(Continued on page 11.)*



## The Wall That Heals Comes to Arizona

**T**he Wall That Heals, honoring Vietnam veterans, will be on display in Surprise starting April 9th through the 12th. This is part of the In Memory Program that memorializes veterans who have passed after their service was completed.

To have your veteran included as part of the mobile display, you must apply by March 9th.

For information on the wall, go here: [www.vvmf.org/The-Wall-That-Heals/](http://www.vvmf.org/The-Wall-That-Heals/)

For information on the In Memory Program, go here: [www.vvmf.org/In-Memory-Program/](http://www.vvmf.org/In-Memory-Program/)



## Personal Affairs

Continued from page 10.

“hard assets,” he added.


He also believes that flow will reverse, favoring newer technologies such as quantum computing, artificial intelligence, and biotechnology. Once this trend gets underway, more traditional investment strategies will work again, he added.

What does this mean for investors in the military, among others? “Agility is key,” Zanetti said. “Do not become a slave to an orthodoxy. In other words, do not believe what worked for the past 40 to 50 years will work for the next 40 to 50 years.”

### Choose Your Own Adventure

Transitions are inherent to military service. Fortunately, [DoD’s Office of Financial Readiness](#) offers military personnel extensive financial training from entry into service right up until their career transition. This includes access to personal financial counselors. Some who have taken advantage of the training retake classes during their military careers to keep up with financial changes and to glean new strategies for retirement.

As the actual retirement date approaches, leaving details to the last minute can cause unwelcome financial strains. Some servicemembers assume VA benefits will automatically kick in upon retirement. But like many other governmental processes, the timeline for application approval can be uncertain and frustrating — and leave a service member without those benefits for a period of time after retirement.

“For those who feel comfortable about their financial situation — as many MOAA members do — they also begin to consider their legacy,” Frost said. “Are they looking to leave a legacy for their children or grandchildren, to their church or other beneficiary? If this is important to the member, I would tell them to consider seeking an independent financial advisor if they didn’t already have one. In addition to financial advice, they can typically recommend an estate or trust professional to ensure your legacy is set up to your wishes.” 

# Arizona Chapter 70<sup>th</sup> Anniversary

*“70 Years of Service, Leadership, and Legacy”*



On **October 23rd, 2026**, we will celebrate our chapter’s 70<sup>th</sup> (Platinum) anniversary at *The McCormick Resort* in Scottsdale. Our keynote speaker will be: **Lt Gen Brian Kelly, USAF (Ret), MOAA President and CEO**. KTAR radio personality **Mike Broomhead** will be our Master of Ceremonies.

In order to offset our celebration event expenses, we are accepting contributions to this special occasion.

**Proceeds from the MOAA Arizona Chapter 70th Anniversary Celebration directly support:**

- \* College scholarships for ASU ROTC students
- \* Military and VA benefits for veterans and families
- \* Local charitable organizations serving veterans and the broader community



## SPONSORSHIPS

**Diamond** - \$5000 - 2 tables priority seating, full page color ad in program book, prominent logo placement

**Ruby** - \$2500 - 1 table with priority seating, ¾ page ad in program book

**Sapphire** - \$1500 – 1 table with priority seating, ½ page ad in program book

**Printing Sponsor** - \$1000 – 4 tickets, name listed in program book

**Emerald** - \$500 – 2 tickets, name listed in program book

**Supporting Sponsor** - \$250 – 2 tickets, name listed in program book

**Marketing Sponsors:** (Does not include seats to the event)

¼ page color ad - \$500

½ page color ad - \$1000

Full page color ad - \$2000

**Discretionary Support** \$ \_\_\_\_\_

Checks can be made out to: AZ Chapter MOAA. Send to Charlie Bitner, 134 E. Northview Ave, Phoenix, AZ 85020. Put “70<sup>th</sup> Anniversary” in the memo line.



## The Super Bowl is set!



VS



**Watch the Super Bowl...win \$\$\$...and support Veterans and their families!!!**

**Sunday February 8, 2026 4:30 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. Every square purchased gives you four chances to win \$50.

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 or MOAA Event or at



[business.swvcc.org/store/gamepool](https://business.swvcc.org/store/gamepool)  
or by calling 602.677.2961 or 760.213.3705

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

# MOAA's New Year's Resolutions for Congress

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**CURRENTLY SERVING:**

Shutdown Fairness Act

*(S. 3168)*

**FAMILIES & SURVIVORS:**

Improve and Enhance the Work Opportunity Tax Credit

*(H.R. 6231 / S. 3265)*

**VETERANS & RETIREES:**

Governing Unaccredited Representatives  
Defrauding (GUARD) VA Benefits Act

*(H.R. 1732)*

**MILITARY HEALTH SYSTEM:**

Military CARE Act

*(H.R. 6796)*

**VA HEALTH CARE:**

Veteran Caregiver Reeducation,  
Reemployment, and Retirement Act

*(H.R. 2148 / S. 879)*



MOAA supports all ranks and all services

These are the targeted resolutions and bills that MOAA is supporting in 2026. Please spend the three minutes it takes online to support national MOAA's efforts and send letters to address these legislative challenges facing our uniformed community. Here's the link to [access the MOAA Legislative Action Center](https://www.quorum.us)  
[MOAA | Legislative Action Center \(quorum.us\)](https://www.quorum.us)

**Let's communicate with our US Senators and Representatives and make our voices heard!**

## 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](http://moaa.org).

**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 Eligible Officer  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**

Next Meeting:

February 5th, 2026, 10:30am

Via Zoom Call

**Member Luncheon/Meetings**

Third Saturday of each month at 11am

Next Meeting: February 21st, 2026

McCormick Ranch Golf Club

7505 E McCormick Pkwy, Scottsdale, AZ 85258

**Upcoming Events**

8 Feb 2026: Super Bowl Virtual Event

11 Mar 2026: AZMOAA Ladies Luncheon

21 Mar 2026: March Member Luncheon



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