



The Sentinel

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

The Arizona Chapter Scottsdale, AZ 85250



Summer 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



For our May meeting before the summer break, we had a busy but productive meeting. We were honored to hear Rear Admiral Craig Quigley, USN Retired, speak to us about his assignment as Deputy Assistant Secretary of Defense for Public Affairs. He was on duty in the Pentagon on 9/11/2001 and was the spokesman for the Pentagon and Central Command. RDML Quigley did an outstanding job of sharing his recollections and memories of that time. (Story on page 9.)

I had the honor and pleasure of awarding three chapter Meritorious Service Awards at our May meeting: Sharon Ady (1st award), Valerie Mettler (1st award), and Steve MacDonald (3rd award). Each award was clearly deserved by service to our chapter – see story on page 11.

Chuck Vaughan, President of the Arizona Council of Chapters, and his wife Kris, attended our luncheon, and Chuck presented our chapter with it's 22nd consecutive 5-Star Level of Excellence Award from national MOAA. Additionally, I presented Steve MacDonald and Carl Ulbrich with their well-deserved 5-Star Col. Marvin J. Harris Communications Awards for our chapter newsletter and website respectively. Each award was the chapter's 10th consecutive 5-Star award. (Story on page 10.)

The chapter was called into a special business meeting to approve an amendment to

(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 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!

Summer 2026 Donations

Scholarship Fund Donors:

Jeff Young

70th Anniversary Fund Donors:

Catalina Mountains Chapter

John Ady

Lee Lange

Tom Sheets

Gene Wikle

Valerie Mettler

Chuck Christoph

Bill Pedene

Paula Pedene

Ralph Vatalaro

Linda Vatalaro

Ellen Lewis

Ron Perkins

Sherry Clark

Total Donations: \$4,720

Welcome New Members!

Lt Col Marie Shadden, USAF (Ret)

LCDR P. Marshall Magruder, USN (Ret)

Capt M. Susan Cober, USAF (Ret)

CDR Ken Hudson, USN (Ret)

Col Pat Donahue, USMC (Ret)

Col John Boggs, USMC (Ret)

Maj Randall Stout, USMC (Ret)

Capt Kevin Abreu, USAF (Fmr)

zeffy 

HELP NEEDED FROM THE CHAPTER

The Arizona Chapter is looking to change platforms on its website to Zeffy.

Zeffy is a 100% free, fee-free fundraising platform designed to manage donations, sell tickets to our luncheons and happy hours, run auctions/raffles, etc. without credit card transaction costs.

Zeffy is free because it relies on voluntary contributions from donors at checkout.

We are looking for a member or spouse to manage this platform.

One of our former speakers, Michelle Cleveland, will be providing assistance on the back end of this platform, so we just need to give her what we want on the webpage. It is an easy platform designed for non-profits like our chapter.

This will be a game-changer for our chapter – please consider helping with this!

*If you are interested, please contact
Bruce Kosaveach.*



Click on the ad above to go to the website!

Chapter Membership

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



Here we are in the middle of July and looking forward to cooler temperatures. It's a constant cycle of hot and cold/cool throughout the year. What keeps us consistent is attending and/or supporting your local AZ MOAA Chapter. If you know of any former/retired officers that have moved to our area of operation, please let them know about our organization or direct them to our Board which can be found on our website (azmoaa.org). We are always looking for new members that can add to our legacy and continue the tradition of serving our community.

LTC Dan Arroyo, USA 

Arizona Chapter Mission:

Advocate for and improve the lives of our military, our veterans, and their families.

Useful Web Links:

[Chapter Home Page](#)

[Member Dues Renewal](#)

[Chapter Events](#)

[Chapter News Blog](#)

[National MOAA Website](#)

[MOAA Store](#)

[MOAA Legislative Action Center](#)

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

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

**Renew your Chapter
membership now!**

[CLICK HERE](#)



ARIZONA CHAPTER MOAA MEMBERSHIP DUES RENEWAL FORM

2027 DUES are payable on JANUARY 1. Dues become DELINQUENT on March 1, 2027.

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



Congress' Plate Is Full and the Clock Is Ticking

MOAA Staff Writer Brenden McMahon writes this month about the return of Congress from their July 4th recess to face a packed agenda of must-pass authorizations and appropriations. Also pending are critical veteran and military family-related legislation, and individual priorities of lawmakers – all needing resolution before the end of the 119th Congress. My edits follow below.

