The Sentinel

Arizona's First Chapter

The Military Officer's Association of America

The Arizona Chapter Scottsdale, AZ 85250

October 2026 | CHARTERED Oct 1956 | 70 YEARS OF SERVICE TO COUNTRY | Stephen MacDonald, EDITOR

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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.

President's Perspective

by Bruce Kosaveach

Happy 70th Birthday!

Football season is upon us and the fall interservice rivalries are coming fast. Our Arizona Chapter is now "on its own" raising money for our veteran programs—AND giving away $$$ to lucky football fans/ supporters via our Fundraising Football Pools. In the past we have partnered with the Southwest Veterans Chamber of Commerce, but have now added Zeffy as our payment platform to our website and will be trying out these football pools separately. I want to sincerely thank the SWVCC for partnering with our MOAA chapter over the past 7+ years and helping us fundraise!

For your calendars:

- October 3rd – **Navy vs Air Force**, the first of three service academy football games. No happy hour event, but please participate via board squares. Kickoff is 9:00AM, Falcon Stadium, U.S. Air Force Academy. Details on page 10.
- November 7th – **Army vs Air Force**. No happy hour event but please participate via board squares. Michie Stadium in West Point, New York, with kickoff at 7:30 PM ET.
- December 12th – **Army vs Navy (America's Game)**. To determine the winner of the Commander-in-Chief's Trophy awarded annually to the winner of the series

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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

Announcements!

September 2026 Donations

70th Anniversary Fund Donors:
Arizona Veterans Hall of Fame Society
Veterans Medical Leadership Council
JoAnn Enriquez

Total Donations: $3,300

Welcome New Members!

Lt Col Barbara Pawlowski, USAF (Ret)
CDR Theresa McCabe, USNR (Ret)
Lt Col Roger MacDonald-Evoy, USAF (Ret)
Cynthia Agness, Surviving Spouse

1st AZMOAA Chapter Town Hall Meetings You're Invited! (On Zoom)

Save the Dates:
Tuesday, Oct 20th @ 7PM
Thursday, Nov 12th @ 1PM

Our MOAA chapter has 116 members. The attendance at our monthly meetings (3rd Saturday of the month) averages roughly 20 members + their spouse/guest. There are valid reasons for members to not attend monthly luncheons; health, work, family commitments, lack of transportation, etc.

In an attempt to draw as many members as possible into a more active role, there will be two online meetings presenting the opportunity to meet the Chapter President, 1st VP, Membership Chairman and Secretary. These Board of Directors members will present a 'macro view' of your chapter's standing, goals and recent achievements.

HELP NEEDED FROM THE CHAPTER

The Arizona Chapter is now utilizing Zeffy as its payment platform on the website.

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, is 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.

This will be an interactive meeting, meaning you'll be able to ask questions and get answers directly from these people. Equally important, it allows you to see who 'we' are and for 'us' to see you!

All you have to do is use your computer or cell phone to click on the blue link below and it will take you to the meeting. If you've never used Zoom and would like some assistance with it, you can contact one of us beforehand and we'll walk you through the process. If you've not attended a chapter luncheon in a while, please join us for one of these meetings! We hope to see you there!

Zoom link to the October meeting!

YOU ARE INVITED

Celebrating 70 Years

FRIDAY, OCTOBER 23, 2026 | 5:30 PM

THE MCCORMICK RESORT SCOTTSDALE
7421 N SCOTTSDALE RD, SCOTTSDALE, AZ 85253

Join us for a night of celebration, as we honor MOAA's Arizona Chapter and seven decades of lasting impact. With dinner and pageantry, this event highlights the meaningful work that brings service and opportunity to the youth, veterans, and families across Arizona.

To RSVP please visit https://azmoaa.org/70years/, or scan the QR code.

Click on the ad above to go to the website!

