

## President's Perspective

by Lee Lange



### Season's Greetings

I hope everyone had a great Thanksgiving with family and friends and that you are looking forward to the holiday season ahead.

### Chapter Recognition and Awards

We had a very informative and productive chapter meeting in November. We started off by recognizing a number of deserving chapter members. Pat Dale, our long time golf tournament chairman, received the MOAA President's Award for his many contributions to the chapter through the annual Scholarship Golf Tournament.

Congratulations, Pat.

Vice President Ron Bright presented the chapter with its 14<sup>th</sup> consecutive 5-star Levels of Excellence Award, presented to him by MOAA's president, LtGen Dana Atkins, USAF Ret, at the recent Arizona Council of Chapters meeting. The chapter also received two 5-star Communication

Awards for our newsletter and website. Accepting the awards were our newsletter editor, Jim Cullison, and our webmaster, Rob Welch. Thank you both for your outstanding work.

Chapter Meritorious Service Awards were presented to four chapter members for their exceptional service to the chapter. Charlie Bitner, Donna Bright, Bruce Kosaveach and Paul Schnur all received gold stars in lieu of subsequent awards. Thank you all for serving.

### 2018 Chapter Officer Slate Approved

During the annual business meeting, the proposed slate of chapter officers for 2018 was presented to the members present. We received great news when CDR Mike Rogers, USN Ret, agreed to become the 1<sup>st</sup> Vice President in 2018. Thank you, Mike.

Additional nominations from the floor were called for but none were made. The slate was voted on and unanimously approved. See your leadership team for 2018 in the box on page 2. They will be installed at our December meeting.

### November Program

We had two excellent presentations for our November program. First, our Spotlight Speaker, chapter member Major Pete Berger, USAF Ret, talked about his experiences in the Airborne Command Post in Vietnam controlling large parts of the air war there. Thank you, Pete, for sharing your experiences with us.

We were also fortunate to be able to hear chapter member, CAPT Steve Ferrara, USN Ret, speak to the group about his experiences as a doctor and trauma team member in Asia after the 2004 tsunami and during combat operations in Afghanistan. His talk was very powerful.

**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 8\*
- January 4

**Member Meetings/ Luncheons** are held on the third Saturday of the month, Social Hour at 1100, Luncheon at 1145, at McCormick Ranch Golf Club unless noted otherwise. See Page 3.

**Upcoming meetings:**

- December 16
- January 20

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

### **Holiday Party Coming**

We finish out the year with our annual holiday party and gift exchange/Chinese auction on December 14. We will be changing the rules on the gift exchange some. See page 3 for details. Our 2018 officers will also be installed at the December 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.

### **Renew Your Membership**

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 3. Dues go up to the regular price after that date.

Your membership in the chapter helps MOAA maintain its ability to advocate for veterans and their families before Congress. Your dues allow us to give financial support to deserving local groups like the Arizona Veterans Home, MANA House and others. And don't forget the useful information you get in this newsletter and on our website, the excellent programs provided by our luncheon speakers and our outstanding chapter scholarship program. And all of us enjoy the great camaraderie at our meetings and other social settings. We want to see everyone back in 2018!

This is my last column as your President. It has been an honor to serve you this past 20 months and, with your support, we have continued to do good things for our members and the community. I will be serving on the Board in 2018 as your immediate past president to support Ron Bright as he steps up to be your next chapter president.

### **2018 Chapter Officers**

President, Ron Bright, USA  
1st Vice President, Mike Rogers, USN  
2nd Vice President, Dave Price, USN  
Secretary, Dave Boyd, USAF  
Treasurer, Charlie Bitner, USAF  
Immediate Past President, Lee Lange, USMC  
Directors, Jack Farley, USN; Bob Hinton, USN;  
Bruce Kosaveach, USN; Joh Shawl, USN; Pete Veitenhans, USA

## **November Program**

### **Saving Lives on the Battlefield**

Learn to improvise and be prepared to function outside traditional roles and comfort zones. Those were lessons Dr. Steve Ferrara, CAPT USN (Ret), lived by in tours of duty as a general medical officer in Afghanistan and Indonesia.

He related some of his experiences as our November speaker.

Deploying to an Afghanistan field hospital in 2009, he was instrumental in implementing interventional radiology, a technique to identify unique battlefield injuries that helped save many soldiers' lives and limbs. He also helped develop a seat improvement in armored personnel vehicles that reduced spinal injuries from roadside explosions

He noted that the objective was to deliver the wounded to the hospital with in hour for initial treatment, and then to evacuate them out of theater within 24 hours.