Here's a look at three of MOAA's key priorities for the waning days of the fiscal year and the legislative session. Get updates on these bills and others by registering at our [Legislative Action Center](#). In the next few weeks MOAA will launch their Summer Advocacy Program and ask us to contact our Federal Representative and Senators while they are home on August recess. I will be sending more information then on how we can help.

The NDAA - Where Does It Stand?

Congress has passed a National Defense Authorization Act (NDAA) every year since 1961, a streak that's held through recessions, shutdowns, and periods of deep political division. The NDAA remains one of the few pieces of legislation that reliably becomes law regardless of the climate in Washington.

This week, both chambers move their versions forward. Before taking up its draft, the House first must adopt the rule that will structure floor debate and determine which amendments receive a vote. The Senate is working in parallel, taking up its own version and its own amendments as floor consideration begins.

The Budget - Can It Be Passed on Time?

Unlike the un-breaking continuity of the NDAA, the last time all 12 regular appropriations bills were passed on time was for FY 1997. In the years since, Congress has repeatedly leaned on continuing resolutions to keep the government funded past the deadline and on occasion has been unable to agree even on that stopgap, resulting in a shutdown. That

history is the backdrop for this year's appropriations fight.

With less than 90 days before the fiscal year ends, Congress faces the same question it faces every year: whether spending bills get finished on time, get pushed past the deadline under a continuing resolution, or stall out entirely and trigger a lapse in funding.

Critical Veterans Legislation - How Do We Get It Signed into Law?

The Take Care of America's Veterans Act (TCAVA) adds another item to an already crowded congressional calendar. This comprehensive veteran's package would advance more than 20 standalone MOAA-supported bills, bringing reforms the association has championed in this Congress and previous sessions on behalf of service members, veterans, caregivers, survivors, and their families. That scope is exactly why the bill will need careful negotiation among lawmakers and stakeholders to move forward – negotiation that must happen as Congress finishes the NDAA and its budgetary duties.

If either of those priorities slips into the last quarter of the year, the veteran omnibus bill will have only a small window to advance as it competes with other legislation seeking passage before the end of the 119th Congress.

How Does This All Fit Together?

These three items are only the tip of MOAA's much broader advocacy agenda. Beyond the NDAA, appropriations, and TCAVA, the association is engaging on a long list of other bills and priorities working their way through the 119th Congress before the session ends. Whether Congress can reach the finish line will be contingent on congressional leadership and both chambers working together.

Important Arizona State Legislation

Recent state legislative sessions brought major changes to Arizona's Veterans Property Tax Exemption rules, raising questions about who qualifies and how the system works. While these

(Continued on page 14.)

Personal Affairs

by Lee Lange, Personal Affairs
Officer



What are my options for long term care insurance?

You've heard me talk about Long Term Care more than once in this column. This month I'm sharing one of MOAA's "Ask the Expert" articles on the importance of long term care as we age in retirement. One sobering fact is that someone turning 65 years old today has an almost 70% chance of needing some type of long term care services, according to the [Administration on Aging](#), part of the Department of Health and Human Services. Twenty percent of those who need long term care need it for longer than five years.

Neither Medicare nor TRICARE For Life cover long term care, providing coverage only for short nursing home stays or limited in-home care when you require rehab or skilled nursing. The Federal Long Term Care Insurance Program (FLTCIP), which includes active and retired service members among

its eligible beneficiaries, has not taken new participants since December 2022 and recently extended that suspension, [likely through December 2026](#) at the earliest. Of course, other insurance companies do offer policies, but at higher premiums than FLTCIP.

VA long term care programs -- Aid and Attendance (A&A) and Housebound -- are available to those who receive a VA pension and their survivors. These programs can help cover the extra costs of long term care expenses. [Learn more about the programs and their requirements.](#)

Here are some things you should know and consider when evaluating long term care insurance options:

Know the Costs – and the Limits

Policies generally have a daily reimbursement rate as well as a maximum number of days or years that will be paid out; multiply the daily rate by the maximum number of days to determine the lifetime maximum benefit. Some policies also offer options like benefits that will increase with inflation.

(Continued on page 7.)

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President's Perspective

Continued from page 1

its Bylaws which reads: "In the event of an opening on the Board of Directors caused by death, resignation or incapacitation, the Board of Directors may, with a majority vote of the Board, appoint a qualified member to serve out the remaining term of the vacant director's seat until the next annual election." The amendment was motioned, seconded and approved by hand vote.

