

## President's Perspective

by Lee Lange



### Season's Greetings

I hope you all had a great Thanksgiving with family and friends and are looking forward to the holidays ahead.

We had a very informative and productive meeting in November. A few days before the meeting we found out our scheduled speaker had been hospitalized. On short notice, we asked a previously scheduled presenter, Officer Jennifer Eastman

from the Phoenix Police Department, to fill in. She did, with an excellent presentation on the Phoenix Police Department's 911 Communications System.



**Meritorious Service Awards** were presented to six members for their exceptional service to the chapter: Charlie Bitner, Bruce Kosaveach, Donna Bright, Lee Lange, Paul Schnur and Janet Stultz, who was unable to attend.

During the annual business meeting, the proposed slate of chapter officers for 2017 was presented to the members present. The slate was voted on and unanimously approved. They will be installed at our December meeting.

Thank you for supporting the wine tasting and silent auction event at the home of Jon and Linda Shawl on Nov. 12. The event was sold out with 48 members and guests attending.

**Our special guests** Gary and Carol Bradley, former owners of a winery in Washington State, took us through a very informative double blind tasting of three whites and three reds before revealing the variety and producer of each wine. Everyone enjoyed plenty of appetizers and desserts.

Special thanks are due to the Fundraising Committee, led by Beth Cullison, and the Board of Directors for making the event a terrific success.

**We raised \$4,000** for the Scholarship Fund. Along with several member donations, we surpassed \$8,000 raised in the first three months of our fundraising campaign. Thank you for your generous donations.

**We finish out** the year with our annual holiday party and Chinese auction on December 17, with the chance to win a gift for those whose lucky raffle ticket number is drawn. Our 2017 officers will be installed at the meeting, and we've invited our surviving spouses to join us as our special guests.

Be there to help us celebrate the season and a great year for the chapter.

### Why Renew?

Don't forget your chapter dues for next year. Renew your membership now and save 10%. This offer is good until December 31. See the details on Page 4. Dues go up to the regular price after that date.

Your membership in the chapter helps MOAA maintain its ability to

**Continued on page 2...**

### Arizona Chapter Calendar

**Board of Directors** meets at 1030 hours the first Thursday of the month unless noted otherwise

**Location:** National Guard Regional Training Institute, 5636 E. McDowell Rd. Show ID for entry. Members welcome.

**Upcoming meetings:**

- December 1
- January 5

**Member Meetings/ Luncheons** are held on the third Saturday of the month, Social Hour at 1100, Luncheon at 1200, at McCormick Ranch Golf Club unless noted otherwise.

**Upcoming meetings:**

- December 17
- January 21

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**President's Perspective...continued**

advocate for veterans and their families before Congress. Your dues allow us to give financial support to such local groups as the Arizona Veterans Home, AUSA's JROTC Armed Forces Career Day and others. And don't forget the useful information you get in this newsletter, the excellent programs provided by our luncheon speakers and our outstanding chapter scholarship program.

We want to see everyone back in 2017!



**MSA Recipients:** From left, Bruce Kosaveach, Paul Schnur, Donna Bright, Lee Lange and Charlie Bitner. Recipient Janet Stultz was unable to attend.

**75 Years Since 'Infamous Day'**

"December 7, 1941, a date that will live in infamy," as President Franklin Roosevelt proclaimed, occurred 75 years ago this month when the Japanese Navy launched an unprovoked attack on Pearl Harbor in Hawaii. The attack triggered the U.S. entry into World War II.

The 75th anniversary will be commemorated at Pearl Harbor with a variety of patriotic and remembrance ceremonies from December 1-11.

The anniversary will be observed in Arizona on Wednesday, December 7, at the USS Arizona Memorial at Wesley Bolin Plaza at the State Capitol in Phoenix, 1700 W. Washington St.

Our chapter will join other veterans' groups in the laying of wreaths at the event, which begins at 10:55 a.m. and is free. Plan to arrive early for parking and seating.



**Coming In January**

**New Payment Option for Dues, Luncheons**

*By Charles Bitner  
Arizona Chapter Treasurer*

Our chapter will begin offering two new electronic services beginning January 1, 2017: online chapter dues payment and credit card payment for the monthly lunches.

**First, chapter dues payment:** Beginning in January you will have the option to pay dues on line using your credit card by logging on to AZMOAA.org and clicking on the MEMBERSHIP tab. Your chapter dues will be collected by MOAA National and sent on to us. There is no charge to you or to us to use MOAA National's service. You will receive an e-mail back from National acknowledging your payment, which is your receipt. **Please note:** Using this feature on the AZMOAA.org website does NOT pay national dues. National dues are paid at the MOAA website.