Chapter Membership

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

As of this published newsletter, we currently have 118 members that are part of our chapter. This includes regular members, surviving spouses, and honorary members. Over the years, our membership numbers have fluctuated, which is understandable, but we have always maintained a healthy number. Membership in our chapter provides a sense of community that only those that have served and their spouses can understand. It gives us a chance to reconnect, relive our experiences, and provide a sense of family. Our chapter maintains a diverse familiarity covering all branches of the armed forces. It is truly a unique experience to say the least. As always, if you run across or know of anyone that meets our membership criteria, please let them know about our chapter and encourage them to join. Thank You for your support.

LTC Dan Arroyo, USA

Renew Your Chapter Membership Now!
CLICK HERE

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!

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

10 MOAA Priorities as the FY 2027 NDAA Takes Shape

By MOAA Staff Member Kevin Lilley

Much-needed improvements to the military health system lead a list of MOAA priorities for the FY 2027 National Defense Authorization Act (NDAA), must-pass legislation that will take shape in the closing weeks of the 119th Congress.

A letter from MOAA to the chairmen and ranking members of the House and Senate Armed Services committees sent Sept. 23rd outlines these key provisions and recommends modifications to ensure the best possible outcomes for service members, retirees, their families and survivors.

The list includes proposals that will:

- Establish a digital system so TRICARE beneficiaries can report access to care concerns in a way that will ensure their issues are resolved and systemic problems can be addressed. The NDAA provision builds on the MOAA-backed Military Care, Access, Reporting, and Evaluation (Military CARE) Act and is a top priority for several military and veterans service organizations.
- Expand on continued congressional oversight of services offered by military treatment facilities (MTFs), to include reversing planned cuts to 41 hospitals and clinics.
- Require a study on the future of the military health care system – a necessary step to ensure the program remains viable for all beneficiaries.
- Address the administration's plans to split Defense Health Program funding into two appropriations: One for combat and operational medicine, another for private sector care. MOAA raised concerns in the letter that the move "could lead to challenges with adequately funding purchased care and diminished access for beneficiaries."
- Create a no-premium dental plan for junior enlisted members of the Selected Reserve, a program designed to increase readiness of the overall force.

Other Key Proposals

Along with health care issues, MOAA also endorsed proposals found in either the House or Senate NDAA versions that would:

- Expand in-home child care options for military families, to include improved access to au pairs.
- Prevent Pentagon officials from funding any changes under the Supply Chain Transformation Initiative – moves which could affect the commissary benefit – until six months after a report required in the FY 2026 NDAA is filed to Congress.
- Prohibit landlords in privatized military housing from asking tenants to sign nondisclosure agreements, which may limit the options for military families facing housing problems.
- Improve landlord accountability for mold and other housing hazards by establishing testing requirements and remediation timelines – measures included in the MOAA-backed MOLD Act.
- Protect the retirement pay of commissioned-officer retirees from the U.S. Public Health Service and NOAA during funding lapses by processing those payments via the Military Retirement Fund, a protection offered to Coast Guard retirees via the FY 2021 NDAA.

Other Priorities

MOAA's letter to committee leadership expressed disappointment at the exclusion of the Major Richard Star Act from the NDAA but noted "alternative avenues" of progress for the legislation, which would end an unjust pay offset faced by tens of thousands combat-injured retirees who lose a dollar of military retirement pay for every dollar of VA disability compensation they collect.

The letter also endorsed NDAA plans to raise military pay at the same or higher rate as the Employment Cost Index, but noted concerns with an administration proposal to uncouple the pay of USPHS and NOAA officers from others in uniform. There is "no justification" for such a

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Personal Affairs

by Lee Lange, Personal Affairs Officer

TRICARE, Medicare, FEDVIP Open Season Dates Set

By MOAA Staff Member Kevin Lilley

Year-end dates are set for TRICARE, Medicare, and Federal Employees Dental and Vision Insurance plan (FEDVIP) participants to make changes to their coverage for 2027.

Here's a bit about each program, including links to official resources.

TRICARE

When: Open Season runs Nov. 9th to Dec. 8th.

Who: Only those eligible for coverage under a TRICARE Prime, TRICARE Select, or US Family Health Plan may participate. Active duty service members must remain on TRICARE Prime. TRICARE Open Season does not apply to TRICARE For Life beneficiaries or those eligible for premium-based plans (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, Continued Health Care Benefit Program).

