

by Ron Bright It is Spring, and my thoughts have turned to evaluating the first quarter of 2018, our activities and accomplishments since Jan 1. Looking back on the first three menths of 2018

1. Looking back on the first three months of 2018, I think, by any standard, we have been doing pretty well. started with January а Fundraiser Portillo's at which resulted in a modest profit and secured a return invitation to repeat the event quarterly. Our next Portillo's event is April 17th. Mark your calendars and join us Your Fundfor the fun. raising Committee has been finalizing details for the Annual Scholarship Golf Tournament to be held on April 19th at Starfire Golf Club. Even if you don't golf, you can contribute by joining us for lunch and participating in the hole sponsorships and/or the silent auction.

Submissions for publication awards from MOAA national have been submitted by Jim Cullison and Rob Welch. Our submission for the Levels of Excellence Award for 2017 is being prepared by Lee Lange and Dan Conway. Rob Welch also led the effort to purchase new Chapter which shirts produced a nice contribution to the Scholarship Fund. Member contributions of cash to the Scholarship Fund have been frequent and generous. Jon Shawl's Scholarship Committee is working on a Scholarship Luncheon that promises to be a highlight of the year with the presentation of scholarships to three accomplished and talented ROTC cadets from ASU. Uniforms and/or medals are "duty uniform of the day" for our April 21st luncheon.

Coordination of these activities doesn't happen in thin air. There have been many members and committee volunteers who have contributed mightily. I am particularly thankful for the outstanding work done by our new Board Members and Committee Chairs who have already contributed greatly to the accomplishments of the Chapter. Mike Rogers is on a fast track to learn his iob and mine. Kudos to Janet Lange who has continued publishing a great newsletter, David Boyd who has quickly mastered his duties as Chapter Secretary, John Simmons who is coordinating our JROTC program support, and new Board Members Bob Hinton and Pete Veitenhans who are our eveready volunteers.

Some of the not-so-new committee chiefs have risen to new heights of excellence this quarter. Jack Farley's creative fundraising, securing donations for the silent auction and Pat Dale's planning for the Annual Golf Tournament have assured a highly successful event. Dave Price has modernized the Membership Committee's recording and reporting requirements and tracking outstanding Chapter dues is truly Homeric. He has also recorded new members each month this year. Charlie Bitner continues his stalwart service as our Chapter Treasurer and has introduced new payment options for credit card transactions. Bruce Kosaveach has continued a stellar array of outstanding programs and Susan Farrell leads our surviving spouses.

President's Perspective continued on Page 6

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: • April 5 • May 3

Member Meetings/ Luncheons are held on the third Saturday of the month, Social Hour at 1100, Luncheon at 1145, McCormick Ranch Golf Club unless noted otherwise. See Page 7

Upcoming meetings:

• April 21

• May 19

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National Legislative Update

by Lee Lange

President Signs \$1.3 Trillion Spending Bill – Here's What's In It for Troops

Hours after threatening to veto a \$1.3 trillion spending bill, President Donald Trump signed the measure to fund the government through September 30, narrowly preventing this year's third government shutdown.

The president signed the omnibus spending bill Friday afternoon, March 23, after members of the House and Senate passed it March 22. The massive spending bill funds the government through the end of this fiscal year following several stopgap measures that capped spending at 2017 levels.

The government was set to run out of funding March 23 at midnight. The President said he was considering a veto because the bill didn't include plans for dealing with hundreds of thousands of undocumented immigrants known as Dreamers or full funding for a border wall. He said he looked "very seriously at the veto" but opted to sign the bill because of the "great gains we've been able to make for our military."

The omnibus spending bill includes good news and bad news for the military and veterans. Here's a look at what is - and isn't – part of the \$1.3 trillion bill.

The Good News

MOAA applauds inclusion of these key measures in the spending bill:

- A 2.4 percent pay raise for servicemembers, which they've been receiving since Jan. 1.
- \$700 billion for the military the largest year -over-year funding increase for DoD in 15 years. That includes \$144 billion for weapons and equipment upgrades.
- A lift on defense spending caps, also known as Sequestration.
- Spending flexibility that will allow military leaders to use some funds appropriated this year in fiscal 2019.
- Mental-health services for bad discharge veterans that includes screenings before they leave the military. Mental-health support will also be provided to those: who served 100+

days on active duty, experienced sexual trauma, or served as drone operators.

