



The Sentinel

Arizona's First Chapter



The Arizona Chapter

7912 E. Cactus Wren Road

Scottsdale, AZ 85250

JANUARY 2020 CHARTERED Oct 1956 63 YEARS OF SERVICE TO COUNTRY EDITOR: JANET LANGE

President's Message

by Pete Berger



Welcoming 2020

I am writing as the new year of 2020 is about to begin. On behalf of your Board of Directors and myself I am sending our best wishes for a healthy and happy 2020. We look forward to continuing with our mission of providing assistance to our veterans ... past, present and future! I hope that your Holidays were full of joy and good spirits. Our Holiday Party certainly was! We had good attendance and participation in our gift exchange and I believe all present had an enjoyable time. It was especially good to have so many of our surviving spouses there -- a tribute to their resilience and to those members we have lost. This is all part of what constitutes service to our country.

Holiday Celebration

During our celebration we presented the MSA awards to Tom Sheets and Jack Farley, first for Tom and second for Jack, recognizing the extra time and energy they have expended to help our Chapter fulfill it's mission. We also presented outgoing Board Member Bob Hinton with a MOAA Coin to honor the extra effort he put in helping us with legal issues throughout his tenure. Lastly, Gary Fredricks did an outstanding job officiating at the installation of Officers and Board members. Our Army-Navy fundraiser in concert with the Southwest Veteran's Chamber of Commerce (SWCC) was a

great success netting \$456 for our Scholarship Fund and providing a wonderful social event. It was also instrumental in entertaining our newest member LTC Rob Willis, USA (Ret) and his wife, Tracy.

Pearl Harbor Day

Ron and Donna Bright, Jim Cullison and others took part in the laying of the wreath at the Pearl Harbor Remembrance in Phoenix. In addition, Jack Farley, Lee and Janet Lange, Paul and Barbara Schnur and others attended the dedication of a section "sacred steel" from the USS Arizona at the Arizona Commemorative Air Force Museum in Mesa on December 7, a date none of us should ever forget.

The Year Ahead

I want to personally thank those who have helped me so much in doing this job that I, unfortunately, had to start way too early as a result of Mike Roger's illness. They are the members of the Board of Directors and I could not have accomplished anything without their assistance! I will take this opportunity to ask each of you to consider how you can contribute to our endeavors in the coming year. Any and all suggestions and volunteerism will be considered and appreciated. Let us make this year a great one for the Arizona Chapter of MOAA!

HAPPY NEW YEAR!

Arizona Chapter Calendar

Board of Directors meets at 1030 hours 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:
 • January 2
 • February 6

Member Meetings/ Luncheons - held on 3rd Saturday of the month, Social Hour at 1100, Luncheon at 1145, McCormick Ranch Golf Club unless noted otherwise.

Upcoming meetings:
 • Jan 18 Luncheon
 • Feb 15 Luncheon

In this Issue

Page 2
 • Legislative Update
 • Personal Affairs

Page 3
 • Pearl Harbor Day Photos
 • MSA Awards
 • SWCC Contribution

Page 4
 • Frank Hoak Tribute

Page 5
 • Holiday Party Photos
 • Army-Navy Game

Page 6
 • January Speaker

Page 7
 • January 18 Menu
 • AZMOAA 2020 Schedule
 • Donation Form
 • Lunch Reservation Form

Page 8
 • Scholarship Golf Tournament
 • New Board of Directors



National Legislative Update

by Lee Lange, Legislative Chair

FY 2020 Defense Bill Signed by the President

The President signed the FY2020 National Defense Authorization (NDAA) bill into law December 20. The \$738 billion defense bill authorizes everything from pay and benefits for servicemembers and families to the size of the force. Here's a look at some of the measures included in the NDAA.

What's In

Pay raise: Congress approved a 3.1% military pay raise, effective Jan. 1, 2020. The raise is the largest pay increase for troops in 10 years.

TRICARE: Congress approved no new fees or pharmacy increases in 2020. Previously agreed upon increases for medical and pharmacy copays will take effect in January 2020.