Details and Links:

- Coverage changes can be made outside of Open Season if a beneficiary experiences a qualifying life event.
- TRICARE's Plan Comparison Tool allows beneficiaries to look at up to six plans at once.
- TRICARE's Health Plan Costs page had not been updated to reflect 2027 rates as of Sept. 22nd, but includes full details on 2026 costs.
- The TRICARE Plans Overview Fact Sheet offers details on all available coverage.

Medicare

When: Open Enrollment runs Oct. 15th to Dec. 7th.

Who: Open Enrollment options vary based on existing coverage:

- All eligible Medicare users can join, drop, or switch Medicare Advantage Plans (MAPs, or Medicare Part C), or add or drop drug coverage connected to their plan. Those already in a MAP can switch plans or return to Original Medicare (and join a separate drug plan, if desired) during the Medicare Advantage Open Enrollment

(Continued on page 8.)

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Phone: 480.443.5324

President's Perspective

Continued from page 1

among the U.S. Military Academies: Army, Navy, and Air Force. A happy hour event is TBD. MetLife Stadium, East Rutherford, NJ. Kickoff at 1PM MST.

We will **NOT** be having our annual October BBQ picnic this year, and in its place will be our Arizona Chapter's 70th Anniversary celebration at The McCormick Resort Scottsdale on October 23rd. If you haven't already signed up, please do! This is an event you don't want to miss!! 70 Year Celebration - AZMOAA flyer is on page 3.

For our September speakers, we were fortunate to have both Kathy Gallowitz, founder of Vanguard Veteran, and Stephanie Winn, recently retired from working in HR at Salt River Project for 12 years. Kathy spoke to our chapter previously, back in February of 2021, and we are honored to have her back. (See page 9.)

Reminder about the annual Patriots Ball many of us have supported over the years: it will be held Saturday, October 17th, at Pointe Hilton Tapatio Cliffs Resort, and the theme is "Celebrating 251 Years of Veterans" – flyer on page 11.

Best to all you fine people, and we'll see you at the 70th celebration!

Bruce Kosaveach
President, AZ Chapter MOAA

Legislative Affairs

Continued From Page 5

move, according to the letter, which notes these officers "serve alongside their armed forces counterparts, deploy in support of national emergencies, and undertake hazardous assignments" that merit comparable compensation.

Lawmakers from both chambers will craft the final NDAA from the House and Senate versions when both chambers return to Washington after the midterm elections. MOAA will remain active in the

(Continued on page 8.)

Personal Affairs

Continued From Page 6

Period, which runs Jan. 1st to March 31st. (Plan changes take effect the first of the month following enrollment.)

- Those covered by Original Medicare can join, drop, or switch Medicare drug plans (Medicare Part D).

Details and Links:

- Medicare's Open Enrollment page includes links to plan comparison tools, details on Part D plans, and other information on coverage options.
- Coverage changes can be made outside of Open Enrollment if a beneficiary experiences a qualifying life event.
- More from Medicare.gov about how (and when) to join a plan.

FEDVIP

When: The FEDVIP Open Season runs Nov. 9th to Dec. 7th.

Who: Those eligible for federal dental and vision programs, which includes most uniformed services retirees (dental and vision), and most active duty family members (vision only).

Details and Links:

- BENEFEDS.gov serves as a one-stop resource for Open Season, including plan comparisons and enrollment. Note: A Login.gov account is now required to access the full site, although comparison tools do not require login. Plan details for 2027 were not available on the site as of Sept. 22nd.

Legislative Affairs

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halls of Congress as this process moves forward, and your voice can help make a difference in the end result – to keep up with the latest developments, including calls to action on behalf of these key priorities, register at MOAA's Legislative Action Center.