Based on the bylaw change, Valerie Mettler was voted by the Board to serve out the remaining term of Lee Swanson, who had to resign due to health issues.

Also at our May meeting, former speaker to our chapter Brian Minzey spoke to us about his research to earn his doctorate at Grand Canyon University and how our chapter can assist with that endeavor. (Story on page 12.)

31 members attended the Scottsdale Philharmonic June 25th program of patriotic songs at La Casa de Cristo Lutheran Church. Some real toe-tapper songs

by John Philip Sousa, Aaron Copland, Irving Berlin, Tchaikovsky, and others were expertly performed and helped everyone get in the 250th Anniversary spirit! (Story on page 9.)

And last but not least, we had a great Happy Hour at Chompie's including 6 out of 8 new members who have recently signed up and were able to attend! Tom Sheets again pulled off a great silent auction, and the chapter netted \$600 that will go towards the 70th Anniversary event in October. (Story on page 12.)

Best to all you fine people, and have a Happy & Safe Summer!

Bruce Kosaveach

President, AZ Chapter MOAA



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Personal Affairs

Continued From Page 5

As you might expect, the higher the reimbursement rate, the more years a policy will pay, and the more options you include, the more expensive the premium.

Rates will depend on your age and health, your gender (women live longer and thus have higher rates), your marital status, and your coverage amount.

Know the Coverage Types

Different plans may offer different coverage, so read the fine print to make sure it applies to your particular situation. Does the plan allow a choice of where to receive care (nursing home, adult day care center, hospice facility, at home)? Is caregiving by friends and family covered? Does it cover options supporting care at home, such as home modifications, medical equipment, and emergency medical response systems?

Know the Criteria

To trigger most plan benefits, you'll likely need to prove you can no longer perform at least two activities of daily living (ADLs), such as bathing,

dressing, eating, using the bathroom, or transferring from a bed or chair.

In addition, most policies have an "elimination period" of a certain length of time (generally 30 to 90 days) where you will have to pay out of pocket for long term care before the insurer starts reimbursing you.

Know Your Possible Premium Increases

Many plans are guaranteed renewable, which means that your coverage can't be canceled based on a change in your health or age. But premiums can go up at any time. In fact, FLTCIP's two-year closure to new applicants in 2022 was to allow for a reassessment of premium rates. The extension of that closure in 2024 came in part because of "ongoing volatility in long term care costs." This is another way of saying people are living longer and more are using long term care benefits – factors not fully priced in by actuaries advising insurance companies.

Know Your Tax Benefits

Long term care insurance can have some tax advantages if you are able to itemize deductions. Federal (and some state) tax codes let you count a

(Continued on page 8.)

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Member Profile

Lt Col Jo Ann Enriquez

I'm Lt Col Jo Ann Enriquez, and I retired in April 2013 from the 927th Air Reserve Wing, Tampa, FL, after enlisting 32 years earlier and being assigned to the 107th Air National Guard, ANG, Phoenix, AZ.

I enlisted in June 1979 as an airman in microwave, communication electronics, and five years later, 1984, was commissioned as a Maintenance Control Officer. I spent six years assigned to the Joint Counter Narcotics Task Force working with the Army and Air National Guard to establish and support ground communications and computer equipment and training.

Years later, the Air Force bought me out, and I returned to the 107th ANG in the Intelligence Officer slot supporting multiple worldwide events, including assignments with the Puerto Rican National Guard. Following that, I was assigned to Ramstein AFB in Germany providing intelligence during the Kosovo crisis.

Five years later and after 9/11, the Air Force activated me to an intelligence position at Tyndall Air Force Base. Two years after that, I was assigned to USCENTCOM, initially in security cooperation supporting the Central Asian countries. In 2005, I transferred to the 927thARW at McDill AFB, Tampa, FL. I spent the rest of my career working with the USCENTCOM J2, first in intelligence operations and later with J2-ISR which covered intelligence, surveillance and reconnaissance.

Over the years, assignments included rotations in the WADC corridor, Iraq and the Jacksonville Naval Air Station. After retirement, I first worked as a contractor with DIA and spent time in Afghanistan. Following that, I returned and completed a second Masters degree in Mental Health and provided services in an alternative learning high school in Tampa, FL.

My long term goal was always to return to Phoenix, AZ, which I left after 9/11, and I now enjoy my home, as well as siblings, families and friends. 