Medical Billets: MOAA's extensive efforts on the medical billet reduction issue paid off with a provision that addresses concerns regarding both medical readiness and beneficiary access to high quality care. The provision prohibits DoD and the services from reducing medical end strength authorizations until they complete a detailed review and report to Congress.

Survivor Benefits: After 47 years, Congress finally approved elimination of a financial penalty affecting more than 65,000 military survivors. Eliminating the "Widows Tax" has been a top legislative priority for MOAA for decades. According to the bill, the offset will be phased out over a three-year period, beginning in 2021.

Guard and Reserve: Members of the National Guard and Reserves have reasons to celebrate the bill's release, as well. Servicemembers serving on orders to active duty, other than for war or national emergency, will now have this time count toward their active duty time to lower the age when they receive their retirement pay.

Family Housing: In the most comprehensive military housing reform since 1996, the bill includes a robust tenant bill of rights and responsibilities, ensures medical costs and relocation expenses are covered by landlords, formalizes a dispute resolution process, and ensures a proper work order system and complaint database are in place along with a number of other provisions correcting gaps and negligence in the system.



Personal Affairs

Lee Lange, Personal Affairs Officer

"Widow's Tax" Ended – What Does It Mean?

What is the "Widow's Tax"? Since 1972, two benefits for surviving spouses of military members have been on the books. DoD offers a Survivor Benefit Plan (SBP) to retiring service members that allowed them to pass on up 55% of their retired pay to their surviving spouses. This benefit is like a life insurance policy and requires the payment of premiums from retired pay.

The Veterans Administration (VA) offers a separate benefit called Dependency and Indemnity Compensation (DIC) paid to the surviving spouses of members who die from a service-connected cause. But the law does not allow payment of both benefits at the same time. SBP payments are offset by the amount of DIC, up to about \$12,000 per year. MOAA has long held that the payments are from different agencies for different reasons and should be paid concurrently. After a decades long fight, Congress has finally repealed this unfair offset. This is a huge win for 65,000 surviving spouses affected by the current inequity, and for all future surviving spouses.

The logistics. The FY2020 Defense Bill calls for a phased-in approach to repeal the offset with a three-year rollout and a delayed start. No changes will be made to the benefit in calendar year 2020, but the offset will be reduced by one third in 2021 and one third in 2022, with full elimination on January 1, 2023.

The limitations. The benefit will not be paid retroactively. Only surviving spouses who are receiving both SBP and DIC will benefit from the new law.

The fine print. The Defense bill section addressing the repeal also removes the option for an eligible surviving military spouse to establish an annuity in the name of a dependent child instead of their own. This change would take effect Jan. 1, 2023. Spouses who've elected to transfer their SBP annuity payment to a child (or children) will have their eligibility for the benefit restored on December 31, 2022.

Previously, survivors were coerced to transfer their survivor benefits to their children in order to receive both benefits. Those benefits expired whenever the dependent reached the age 18, or 22 if in school as a full-time student. This option will be eliminated in the new law.



“Sacred Steel” from USS Arizona (note Jack Farley, in uniform, through hole in the piece of steel) at the Arizona Commemorative Air Force Airbase in Mesa on December 7, 2019.

Pearl Harbor Commemorations



Donna and Ron Bright placing Arizona Chapter MOAA wreath at Wesley Bolen Plaza to commemorate Pearl Harbor Day, December 7, 2019.

MSA AWARDS



Bob Hinton for legal expertise and his dedication to the Board of Directors



Janet Lange receives 2nd MSA (a star) for editorial work on the Sentinel newsletter



Tom Sheets (left) for initiating events, fundraising, assisting Treasurer Charlie Bitner and contributions to the BOD



Jack Farley (2nd from left) receives 2nd MSA (star) for tremendous efforts on golf tournament as well as dedication to former President, Mike Rogers.

ARMY/NAVY GAME

➔

Right: Tom Sheets presents Southwest Veterans Chamber of Commerce check for \$456 to President Pete Berger for AZ MOAA's share of Army/ Navy Game proceeds.