The Bad News

Here are some of the things that were left out:

- Much-needed VA reform was not included. Several reform proposals were included in the drafts that lawmakers dropped earlier this week. Proposed reforms included increased funding for private-sector care (Choice Program)) and the MOAA-supported expansion of caregiver support.
- There's still a long way to go to restore regular fiscal order. This spending bill was passed halfway through the fiscal year. It took five continuing resolutions and two government shutdowns to get here. Most government agencies will spend the rest of the year restoring order.
- Another fiscal showdown is likely to occur this fall, and Congress now has just six months to complete work on its fiscal year 2019 budget. Lawmakers expect to begin work on DoD's 2019 budget in early May.

State Legislative Update by Lee Lange

SB 1167- Veterans; Increased Income Tax Subtraction

The current Arizona tax deduction for military retirement is \$2,500 per year. SB 1167, as amended, would increase that deduction to \$6,250 in 2019 and to \$10,000 in 2020.

Primary Sponsor: Sen. Gail Griffin, R-Dist. 14

Major Actions: SB 1167 passed Senate 18-11-1 on Feb 5, 2018 and transmitted to the House. Feb 19, 2018 - First Read in House and assigned to House Ways and Means Committee and House Rules Committee. Wed, March 28, 2018 - Hearing scheduled in House Appropriations Committee if withdrawn from House Ways and Means Committee And assigned to House Appropriations Committee 1 pm, HHR 1.

HB 2191- Military Families; Assistance; Subaccounts

Extends the existing Military Family Relief Fund to 2026 and creates another separate sub account like the Military Family Relief Fund for the assistance of "Pre-9/11" veterans and their families who qualify.



Personal Affairs

By Lee Lange Personal Affairs Officer

What is a continuing-care retirement community?

Living in age-restricted communities was invented in Arizona with the building of Sun City. Now continuing-care retirement communities (CCRCs) take the 55-plus concept a step further. A CCRC is defined as a retirement community that offers its residents a continuum of care. They provide safe and comfortable aging in place by offering independent living, assisted living, and memory care. Some communities offer additional health care services like skilled nursing, rehabilitation, and hospice. When a person moves to a CCRC, they are typically healthy enough to live independently in an apartment, or home on the property. As they age and their needs change, higher levels of care are available within the community. One of the great benefits of a CCRC is couples can remain together, even when the level of need is different for each.

It is important to note that, in most cases, new residents must be in good health when they enter a CCRC. That means new residents are capable of independent living and do not need assisted health care measures.

These communities exist in both for-profit and nonprofit forms. For-profit communities will often cost more, and nonprofit communities can carry more financial risk. However, excellent communities can be found readily in both forms. As a consumer of the community's services, you will need to investigate the soundness of the financial practices and structure of the communities in which you are interested. Choosing the right community for you involves plenty of homework including visits to the places that interest you. Most CCRC's are very accommodating to prospective residents - they need you to decide to live in their facility.

There are 3 basic CCRC contract types: A-B-C

Type A – Is the most comprehensive contract and is usually most closely associated with the Life Care concept. Type A contracts are allinclusive, covering not only your living costs (e.g., apartment), but also assisted living,

... Personal Affairs, cont.

The risk of care exceeding the price live. resident shifts charged the to the community. When you move from independent living to assisted living or skilled nursing, the monthly service fee remains the same except for the costs of additional meals and any special supplies needed for your care. Type A contracts almost always require an entrance fee deposit which is used to help fund the prepaid health benefit and there is monthly service fee as well.

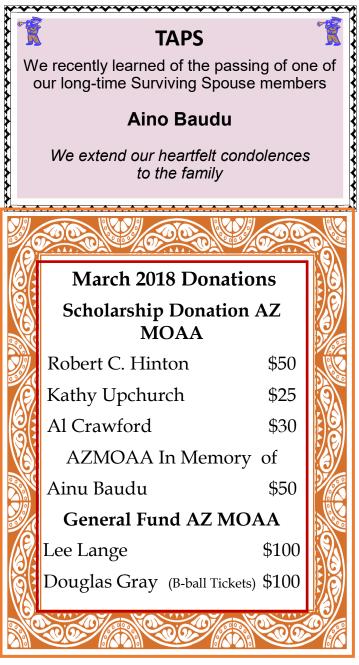
Type B – Often called a "modified" version of Type A, allows you to prepurchase the cost of assisted living or skilled nursing care for a limited amount of time without any increase in your monthly fee. If you require care beyond the contractually defined period, say 120 days, then your costs for care will be higher than your normal monthly service fee, yet usually less than the cost of care would be out on the open market. Type B contracts typically offer lower entrance fees and lower monthly service fees that Type-A.