"When the wounded soldiers came in, it was all hands on deck," he said.

As a result of better equipment and better care, the survival rate went from 70% in World War II to 76 % in Vietnam and 93% in Afghanistan.

Dr. Ferrara also was called to duty on humanitarian relief following the December 2004 earthquake and tsunami in Indonesia. A 1,000 bed Navy hospital ship, the USS Mercy, was equipped and ready to sail in just a few days to help the primarily Muslim population affected by the disaster. "It showed that country a different side of America," he said.



*Dr. Steve Ferrara, left, and Maj Pete Berger, right.*



### **Managing the Vietnam Air Battle**

As our member Spotlight Speaker, Maj Pete Berger, USAF (Ret), recounted his unique experience as a member of the airborne battle staff that oversaw active air operations in real time during the Vietnam War.

Working in a specially equipped C-130 aircraft, Pete's crew controlled bombing missions over Laos and kept track of air assets that flew sorties out of Thailand.

# It's the Holiday Season, Let's Have a Party!

Join us at our annual chapter holiday party and gift exchange, Saturday, December 16, in the pavilion at McCormick Ranch Golf Club.



Don't miss the fun, friendship and good food. Be sure to read the box at right for the new rules on the gift exchange. To take part, you have to bring a gift for the exchange. **Everyone who brings a gift**

Reservations required no later than Tuesday, December 12. Make reservations with Charlie Bitner, 134 E. Northview Ave., Phoenix 85020, Charles.bitner@gmail.com, 602-943-0028. Make checks payable to AZ Chapter MOAA. Credit cards will be accepted at the luncheon.



## Our Gift Exchange is Changing

In the past, our Board of Directors has donated gifts to the annual Christmas party gift exchange. In the interest of fairness, we are making a change this year.

If you are coming to the Christmas Party and want to participate in the gift exchange, please bring one gift per family.

Gifts should be in the \$20-\$25 range and be wrapped and in gift bags/boxes.

Suggest you focus on things we all like during the holidays — adult beverages, cookies, candy, handy gadgets, etc.

Members attending with a gift should check in on arrival and receive a ticket allowing them to take part in the gift exchange. That ticket number will be called at random for your turn to select a gift from the gift table, and then, as we have in the past, allow gift swaps.

There will not be a 50/50 raffle, but *year-end donations to the scholarship fund will be gladly accepted*. Remember, the scholarship fund is an IRS-approved non-profit, and donations are tax deductible.

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## There's Still Time to Save on Renewal for 2018!

If you haven't renewed your 2018 chapter membership, there's still time to get the Early Bird Special. Just fill out the form below and send it with your check — \$18 for a Regular Member or \$9 for Surviving Spouse Member no later than **December 31**. After that date dues return to their regular price. Send your check to Treasurer Charlie Bitner at the address below.

Thanks to those who have renewed already!

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CLIP HERE AND MAIL RENEWAL FORM WITH YOUR CHECK

### Arizona Chapter 2018 Membership Renewal Form

Member Full Name: \_\_\_\_\_

Regular Member Renewal: \$18 if paid by Dec. 31, \$20 after that.

Surviving Spouse Member Renewal: \$9 if paid by Dec 31, \$10 after that.

Provide any changes in your address, phone number, e-mail, etc.

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

Mail renewal form and check to: Charlie Bitner, Treasurer  
134 E. Northview Ave.  
Phoenix, AZ 85020

# Big Day for Arizona Chapter & Members

November was a big month for the Arizona Chapter and several members, as a number of awards were presented at the luncheon.



**5 Stars.** At left, Chapter 1st Vice President Ron Bright received the chapter's 14th consecutive MOAA 5 Star of Excellence Award from MOAA President Dana Atkins, Lt Gen USAF (Ret). The presentation was made at the Arizona Council of Chapters meeting November 4 in Yuma. Above, Ron attaches the 5 Star pin to the chapter flag, with assistance from Bruce Kosaveach.



**President's Award.** Pat Dale, right, received the MOAA President's Award for his many years directing the chapter's scholarship golf Tournament. Chapter President Lee Lange made the presentation.



**Meritorious Service Awards** for 2017 were presented to, from left, Arrangements Chair Donna Bright, Treasurer Charlie Bitner, Program Chair Bruce Kosaveach and Secretary Paul Schnur.



## Top Communicators.

Lee presented 5 Star Communication Awards to Webmaster Rob Welch, left, and *Sentinel* Editor Jim Cullison, winners in the MOAA National awards program. Both are also previous winners.