Lt Col Jo Ann Enriquez.

Personal Affairs

Continued From Page 7

portion of premiums as medical expenses. You'll have to meet a certain threshold, and your policy would have to be labeled as tax-qualified.

Know Your Alternatives

The majority of long term care insurance options are like car insurance – you have coverage if you continue to pay your premiums, but if you stop paying those premiums, then your policy lapses and you lose coverage. And you may pay premiums your whole life but never use the policy.

Recently, though, “hybrid” policies have become popular. These policies combine long term care insurance with permanent life insurance policies such as universal life insurance. Policyholders can withdraw funds from the policy when they need it for long term care. And if the policyholder dies without needing care, then the heirs receive a death benefit.

One of the downsides to these hybrid policies is that they are much more expensive than traditional long term care policies. They are also not tax-deductible.

(Continued on page 11.)

Recent Chapter Events May Luncheon: Where Were You on 9-11?

We all remember where we were on 9-11. Our May guest speaker, Rear Admiral Craig Quigley, had recently assumed his post as the Department of Defense spokesperson. That posting was the culmination of a long, successful career. His presentation recalled being in the Pentagon when the plane hit, and the actions of the DoD staff on that long day. With the building evacuated and no cell phone service, it took imagination and initiative, including commandeering a gas station at the base of the Navy Annex hill as a temporary command post. That scene is pictured below.

Admiral Quigley was the primary DoD spokesperson during the crisis. Based on his extraordinary performance, Secretary of Defense Donald Rumsfeld subsequently sent him to several crisis and battlefield locations to manage and deliver the necessary world-class public relations leadership.

Bottom line: If you didn't make the May luncheon, you missed a great presentation about that day and the aftermath that is seared into all of our memories. 🌄



RDML Craig Quigley speaks to our chapter.



Admiral Quigley briefs the press at a gas station.

ARIZONA CHAPTER ENJOYS A PATRIOTIC CONCERT

As part of America's 250th Independence Day celebration, the Arizona Chapter attended a performance of patriotic songs performed by the Scottsdale Philharmonic Orchestra at La Casa de Cristo Lutheran Church. Jim and Beth Cullison were instrumental in reserving a block of 30 seats for our chapter and organizing this event. Our thanks to them!! Compositions from John Philip Sousa, Aaron Copland, Irving Berlin, Tchaikovsky, and others were magnificently performed by this orchestra, and a very good time was had by all!! 🌄



MOAA Level Of Excellence Awards

The Arizona Chapter is again honored to have earned three top national MOAA Level of Excellence honors for the 2025 year.

We were awarded the Col. Marvin J. Harris Communications 5-Star Award for both chapter website and chapter newsletter, The Sentinel. Carl Ulbrich, webmaster for the AZ Chapter website, and Steve MacDonald, Sentinel newsletter editor, have earned these awards for our chapter. This marks the 10th consecutive year for both these awards.

Five-star MOAA Level of Excellence awards are earned only by the top chapters in the country, and both these gentlemen deserve our sincere thanks and congratulations for their dedication and great work to help make our chapter outstanding!

And last, but not least, our Arizona Chapter was pleased to have earned the chapter 5-Star Level of Excellence Award for the 2025 year. This marks the 22nd consecutive year that our chapter has earned this award! It is only by the participation and commitment of our members being involved in our chapter activities that makes it possible to achieve this level of excellence. My sincere thanks to our membership!! 



Steve MacDonald receiving his 5-Star LOE Award.



Bruce Kosaveach receiving the AZ Chapter 5-Star LOE Award from Chuck Vaughan, President of the AZ Council of Chapters



Carl Ulbrich receives his 5-Star LOE Award.



Tom Sheets discusses upcoming chapter activities at the May luncheon.

Meritorious Service Medals

During our May Luncheon, President Bruce Kosaveach presented chapter Meritorious Service Awards to Sharon Ady, Valerie Mettler and Steve MacDonald.

Sharon is the co-organizer of the ongoing Ladies Luncheons that help increase camaraderie and idea sharing. She is dependably on-board to volunteer help with many chapter programs and projects with great actionable ideas. This is Sharon's first MSA award.

Valerie is a new member to our chapter as of January, and she stepped in without hesitation to help with our JROTC Program which had doubled in number of high schools served. She did an outstanding job of organizing and administering this year's program. This is Valerie's first MSA award.