Recent Chapter Events
September Luncheon

You Can be the One

AZMOAA member Kathy Gallowitz, Lieutenant Colonel, US Air Force Reserve, and Stephanie Winn, a Human Resource professional, teamed up to provide a focused look at why companies and organizations should hire veterans. It is not about being veteran-friendly—***IT IS GOOD FOR BUSINESS!***

Kathy is the founder and owner of Vanguard Veteran. Her life's mission is helping veterans.

For many, hiring veterans has been about supporting veterans and their families. Not many have viewed hiring veterans as a business strategy for the strategic success of the business.

In the process of writing her book, *Beyond Thank You for Your Service*, Kathy has compiled substantial data that documents the value that veterans bring to the workplace. Today, that value is of greater urgency and importance. Her book is available from Amazon.

What can all of us do to help veterans transitioning and business owners? Implement their **ONE** Strategy:

- **O**pen one conversation.
- **N**etwork one introduction.
- **E**levate one veteran.

Kathy's presentation was important for another reason. With days before the speaker flyer was due to Steve MacDonald for the September Sentinel, our planned speaker, a Reserve Air Force Colonel, was activated for an indefinite period. That gave us only a few days to find a replacement and prepare the speaker flyer. Kathy and Stephanie stepped in and solved our challenge—thereby demonstrating her central thesis—veterans bring great value to their organizations and can be counted on to accomplish the mission under all circumstances and time constraints.

Kathy Gallowitz speaks to our chapter.

Kathy and Stephanie receive challenge coins from Chapter Vice President, Bob Fiegl.

Jim Cullison toasts the Air Force's 79th birthday at the September luncheon.

2026 Air Force-Navy Football Game Fundraiser

Saturday, October 3rd, 2026
Kickoff 9:00 am

NOTE*: This fundraiser *does not include a physical party or event.
Enjoy this early morning game from the comfort of your home.

- **"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**

Get your squares now at any AZMOAA event, at this link, or at the following QR code:

If paying by check, please make your check payable to AZMOAA.

Hall of Fame Inductees!

Congratulations to Gene Wikle and Carl Ulbrich, who will be inducted into the Arizona Veterans Hall of Fame on October 23rd at Talking Stick Resort.

Gene is our incoming chapter president for 2027 and is past president of the Luke MOAA Chapter.

Carl is our chapter's webmaster and has done an outstanding job.

The invitation to this ceremony is open, and we would be honored if you could attend! For more info and to purchase tickets, go to https://azuav.org/.

AZMOAA Members are cordially invited to join us in

"Celebrating 251 Years of Veterans"

Saturday, October 17th, 2026

Hilton Tapatio Cliffs Resort
11111 N 7th Street Phoenix
5:00-10:00 pm

To save $25 with the SWVCC Member rate of only $140 per ticket, contact Tom Sheets at t.sheets@SWVCC.org or #760-213-3705.

Cannot attend but would like to support?

Be a Supporting Sponsor! For $250, you fund two seats for a veteran & guest, get your name in the program, and receive one entry for a $1,000 cash drawing.

Table Sponsorships also available at https://swvcc.org/pb/ or:

Silent auction begins Saturday, October 10th, online at:

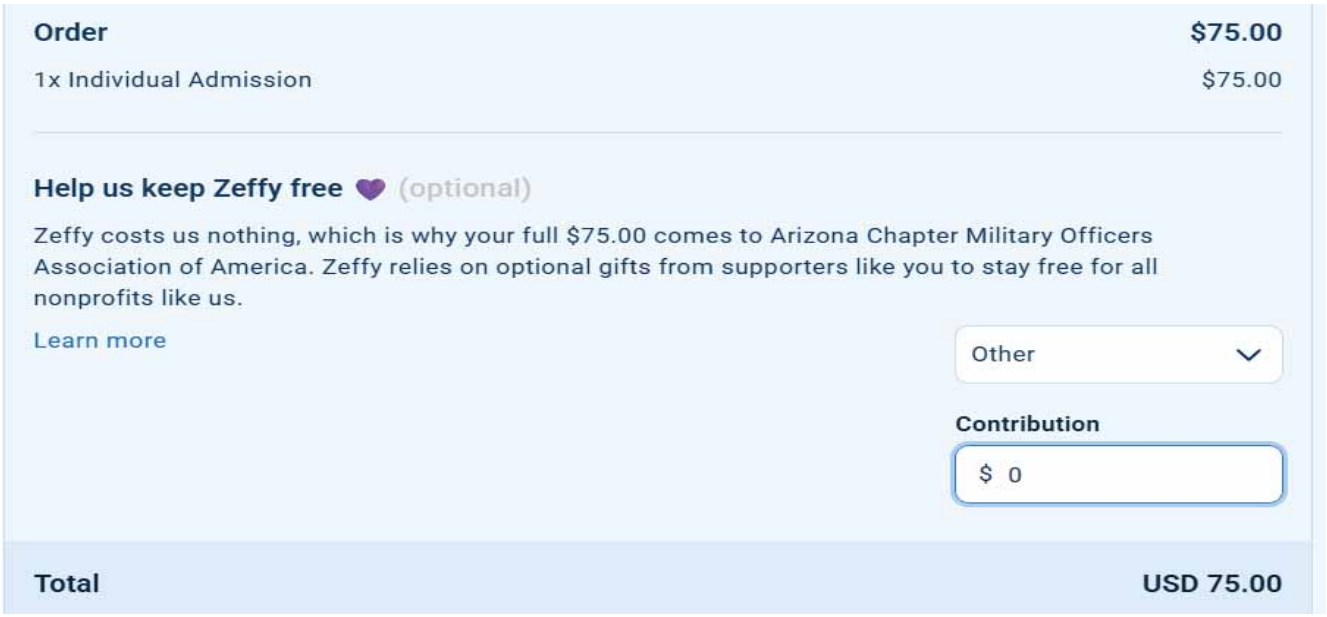
On behalf of the veterans and their families who will benefit from your generosity, we thank you.

Zeffy Explained!

Zeffy is the only online fundraising platform that is 100% free for nonprofits. Other software platforms charge transaction fees, credit card fees, or platform fees. Those fees decrease the total amount of contribution to the chapter.

Zeffy relies entirely on ***optional*** contributions from donors. When a member uses Zeffy, they can choose whether to contribute to Zeffy or not. Whatever that contribution amount is (even if zero), ***it does not decrease the amount given to the chapter***. The chapter still keeps 100% of your payment.

Below you can see what a transaction looks like in Zeffy - with and without a contribution.



YOU CAN CHOOSE WHATEVER CONTRIBUTION YOU WANT, INCLUDING $0!

THE ORDER OF MALTA

YOU ARE CORDIALLY INVITED TO A

★ VETERANS ★
APPRECIATION EVENT

HONORING OUR MILITARY FRIENDS

Join us for an afternoon of fellowship, delicious food, gratitude, and patriotic celebration (Music by Coast Guard Band, Presentation of Colors by Boy Scouts of America Troop 147 and our Keynote Speaker).

★
★
★

KEYNOTE SPEAKER

SCOTT A. HUESING

AUTHOR OF

ECHO IN RAMADI

THE FIRSTHAND STORY OF U.S. MARINES IN IRAQ'S DEADLIEST CITY

SUNDAY, NOVEMBER 1, 2026

12:30 PM

ST. THERESA CATHOLIC CHURCH
5045 E THOMAS ROAD
PHOENIX, AZ 85018

★ 1776 ★

We look forward to celebrating with you – the brave men and women who serve our nation!

RSVP by October 15, 2026
by email to cminch.orderofmalta@gmail.com
or by text to 602-418-1154

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:** _____

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:
October 1st, 2026, 10:30am
Via Zoom call.

Member Luncheon/Meetings
Third Saturday of each month at 11am
Next Meeting: November 21st, 2026
McCormick Ranch Golf Club
7505 E McCormick Pkwy, Scottsdale, AZ 85258

Upcoming Events
20 October 2026: Chapter Town Hall via Zoom
23 October 2026: 70th Anniversary Celebration
12 November 2026: Chapter Town Hall via Zoom
12 December 2026: Army-Navy Game Tailgate

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