**Next, payment for lunches:** Also beginning in January, you will have the option to pay for your lunch by credit card. A small device at the check-in table will read your credit card and charge you for your lunch. The only catch is that the chapter will not absorb the 2.75% service fee associated with the transaction. So, the cost of your meal when paying by credit card will be \$22.61 rather than the standard \$22.

**Keep in mind** that If you choose to pay for lunch by credit card, you still must make reservations with the Treasurer ahead of time, no later than the Tuesday before the luncheon.

Online dues payment and credit card usage for lunches are completely optional. You may continue to pay your dues and lunches by cash or check if you prefer.

**2017 Chapter Officers**

- President: Lee Lange, USMC
- 1st Vice President: Ron Bright, USA
- 2nd Vice President: Dave Price, USN
- Immediate Past President: Jim Cullison, USAF
- Secretary: Paul Schnur, USA
- Treasurer: Charlie Bitner, USAF
- Directors: Beth Cullison, Spouse; Jim Draper, USN; Bruce Kosaveach, USN; Jon Shawl, USN; Janet Stultz, USA



*Carol and Gary Bradley, above, provided their wine expertise to lead the tasting. Sherry Kosaveach, below, served hors d'oeuvres to attendees.*



*Below left, some of the "worker bees" take a break before the festivities begin. From left, Bruce & Sherry Kosaveach, Beth & Jim Cullison, Janet Stultz, Lee Lange, Ron & Donna Bright, Linda & Jon Shawl. Below right, the wine tasting has begun.*

## A Gala Evening of Wine, Food, Friends & Bids

The chapter's November 12 wine tasting and silent auction event was a night of good food, fine but affordable wines and the opportunity to bid on a wide array of auction items, 44 in total. Each attendee even received a free ticket for a drawing of a variety of gifts at the end of the evening.

In the end, the gala raised more than \$4,000 for the scholarship fund.

A successful event like this one doesn't just happen. The efforts of many chapter members and spouses went into making the night grand. **Special thanks go to:**

**Jon and Linda Shawl** for offering their home with its spacious patio for the gala.

**Fundraising Committee members** who planned and carried out the event: Lee Lange, Beth Cullison, Jack Farley, Ron Bright, Bruce Kosaveach and Janet Stultz.

**Volunteers** in addition to committee members who provided food, helped serve, set up, decorated, cleaned up and helped with other tasks: Leonore Hoak, Sherry Kosaveach, Betty Perkins, Sharon Ady, Charlie Bitner, Donna Bright and Paul Schnur.

**Silent Auction Donors:** John & Sharon Ady, Charlie Bitner, Ron & Donna Bright, Jim & Beth Cullison, Bruce & Sherry Kosaveach, Lee & Janet Lange, Ron & Betty Perkins, Paul & Barbara Schnur, and many chapter friends and businesses.

**Most especially thanks** to Carol and Gary Bradley, wine experts who led the wine tasting at no charge to the chapter.



*Lee Lange, above, serves a wine sample to a thirsty Ron Perkins. Below, members study the many options to make their silent auction bids.*



# Last Chance to Save on Dues Renewal

Your Arizona Chapter Membership Renewal for 2017  
Is Due by December 31, 2016

## Early Bird Renewal Is in Effect Again—but Not For Long

If you renew by December 31, you save 10%  
Regular Members pay \$18, Surviving Spouses pay \$9  
After December 31, Regular Member Annual Dues are \$20  
Surviving Spouse Annual Dues are \$10

Make your renewal check out to AZ Chapter MOAA and send it to:  
Charlie Bitner, Treasurer  
134 E. Northview Ave.  
Phoenix, AZ 85020

## You're Invited

## It's the Holiday Season, and that means it's time for us to party!

The Arizona Chapter's annual holiday party and Chinese Auction is set for Saturday, December 17, in the pavilion at McCormick Ranch Golf Club.

Come to the party for good food, socializing and a chance to win one of many brightly wrapped Christmas gifts provided by the chapter officers.

Tickets will be sold, \$1 for one ticket or \$5 for six, with all proceeds going to our scholarship fund. When your ticket is drawn, you can choose one of those gifts.