Not pictured is Steve MacDonald, editor of our award-winning newsletter, The Sentinel. Steve fittingly earned his third MSA award (gold star) in conjunction with our 5-Star Col. Marvin J. Harris Communications Award for our newsletter.

All of these awards are richly deserved!!



Sharon Ady receives the Meritorious Service Medal.



Valerie Mettler receiving her Meritorious Service Medal.

Personal Affairs

Continued From Page 8

Another approach could be to self-fund your own long term care. This would involve [researching typical long term care expenses](#) in your area and setting aside those funds (preferably in an earmarked account). If you never need long term care, the funds are yours to leave as a legacy for your loved ones. If you are considering a self-fund option, know that assisted living average rates in Phoenix are \$6,000/Month while in-home care with private duty nurse visits costs an average of \$7945/Month.

Know How to Prepare

Do your homework before creating any plan for long term care. If you are considering a long term care insurance policy, make sure you understand the coverage, the limits, and the elimination period. Compare quotes from multiple companies. And make sure that you pick an insurer that has a good rating from [one of the agencies](#) that rate the financial strength of insurance companies.

Need more help with your finances? Get the latest from MOAA, including publications and services exclusive to Premium and Life members, at MOAA.org/finance. 

Brian Minzey Pursues Doctorate

Brian Minzey is a former speaker for our chapter in 2022, and both an Army and Navy veteran. As an Army Ranger, he was one of the first on scene of an Air Force CV-22 Osprey crash in Afghanistan in 2010 which was described in the book, "Rotors in the Sand" by Brig. Gen. Don Harvel (now deceased).

He is now a doctoral student at Grand Canyon University and spoke to us about his dissertation entitled, "A Description of Veterans Finding Purpose after their Military-to-Civilian Transition". The purpose of this study is to explore how veterans adjust to civilian life and describe their purpose.

Our AZ Chapter can contribute to his research activities by participating in an interview and questionnaire with Brian. Many of our members signed up to take part in his study which will help him greatly to collect the data he needs. 🌅



Brian Minzey speaks to the chapter.



Summer Happy Hour at Chompie's!

Our Chapter again held a "Summer Happy Hour" as an opportunity to stay in touch during our three-month summer luncheon blackout. This happy hour was held at Chompie's on Cactus Road on July 9th.

28 members and 8 guests attended with smiles and thumbs up all the way around. It was particularly exciting to meet so many guests, several of whom have already joined and a few more are in the process.

We had a silent auction with 11 items that raised \$435. The auction proceeds will support our 70th anniversary gala in October. Thank you to all who obtained auction items, to all who bid, and especially to our winners.

The final auction to support our anniversary will be held at our September luncheon at McCormick Ranch. If you can donate an item for the auction, please contact Tom Sheets at 760-213-3705 or tomsheets@cox.net. He just needs an item description and the Fair Market Value (FMV). You can just bring your item(s) to the luncheon. 🌅



Bruce Kosaveach introduces guests at the Summer Happy Hour.

CAPT DAN CONWAY – GONE BUT NOT FORGOTTEN 1930 - 2026



The Arizona Chapter of the Military Officers Association of America was saddened by the passing of CAPT (Ret) Dan Conway on June 20th. The chapter and the world lost a great veteran, family man, and husband, and he will be greatly missed.

Captain Daniel M. Conway spent more than 23 years in the United States Coast Guard Reserve in Arizona and in California serving as an instructor, training officer, executive officer and commanding officer of reserve training units, and then as a group commander responsible for the performance of four reserve training units.

Following his release from active duty, Captain Conway worked as a test engineer for Caterpillar Tractor Company in Illinois and in Arizona. He earned a Master of Science in Business Administration from Arizona State University and joined the Arizona Public Service Company. He later moved to California where he worked for several public utilities before retiring as vice president of a public utility water company and returning to Arizona.

Captain Conway served as the State President of the Arizona Council of Chapters of MOAA from 2002-2004 participating in "Storming the Hill" in 2003 and 2004 when Tricare for Life and the age 62 reduction in Survivor Benefit payments were the principal MOAA concerns. Captain Conway then served as our 48th Chapter President during 2005 and 2006. In addition, Dan was inducted into the Arizona Veterans Hall of Fame Class of 2014.

Rest in peace, Dan – you will be missed.



Service Information

Kindly RSVP by 1 August, 2026
Email: dconway817@gmail.com
Text: 602-791-5842

Monday, August 10, 2026, at 10:30 A.M.