Type C – Often called "fee-for-service" agreements. They usually have lower entrance fees and monthly services fees because there's no prepaid assisted living, skilled nursing or memory care. If you require those services, you'll pay their normal costs with little or no discount. Unlike Type A and B contracts, these contracts don't shift the expense risk of providing care; residents retain the risk.

Also available at some CCRCs are month-tomonth rentals (sometimes called Type-D contracts) for people who live independently, where a resident pays for housing on a monthly basis, but services beyond that are charged separately.

While the rates at CCRCs are predictable, CCRCs protect themselves from inflation by passing those costs along to their residents. The monthly service fee frequently increases at the end of a contract year. In the residency agreement, you should review language allowing for increases and you should inquire of a community what its history is of monthly service fee increases.

For additional information regarding CCRC contract types, and CCRCs in general, visit www.seniorliving.org.



Portíllo's Fundraiser April 17, 2018 —12:00pm - 9:00pm 10574 N. 90th Street Scottsdale, AZ 85258

Welcome New Member Colonel Gary Fitzgerald and his wife, DeLea



Star Fire 9th Hole with club house in background



MOAA ARIZONA CHAPTER ANNUAL

SCHOLARSHIP GOLF TOURNAMENT

WHEN: Thursday, April 19th, 2018. Shotgun Start at 8:00 AM - please check-in between 6:30 -7:30 am.

WHERE: Starfire Golf Club at Scottsdale Country Club, 11500 N. Hayden, Scottsdale, Arizona.

COST: \$85 (golf participants) and \$18 (non golfers)

WHO: Members, guests, and anyone wishing to support deserving ASU ROTC Cadets.

DRESS CODE: Collared shirts are required. Soft spikes on golf shoes – you may wear sneakers

WHAT: LUNCH (only) \$18. GOLF (includes lunch) \$85. Send golf registration form and fees to Pat Dale, 12633 E. Kalil Dr., Scottsdale, AZ 85259 by Thursday, April 12, 2018. Call Pat @ 480-661-5204, or email Pat at patrickdale1@cox.net with questions.

SPECIAL RULES: "Scramble" format with four used drives per player, minimum, in each foursome. Raw, actual team score will be used. Teams are grouped into two divisions based on overall index/handicap. Checks are to be made out to **AZ Chapter MOAA** and mailed to Pat Dale. This is a very friendly, fun tournament. You do not have to be a super golfer to play and have fun with this group. Come have lunch!

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March 2018 Colonel Thomas H. Kirk, Jr., USAF (Ret) Korea, Vietnam War POW

"I'm just absolutely delighted to be here. It's always so comforting to be around people who have the same general background as I have," began Col Kirk. As a senior member of MOAA, he thanked MOAA for advocating for the military. Col Kirk talks to any group who will listen about service to our country and said, "The fact that an American man or woman will leave his home, put on a uniform, go through training, have no idea where they're going, when they are going to get back and not make hardly any money, relatively speaking, this country owes them a debt of gratitude. I think that everyone of us, everywhere we go, should let people know about the operative word of service to this country and what our veterans have paid for."

A graduate in pre-med from VMI, Col Kirk turned down a regular commission as a distinguished graduate to begin medical school in September 1950. When he decided he didn't want to be a doctor, his ROTC instructor told Kirk he had to go to flight school if he accepted the regular commission.

Kirk got his wings in 1951, and was sent to Korea. In Korea he flew AT-6s as a forward observer with an Army artillery observer in the back seat. Flying at low levels, he fired rockets to mark targets for bombers. "It was scary as hell, I'll tell you that!" exclaimed Kirk. After 50 missions in the AT-6, he was ordered to the front line with the 7th Infantry Division. He questioned, "What in the hell am I doing here? I'm an aviator!" Later, he was ordered to brief General Maxwell Taylor at 0730 every morning on the previous day's activities. He found a full colonel ready to go home and talked his way into the 4th Fighter Interceptor Wing where he learned to fly F-86s at Kimpo Air Base. After seven rides in the airplane, he went to the Yalu River. "My life was wonderful there," recalled Kirk.

Between the Korean War and Vietnam, Kirk flew the F-86 Sabre jet, the F-84, the F-100 and the F-105 all over the world. Instead of flying F-100s after Command and Staff School, he went to Edwards Air Base to work in the flight test program for Chuck Yeager, flying F-104s and 105s. Kirk wanted to fly F-84s when the Cuban Crisis



arose but was sent to USC for a master's degree. Instead of going back to fly F-100s, he was sent to Myrtle Beach to become a maintenance officer. This enabled him to understand more about aircraft which he said was the best thing that ever happened to his career. "I had such wonderful things happen to me in the military, along with some bad things. And when I think about the 28 years I was in, it seems to me that everything I ever wanted in the military, I was sent somewhere different; somewhere I didn't want to go."