Make your reservation no later than Tuesday, December 13, with our Treasurer:



Charlie Bitner  
134 E. Northview Ave.  
Phoenix, AZ 85020  
charles.bitner@gmail.com  
602-943-0028



Price is \$22 per person. Make your check out to  
AZ Chapter MOAA

And don't forget to bring a toy to spread joy to a deserving child in the Marine Corps Reserve Toys for Tots program. See the details at right. Our member and past president Terry Tassin is again coordinating our chapter's participation in this fine program.



Again this year we are collecting **new, unwrapped** toys from members for delivery to the USMC Reserve Center for their *Toys For Tots* program at Christmas.

All members are encouraged to bring at least one toy for donation to this worthy program. Usually, the 9-12 year-old age group is the most difficult to accommodate.

Bring your donations to the December 17 Christmas meeting. There will be a collection box set up in the corner, or just bring them in a plastic bag. **No stuffed animals please.**





## Personal Affairs

By Lee Lange  
Personal Affairs Officer

### Commonly Overlooked Tax Deductions

The following article is adapted from a piece written by Vera Wilson, a freelance writer for MOAA. Taxpayers leave a lot of money on the table every year due to missed tax deductions. Changing circumstances, such as moving cross country because of a new job, might trigger a deduction that didn't apply in years past, or some of us might know about a particular tax benefit but don't take full advantage of it. Here's a list of some commonly overlooked opportunities to lower your federal tax bill.

#### Taking care of ourselves and others

If you itemize, you probably are familiar with deducting medical and dental expenses, but did you know you can claim more than your monthly health insurance premiums or your prescription copayments? Out-of-pocket costs for medical equipment - such as wheelchairs, hearing aids, and contact lenses - are deductible, as are transportation costs - such as mileage, parking and tolls - for travel to and from medical care. However, only expenses totaling over 10 percent of your adjusted gross income (AGI) are allowed.

You also can deduct some of the costs of caring for a disabled spouse or parent - if they qualify as a dependent. Their care can be in or outside the home, and deductions can include services to maintain the residence.

Charitable contributions are another big tax deduction. While the value of your time donated is not deductible, certain expenses you incur as a volunteer are. Track your mileage to and from volunteer opportunities, and hold on to the receipt for the supplies you bought for the church bake sale - they're deductible.

#### Tax breaks on taxes

The federal government gives you a break by letting you deduct many taxes you've paid at the state and local level on your federal return. Oftentimes, you pay state income taxes relating to the *prior* tax year in the *current* tax year, usually with your annual state tax filing in April. It's easy to forget to deduct them this year, but this could be a costly mistake.

Taxpayers have a choice of deducting their state and local income tax or sales tax.

Claiming the income tax deduction is usually the smart choice, but if you've made a large purchase like a car or boat, deducting your sales tax might be the better option. The Internal Revenue Service (IRS) has an online [sales tax deduction calculator](#) to help you decide.

#### Thank you for your service

Congress has created various tax breaks specific to military personnel.

If a call to active duty creates a financial crunch and you take an early withdrawal from a retirement plan, the IRS might waive the 10-percent penalty tax on what's known as a qualified reservist distribution.

For all U.S. taxpayers, moving expenses related to a new job, the same job, or a first job can be deducted, but active duty servicemembers moving due to PCS don't need to pass the same time and distance tests. The same is true with the capital gains exclusion when selling your home - military personnel have more lenient requirements than civilians.

If you're a member of the Reserves and you travel more than 100 miles away from home in connection with your duties, you can deduct most of your unreimbursed travel expenses. You don't have to itemize to take the deduction, but there may be limits on the amounts you can take.

#### Not all life changes are taxing

If you own your home, you no doubt deduct mortgage interest, and if you paid points on your mortgage, you can write those off over the life of the loan. What taxpayers often miss, though, is the ability to deduct any remaining balance when they sell or refinance.

If you're transitioning out of the military, job-hunting costs are deductible if above 2 percent of your AGI and for a job in the same field.

Casualty and theft losses covered by insurance aren't allowed, but don't forget the deductible you had to pay due to an automobile accident or storm damage to your trees and shrubs. These are limited by your AGI, as well.

Hobbies can generate income, such as when you sell your artwork at a local show. Yes, the income is taxable, but you can deduct any related expenses up to the income you earned.

Nothing is simple regarding taxes, so confirm that you meet all the requirements for taking a deduction. And if you decide keeping up with all these deductions is just too overwhelming, let your tax preparer or attorney handle it. Their fees are deductible, too!