Funeral Mass:

St. Bernadette Catholic Church
16245 N. 60th St.
Scottsdale, AZ 85254

Reception immediately following:

Jalapeño Inferno Cantina
7605 E. Pinnacle Peak Rd.
Scottsdale, AZ 85255

Tuesday, August 11, 2026, at 9:00 A.M.

Interment Ceremony:

National Memorial Cemetery of Arizona
2929 E. Pinnacle Peak Rd.
Phoenix, AZ 85024

Reception immediately following:

Dana Conway's
6001 E. Hearn Rd.
Scottsdale, AZ 85254

Ladies Luncheon

As indicated by the photo, we MOAA ladies once again enjoyed a lunch together at The Village Tavern on June 5th discussing a number of various topics - and just enjoying one another's company.

Front row, left to right: Sharon Ady, Shirley Manchek, Muriel Zweig, Cathy Upchurch.

Back row: Susan Farrell, Nina Johnson, Sue Wiswall, Jo Ann Enriquez, JoAnn Roscher, Barbara Bullock, Marcia Bitner. 



Legislative Affairs

Continued from Page 4.

laws are passed at the state level, they are managed entirely by individual county assessors.

Some of the key issues include the following. First, a law passed as HB 2792 tackled homeownership rules. Starting in the 2026 tax year, it clarified that any veteran with a 100% service-connected disability rating from the VA qualifies for a full property tax exemption on their primary home. It also fixed a common loophole regarding marriage: if a home is jointly owned by the veteran and their spouse, the state treats it as if the veteran owns it entirely, so they don't lose out on the benefit.

The next hurdle was the household income cap. For a long time, many disabled veterans were locked out of these tax breaks simply because their household made too much money. Critics argued this was unfair, as a veteran's tax relief should be based on their service and disability, not on their ability to earn a living after leaving the military.

To fix this, the legislature passed HB 4168. Starting with the 2027 tax year, this law completely removes the income limits for disabled veterans and their surviving spouses. While income caps will stay in place for other categories (like widows, widowers, and citizens with non-service permanent disabilities), disabled veterans and their surviving spouses are now completely exempt from those income rules.

In plain English: you no longer have to worry about making "too much money" to qualify for your disability-based property tax relief.

How the Math Breaks Down

This law does not mean every single disabled veteran automatically pays zero property tax. Unless you have a 100% service-connected disability rating, the amount of tax relief you get is tied directly to your specific VA rating percentage.

For example, if the standard base exemption amount is set at \$4,873 and you have an 80% disability rating, the math works like this:

$$\$4,873 \times 80\% = \$3,898.40$$

It is important to understand that this \$3,898.40 is not a cash check from the state, nor is it a direct discount on your final bill. Instead, it reduces your home's assessed value (the taxable dollar amount the county uses to calculate what you owe) before your local tax rates are even applied.

Because of this, your actual cash savings will depend entirely on the combined local tax rates where you live. For example, if your local school district, city, and county taxes add up to a rate of \$10 per \$100 of assessed value, an exemption of \$3,898.40 saves you about \$389.84 on your actual tax bill:

$$(\$3,898.40/100) \times \$10 =$$

\$389.84 in true tax savings

Because every city, school district, and fire district charge different rates, two veterans with the exact same disability rating could save different amounts of cash depending on what side of the county line they live on.

Crucial Next Steps for Veterans

The bottom line is that Arizona is removing income as a roadblock to veteran tax relief. However, this tax break will not happen automatically.

Property tax exemptions are strictly managed at the local level. You must proactively apply through your specific County Assessor's office to receive the benefit. Furthermore, because state tax statutes can be complex, individual county assessors may interpret and apply these rules differently. One county may have slightly different paperwork requirements, stricter verification steps, or unique processing timelines than its neighbor.

The standard application window traditionally opens on the first Monday in January and closes on March 1st, so it is important that eligible veterans contact their local assessor now to confirm the exact timeline and requirements for the upcoming 2027 tax year. Be prepared to provide official proof of your VA disability rating, homeownership, and primary residency.



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.

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:
September 3rd, 2026, 10:30am
Via Zoom call.

Member Luncheon/Meetings

Third Saturday of each month at 11am
Next Meeting: September 19th, 2026
McCormick Ranch Golf Club
7505 E McCormick Pkwy, Scottsdale, AZ 85258

Upcoming Events

23 October 2026: 70th Anniversary Celebration



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LEGISLATION

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



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