## Personal Affairs

By Lee Lange  
Personal Affairs Officer

### Survivor's Debt:

#### What the Widow(er) is Liable For

The following piece is an excerpt from *Money Talks News*, a financial advice website.

A wife's husband had been dead less than a week when the first collections call came. They didn't have any credit cards or loans, but there were a few remaining medical bills that hadn't been paid. When the caller asked for the husband and the widow explained he was dead, she got the courtesy condolences, followed by the question of whether she was his wife. It was time to pay up, she was nicely told.

#### What You Need to Know

In case you find yourself in a similar situation, here are some things you should know. Keep in mind that laws vary by state. For advice pertaining to your specific situation, seek out the assistance of a financial professional or estate attorney. If you're wondering whether you're liable for your spouse's debt, the short answer is no. Debt does not get passed down to heirs. Of course, creditors typically won't tell you that. They may be kind and sympathetic, but ultimately their job is to cajole you into paying.

There are exceptions to every rule. The Federal Trade Commission cites four instances in which you might be on the hook for a debt after your loved one dies:

- · You co-signed on the debt.
- · You live in a community property state (more on that below).
- · You are the surviving spouse, and state law requires you to pay certain debts, such as health care bills.
- · You were legally responsible for handling the estate but did not do so in accordance with applicable state laws.

#### Community Property States

Community property states have different rules. In general, spouses aren't responsible for individual debt of a husband or wife. So if your

spouse opened a credit card in his/her name alone, you wouldn't be responsible for paying it off — in most states. It's a different story if you live in one of the nine states that go by what's known as "community property law." Arizona is one of the nine community property states.

In these states, if your spouse opens a credit card in his/her name, the debt becomes both spouses' responsibility. Spouses are "considered to share debts" in community property states, says the IRS.

#### Estates are Liable for Debt

In addition, your spouse's estate generally is liable for debt. Your spouse's remaining assets may be used to pay his/her outstanding debts. Creditors may file claims against estate assets in court to help ensure those claims get paid.

A final note about estates: It's important to know that not all assets are considered part of an estate. Those excluded from an estate are technically known as "non-probate assets." Typically, they include assets that have a beneficiary or are jointly owned. For example, you don't have to worry about your spouse's life insurance policy being wiped out to pay off his or her credit cards.

The bottom line is don't pay debts you don't owe. If in doubt, talk with a lawyer.

### Donations to Chapter Funds

#### General Fund

Lee Lange \$100

#### Scholarship Fund

Jim Draper \$40

Steve Ferrarra \$40

Anonymous \$50

### Welcome Our New Members

**Judith A Brooks, CAPT USN (Ret)**  
of Peoria

**Richard (Dick) Kaupie, LTJG USN (Frm)**  
And his wife Jan of Scottsdale

Please meet and greet our new members



## National Legislative Update

by Lee Lange  
Legislation Chairman

### Defense Bill Completed – What's in it?

The House and Senate conference on the FY 2018 National Defense Authorization Act (NDAA) is complete. The conference report has been approved by both the House and Senate, but the bill has not yet gone to the President for signature.

The final legislation recognizes the strain of 16 years of war on the all-volunteer force by increasing the troop strength above the president's budget request by the following amounts: 7,500 in the active duty Army, 1,000 in the active duty Marine Corps, 500 in the Army Reserve, and 500 in the Army National Guard.

The defense bill also authorizes the full 2.4 percent pay raise for members of the armed forces as called for by the Employment Cost Index (ECI). MOAA pushed for the full pay raise rather than the 2.1 percent raise proposed in the president's budget.

For the second year in a row, MOAA successfully fought on behalf of currently serving members to leave housing allowances intact. The Senate's proposal to cut the with-dependent rate for dual-military couples with children would have been a serious financial hit to those families, the majority of whom are enlisted. MOAA will remain vigilant, knowing these allowances have become a favored target for budgeteers.

#### What's in Store for TRICARE?

Since early this year, MOAA has been pushing back against the Senate's FY 2018 NDAA proposal to raise TRICARE pharmacy fees. Despite those efforts, fee increases will be included in the final version of the NDAA for the president's signature.

The cost of medications for TRICARE beneficiaries will continue to increase between now and 2026. Costs are projected to top off with fees for a 30-day supply of a generic medication at a retail pharmacy and a 90-day supply by mail reaching \$14. A 30-day supply of a non-generic medication at a retail pharmacy will be \$48, and a 90-day supply by mail will hit \$44.