## National Legislative Update

by Lee Lange  
Legislation Chairman

### Still Waiting For a Final Defense Bill

Here we are still waiting for a final Defense Bill and now the task will fall to a lame duck Congress attempting to act just before the holidays. At stake are final decisions on force levels, active duty pay raise, TRICARE fees, and other changes proposed in the FY 2017 Defense Authorization Act. The government is operating on a Continuing Resolution (CR) that runs out December 9, so deadlines are looming yet again.

But it appears that Congressional leaders may have decided to kick the can down the road to next year on most major funding issues. Instead of passing a year-end omnibus appropriations bill to fully fund government operations for FY17, the new plan is to pass another continuing resolution to carry the funding only through sometime in March 2017.

**That would give** the new Administration and Congress a stronger hand in funding negotiations. But this strategy poses three problems.

First, an extended CR means funding is limited to the FY16 levels and programs. This means no new contracts could be let which, is a nightmare for those involved in procurement and other functions.

Second, it means the new Congress will have to do double duty. They will have to finalize funding for the current year (FY17) at the same time their first priority is supposed to be building the normal appropriations bills for the FY18 budget. That's tough duty for appropriations committees and leadership.

Third, and potentially the most significant for members of the military community, is that there is at least some risk the FY 2017 Defense Authorization Bill process may be curtailed in some way.

**House and Senate** Armed Services Committee leaders have been working for months to resolve the differences between their respective versions of the defense bill, and are nearly ready to complete action on what has been considered a "must-pass" bill. But what if members of the lame duck Congress just want

to pass a 4-month continuing resolution and get out of town for the holidays?

Will there be enough time this session for both the House and Senate to bring a final defense bill up for a vote? Could the defense bill (or maybe just selected parts of it) get wrapped into the continuing resolution?

At present, House and Senate Armed Services Committee leaders are planning on expeditiously finishing the defense bill and bringing it to the floor in early December. You can help by sending your legislators a **MOAA-suggested message**, urging them to make sure Congress passes a final FY 2017 Defense Authorization Bill before the lame duck session adjourns.

### CVS Out of TRICARE Pharmacy Network

TRICARE pharmacy contractor Express Scripts, Inc., previously announced that CVS pharmacies, including those in Target stores, will no longer process prescriptions for TRICARE as of December 1, 2016.

**The good news** is that Walgreens pharmacies returned to the TRICARE network on December 1. You probably remember that Walgreens left the TRICARE network in 2011 after they declined to accept TRICARE payment levels. But after experiencing significant drops in store revenue, Walgreens had a change of heart and has agreed to accept TRICARE payments.

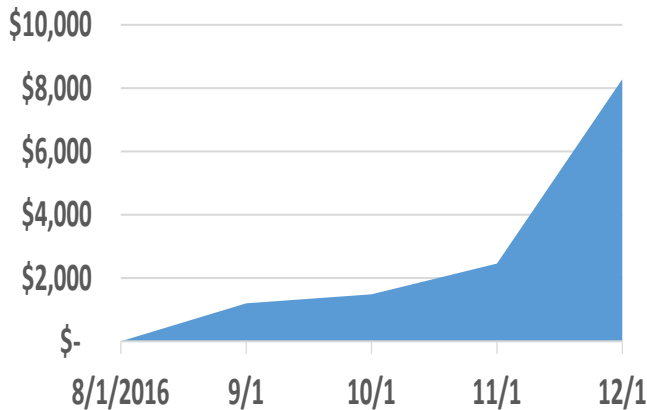
Now it's CVS that's balking over the same issue, and TRICARE's answer is the same as it was previously for Walgreens: pharmacies that don't agree to the TRICARE payment can't be in the TRICARE network.

**The return of Walgreens** means the TRICARE network will still include 57,000 retail pharmacies, and 98% of TRICARE beneficiaries will have a network pharmacy within five miles of home. Beneficiaries who have been using CVS should have been notified about how they can transfer their prescriptions to a nearby network pharmacy. Those who use certain specialty drugs will receive additional assistance.

If beneficiaries choose to fill a prescription at CVS after December 1, it will be a non-network pharmacy. This means they will have to pay the full cost of the medication upfront, and file for partial reimbursement from TRICARE.

## Scholarship Fundraising Campaign

Goal: \$10,000 YTD: \$8,286



## Donate to the Campaign, Gain a Tax Deduction

You can help the chapter meet our scholarship fundraising goal of \$10,000 and gain a tax deduction at the same time.

All you have to do is make a tax deductible donation to our scholarship fund by December 31. The fund is an IRS 501(c)(3) charitable fund that is eligible for a deduction on your income tax return.