Colonel Kirk related words of wisdom regarding paths his career took. "Whether you are in the Army, Air Force, Navy or whatever, if you work hard wherever you are and bust your butt, somebody will take care of you ultimately ... it is just like civilian life. If you work really work hard, you're loyal and love what you're doing, you'll be okay."

In Japan, he worked 27 months without a day off, doing his squadron commander's job as well as his own. A message came in for five volunteers to fly the F-105 in Vietnam and he took the opportunity. The loss rate for the F-105s was staggering due to 19,000 anti-aircraft guns in a 30-mile radius of Hanoi. They flew 16 aircraft at a time, in wide formation, carrying either a 750-pound or 2,000 or 3,000-pound bombs, cruising around 14,000 feet, with anti-missile tracking gear and pre-sets. The tracking gear would deflect or jam the anti-aircraft missiles. The procedure was to call "roll in," and attempt to get a dive-bomb angle at about 45 degrees to the ground at 500-550 knots. In the middle of the windscreen, there's a circle of light with a dot in the middle that he called "pipper." "... you have all these presets, you roll in, put your pipper on the target, and just go like hell to a certain altitude, push the button, the bomb drops, and you pull up with everything you're worth and you come out of the bottom of the flight somewhere between 1,000 and 2,000 feet ... I can never explain to you what it's like ... if you have ever been to a major fireworks demonstration on the 4th of July, that was every single mission and we wondered how in the world can we get through this," Col Kirk recalled.

Col Kirk's plane was hit with antiaircraft fire on his 66th mission. He then dropped his bomb and attempted to get 50 miles south of Hanoi, out of the "ring," for helicopters to pick them up. He only got 27 miles out. The hydraulics locked up, he was ejected through the canopy at 600 mph, lost consciousness and landed in a plowed field. He was blindfolded, bound and gagged and taken prisoner. At hospital, the Vietnamese doctor told him he was so badly injured that he would most likely die. He was put on a stretcher and left for a day until he was put in a room where interrogation began. Because he didn't answer, he was tortured by being tied up with rope around his arms to around his legs and around his neck until the next interrogation. On the fourth morning, he broke. The pain was so excruciating, he said he would have shot his own brother rather than go back to torture. They gave him soup and bread and transferred him to a room with a couple of Navy guys and an Air Force guy.

He felt like his life had been taken away. "No one saw me get out of the airplane ... I'm terribly injured, I failed my country, my career is gone; I was in absolute despair and I wanted to die ... and then one morning ...

Continued on Page 8 ...

President's Perspective Continued ...

Lee Lange, Immediate Past President, writes Personal Affairs and Legislative Affairs articles, heads the Fundraising and Arrangements Committees and helps keep your new President on track with his insightful and sage advice. I also want to thank the Chapter members who have encouraged and supported your Chapter leaders by contributing time, talent, and treasure to our activities. As they say in the Artillery when the round leaves the cannon, "So Far-So Good."

If this is sounding like an early Victory Lap, I felt you should know of the hard work and dedication shown by your leadership team to date. All deserve your thanks. Next time you see them, give them a pat on the back and a Well Done.

Ron Bright — President Arizona Chapter MOAA

MEMBERSHIP

By Dave Price

Dear friends in the Arizona Chapter MOAA,

We are in our third year of granting ROTC SCHOLASHIPS to deserving midshipmen and cadets in programs at Arizona State University. Our scholarship is the largest recurring scholarship awarded to cadets and midshipmen there. In awarding these scholarships we are making a profound difference. Let me share why I am so appreciative and why our support makes a difference. My last tour of duty in a 30-year Navy career was as the commanding officer of the Naval ROTC at ASU. As a Naval Academy graduate, it was a huge surprise



for me to learn of the financial/ lifestyle realities of students who are commissioned into the services via **ROTC** from public and private universities. In many cases, their burden is increased by the fact they are charged tuition at the non-resident rate in Arizona. Despite common perception, most students in ROTC are not on scholarship during their first two years in college. Rather, they are competing for contracts leading to a commission; contracts that vary dramatically in financial support. As an example, NROTC offers 4-year, 3-year, 2-year scholarship and 2-year stipend-only contracts. Scholarships pay tuition and fees and include a book allowance and graduated living stipend (tops out at \$450/month for seniors). Even "full scholarship" students are responsible for all remaining costs and all costs incurred prior to being contracted. Some states allow in-state tuition for ROTC contracted students and some universities subsidize room and board; Arizona does neither. In a cost-cutting trend, **NROTC** is awarding fewer 4-year and 3-year scholarships; relying on 2-year and stipend-only contracts to end-strength requirements. meet Such policies do not burden students at the nation's military academies.