Beneficiaries still can obtain their medications at military pharmacies for free.

According to estimates, these increases will save DoD more than \$2.1 billion by 2022. The Senate's Conference Report indicates these discretionary savings would be used to fund improvements in military readiness and health care.

#### Military Survivors

A controversial provision in this year's defense bill extends funding for an important benefit set to expire in May 2018. Conferees agreed to permanently extend the Special Survivor Indemnity Allowance (SSIA) and index future increases to COLA.

SSIA was created in 2008 to provide partial relief for military survivors affected by the "widow's tax," a financial penalty where the military's Survivor Benefit Plan (SBP) suffers a dollar-for-dollar offset of the VA's Dependency and Indemnity Compensation (DIC). In many instances, a survivor's entire SBP is wiped out by the offset. DoD estimates 67,000 survivors are affected by the tax.

MOAA has long advocated for full repeal of the widow's tax and was grateful when Congress established SSIA as an incremental step toward addressing the issue.

The controversy surrounding the defense bill provision is twofold: It fails to make continued progress on eliminating the offset, beyond COLA increases, and lawmakers are funding this permanent extension using higher TRICARE pharmacy copayments. This essentially means all TRICARE beneficiaries will be paying for this benefit through higher fees. Said another way – we are paying for our own benefits.

Making a permanent extension to the allowance relieves some of the anxiety military survivors have experienced during previous funding challenges and uncertainty. When SSIA was established in 2008, some survivors balked at a \$50 a month allowance, seeing it as a pittance. At \$310 a month, SSIA now covers roughly 25 percent of what it will take to fully repeal the widow's tax. MOAA will continue to fight for the other 75 percent of funds needed for full repeal.

*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.

## Meal Price for 2018 Luncheons

McCormick Ranch will raise the price for our monthly luncheons to \$25 per person, beginning in January 2018. It should be noted that this is the first raise in the price in three years and only the second in six years.

Keep in mind that we get a sit-down full meal with service, tip, dessert, beverage and reserved room with audio-visual equipment at a fair price. The meal price is at cost to the chapter. We do not add a surcharge for our treasury. The quality of meals has improved over the last 18 months, and excellent menus are in place for 2018.



Did you forget to bring a toy in November? It's not too late to donate to the "Toys For Tots" program for the coming holiday season.

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. Each year, the 9-12 year-old age group is the most difficult to accommodate. If you can help, bring your toy to the December 16 Christmas luncheon. Remember, stuffed animals are not desired.

### Chapter Joins Pearl Harbor Ceremony

The Arizona Chapter will join patriotic and community groups from around the Valley at the annual Pearl Harbor Remembrance Day, Thursday, December 7, at the Wesley Bolin Plaza near the State Capitol on Washington Street and 17th Avenue.

Chapter President Lee Lange, Col USMC (Ret), and Director Jim Draper, CDR USN (Ret), will present the chapter's commemorative wreath at the ceremony, which takes place at the USS Arizona Memorial in the Plaza.

This free event begins at 10:55 a.m. and will include a keynote speaker and a flyover of WW II aircraft. It's a good day to fly Old Glory to honor our warriors who fell that day in 1941.

### December Luncheon

**WHEN:** December 16, 2017  
 11:00 a.m., Meet & Greet Social Hour  
 11:45, Lunch

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

**COST:** \$22 Per Person

**DRESS:** Holiday Party Casual

**MENU:** Bistro beef tenderloin, mashed potatoes, mushroom gravy, salad, strawberry shortcake.

**PROGRAM:** Our annual holiday party and Chinese auction gift exchange. Chapter officers for 2018 also will be sworn in.

### 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 2017 luncheon

Make check payable to: **AZ Chapter MOAA** or pay by credit card at the luncheon

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 12.  
 Cancellations after December 12 will be charged and not refunded.**

## Farewell and Hail

This is my farewell edition as editor of *The Sentinel*. After more than 9 years at the editor's desk, I'm turning over the editor's eye shade and blue pencil to Janet Lange.

So, hail to Janet, another example of how important members' spouses

are to the chapter. Janet has experience in editing newsletters, so the transition should be easy. I'll still be around as a contributor as needed, but Janet's the boss as of January. Welcome, Janet, and thanks. It's been fun.

Jim Cullison



The Arizona Chapter MOAA - 2017 Board of Directors and Committee				Chairs
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Access Arizona Chapter's Internet Web Site at: [azmoaa.org](http://azmoaa.org)

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