Just as important, your donation helps ease the financial burden on the outstanding ASU ROTC students who receive our scholarships as they complete their college education and prepare to serve our country in uniform.

### December Luncheon

**WHEN:** December 17, 2016  
11:00 a.m., Meet & Greet Social Hour  
11:45, Lunch

**WHERE:** McCormick Ranch Golf Club Pavilion  
Scottsdale

**COST:** \$22 Per Person

**DRESS:** Business Casual

**MENU:** Salad, Bistro Beef, Mashed Potatoes, Mushroom Gravy, Triple Layer Fudge Cake.

**PROGRAM:** Annual holiday party and Chinese Auction, installation of 2017 Chapter Officers..

### Donations to Scholarship Fund

Ed Balaban \$25  
Pete Berger \$100  
Charlie Bitner \$120  
Jeanne Blaes \$100  
John Brammer \$100  
Nancy Burt \$50  
Jim & Beth Cullison \$250  
Gary & Marie Fredricks \$100  
Dan Germond \$29  
Bruce & Sherry Kosaveach \$250  
Lee & Janet Lange \$100  
Marie Loos \$25  
Ron Perkins \$10  
Dave & Susan Price \$250  
Bill & JoAnn Roscher \$100  
Gene Rafanelli \$70  
Janet Stultz \$50  
Rob & Ronnie Welch \$100

### CHAPTER FINANCIAL PARTICIPATION

If you would like to make a donation to one or more of the AZ Chapter Funds, include your check identified with the appropriate fund and mail to: **Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020, 602-943-0028, charles.bitner@gmail.com.**

**General Fund:** \$ \_\_\_\_\_

**Scholarship Fund:** \$ \_\_\_\_\_ [a 501(c)(3) charitable fund]

Name of Donor : \_\_\_\_\_ Identify me as a donor in the next newsletter. YES\_\_\_ NO\_\_\_

### MEAL/RESERVATION FORM

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

Enclosed is my check for \$ \_\_\_\_\_ (\$22.00/person) for the December 2016 luncheon

Make check payable to: **AZ Chapter MOAA**

Send check to: **Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020, 602-943-0028, charles.bitner@gmail.com.**

**Member reservations or call-ins WILL NOT be accepted after December 13.  
Cancellations after December 13 will be charged and not refunded.**

**Welcome Our New Member**

**Peter J. Veitenhans, Major USA (Ret)**  
of Phoenix  
Please meet and greet our new member.



**The Arizona Chapter MOAA - 2016 Board of Directors and Committee Chairs**

<b>PRESIDENT</b> Col Lee Lange, USMC 703-232-3609	<b>NEWSLETTER EDITOR</b> Lt Col Jim Cullison USAF 602-482-3838	<b>CHAPLAIN</b> Vacant
<b>FIRST VICE PRESIDENT</b> LTC Ron Bright, USA 480-614-9463	<b>ADVERTISING</b> Lt Col Jim Cullison USAF 602-482-3838	<b>PERSONAL AFFAIRS</b> Col Lee Lange USMC 703-232-3609
<b>SECOND VICE PRESIDENT</b> CAPT Bruce Kosaveach, USN 602-501-9876	<b>ELECTRONIC COMMUNICATIONS</b> Lt Col Jim Cullison, USAF 602-482-3838	<b>PROGRAMS</b> CAPT Bruce Kosaveach, Chair 602-501-9876 Col Lee Lange, vice chair
<b>SECRETARY</b> CPT Paul Schnur, USA 480-443-8201	<b>HISTORIAN / PHOTOGRAPHER</b> Lt Col Jim Cullison USAF 602-482-3838	<b>ARRANGEMENTS</b> LTJG Donna Bright, USN 480-614-9463
<b>TREASURER</b> Col Charles Bitner, USAF 602-943-0028	<b>JROTC AWARDS</b> LCDR Terry Tassin USN 623-931-1546	<b>SCHOLARSHIPS</b> COL Rob Welch USA 480-207-6446
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	<b>SURVIVING SPOUSES</b> Susan Farrell, Surviving Spouse 602-993-8556	<b>SHARE A RIDE</b> CAPT Frank Hoak III, USN 480-664-0047

Access Arizona Chapter's Internet Web Site at: [azmoaa.org](http://azmoaa.org)

Arizona Chapter  
Military Officers Association of America  
13819 N. 51st Street  
Scottsdale, AZ 85254



azmoaa.org



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