Annual undergraduate tuition, fees, room and board at Arizona are esti-

mated at over \$28K for residents and over \$45K for non-residents. Yes, \$45,000! Even with a 4-year **ROTC** scholarship, students' costs to earn a commission can be as high as \$40K at ASU. For those not on **ROTC** scholarship, the cost rises to \$80K for residents and \$140K for non-residents. Many officers commissioned by **ROTC** enter service with tens of thousands of dollars in student loan debt, a stressor not shared by their military academy counterparts. One non-Arizona resident midshipman under my command who, despite her part-time job and ROTC stipend, left ASU as a proud naval officer with over \$60K in student loan debt, mostly during her last two years at ASU! It is an increasingly common story as more students are completing their **ROTC** programs without a scholarship and with increasingly higher tuition and fees.



Ron Perkins and I sit on the ASU ROTC Advisory Board. Our members who are interested in providing additional support to specific ROTC units and their cadets and midshipmen at ASU can do so at the following link: <u>https://clas.asu.edu/rotc-giving</u> for our ASU midshipmen and cadets.

Membership/ROTC Column to be CONTINUED next month ...

AZ MOAA ROTC Scholarship Awards Presentation Luncheon Saturday April 21, 2018 McCormick Ranch Golf Club \$25 RESERVATION must be received by 4:00 p.m. Tuesday, April 17

April Luncheon

WHEN: April 21, 2018 11:00 am Meet & Greet Social Hour 11:45 am Lunch

- WHERE: McCormick Ranch Golf Club, Scottsdale
- COST: \$25 Per Person reservation by 4/17/2018
- DRESS: Military Dress or Coat & Tie w/Miniature Medals
- MENU: Roasted Pork Loan, Whipped Potatoes, Roasted Pork Jus, McCormick Signature Salad, Carrot Cake

PROGRAM: ROTC Scholarship Award Presentations

Meal Price for 2018 Luncheons

This year, McCormick Ranch raised the price for our monthly luncheons to \$25 per person -- the first price raise in three years and the only the second in six years! The sit-down, full-meal price includes service, tip, dessert, beverage, reserved room and audio-visual equipment. The meal price is at cost to the chapter. No surcharge is added.

Arizona Chapter 2018 Schedule of **Meetings and Events**

April: Board Meeting on the 5th Annual Scholarship Golf Tournament - 19th Luncheon and Scholarship Presentations on the 21st. May: Board Meeting on the 3rd Luncheon on the 19th June-August: no meetings but stay tuned for possible summer social event September: Board Meeting on the 6th Luncheon on the 15th October: Board Meeting on the 4th Picnic luncheon on the 20th November: Board Meeting on the 1st Luncheon on the 17th December: Board Meeting on the 6th Luncheon/Holiday Party on the 15th

MEAL/RESERVATION FORM

Please reserve meals for (name):

Enclosed is my check for \$ _____ _ (\$25.00/person) for the March 2018 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 April 17 Cancellations after April 17 will be charged and not refunded.

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____

Colonel Thomas A. Kirk, Jr., USAF, POW ... Continued from Page 5

I said, you know what, I've got to pull myself together. I've got to dig deep and figure some way to deal with this to survive, to go home someday. This war will have to end and with God's help and strength and determination and will, I can handle this," Kirk declared. Those thoughts got him through the next five years as he thought about the bowls of soup and wa-

ter the POWs received contrasted with the prisoners of the Bataan Death March.

Toward the end of captivity, when outlying POW camps closed, senior officers were transferred to Kirk's camp. His large cell included Admiral Stockdale and Lt Commander John McCain. When they heard the B-52s, they knew the war was ending. The POWs were released and taken to hospitals near their homes for health observation.

Col Kirk values his 6-year experience as a POW. He says it made him a better American and a better leader and it gave him the ability to come through hardship. His faith in God, prayer, faith in America, faith in his fellow man and faith in himself helped him through the hardships.

The Arizona Chapter MOAA - 2018 Board of Directors and Committee Chairs

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Access Arizona Chapter's Internet Web Site at: azmoaa.org

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