Frank M Hoak III Tribute by Carol Culbertson

During our annual November visit to my mom Violet (who was 99 years old on Friday, Nov 29th), we visited the National Memorial Cemetery of the Pacific, Honolulu (informally known as Punchbowl Cemetery; it's the crater of an extinct volcano). At that time, we photographed Frank Hoak's headstone (on right). We also have family at eternal rest there. Several Novembers ago, Frank spoke to my American Legion Post 50, Phoenix, at our annual Veterans Month Banquet, so I've included a page from the printed program - the biographical notes which Frank provided ...



CAPT FRANK M HOAK, III, US NAVY, RETIRED, NAVAL INTELLIGENCE OFFICER

“10 Days in North Korea – August 2015”

CAPT Frank M Hoak, III was in the travel business for 25 years and traveled to 223 of the world's 317 countries. In 2006 he traveled to Afghanistan and Iran. His North Korea adventure was in August 2015. He was a worldwide traveler and noted public speaker on travel (specializing in the Pacific Ocean areas) and United States Naval History.

He had over 40 years' experience in operational intelligence including management and field work assignments: investigations, interrogations, survival training, evasion techniques, resistance, escape, photographic and human intelligence. Frank was also an accomplished writer with published works in Naval History. He was licensed as a Private Investigator by the State of California.

UNITED STATES NAVY, 1955-1984

United States Navy Enlisted Reserve Service, 1955-1960

United States Naval Officer, Active & Reserve, 1960-1984 (CV-19), 1961-1963

Returning Navy Vietnam POW Investigator/ Interrogator at Portsmouth Naval Hospital, VA, 1973 (debriefed and did background investigations of family personnel involved)

Executive Officer of Naval Investigative Service Office Unit 0893, NAS Willow Grove, PA, 1978-1979 (participated in background investigations and intelligence gathering operations)

Commanding Officer (Executive Officer 1978-1980, Commanding Officer 1980-1982 – total of 4 fiscal years) of Fleet Intelligence Rapid Support Team Europe & Atlantic 0593, NAS Willow Grove, PA. Frank participated in background investigations of domestic and international personnel.

Captain Frank Hoak Retired (O-6) in 1984 with 29 years of service.



Gary Fredricks scores Buchanan Scotch!



Leonore Hoak finds her gift.



Did Jim steal that Buchanan or was he just fortunate enough to find it?



Ann Phillips looks so happy ... she must have found the perfect gift!

Arizona Chapter
2019 MOAA
Holiday Party and
Army Navy Game



Priscilla McNally seems very content with her spa gift!



Dan Conway finds local honey.



JoAnn Roscher ecstatic with her gift

The ARMY/NAVY Football Game
Party (photo below)
played in Famous 48
at The Shops at
Gainey Village in Scottsdale
on Saturday December 14th

2019 Army-Navy Game Party by Tom Sheets

Our Arizona Chapter MOAA teamed with the Southwest Veterans Chamber of Commerce (SWVCC) for an annual Army-Navy Football Game Party. Forty-eight enthusiastic fans from the two organizations gathered at Famous 48 in at Gainey Village in Scottsdale to watch "America's Game," share good-spirited interservice rivalry and to raise money for charitable programs. Raffle sales, pool entries and "opposing points donations" resulted in the **two organizations raising \$1280**. Prize money of \$368 was paid out to participants leaving \$912 to share between AZ Chapter MOAA and SWVCC.

While Navy won the game 31-7 and bragging rights for the year, all participants and both organizations



were winners. The event provided an opportunity for our Members to share camaraderie outside normal monthly luncheons and with fellow-Veterans of the SWVCC. We also got to welcome a new member, LTC Rob Willis, US Army, Ret. and his wife Tracy. That made the event a win-win for all!



January 18, 2020



Consumer Scams/Identity Theft

The Arizona Attorney General's Community Outreach and Education Division is committed to protecting Arizona and its citizens through prevention and education. In this presentation we will discuss different types of recent scams that target Arizona citizens, red flags that can help detect these scams, and how citizens can protect themselves from becoming victims. We will also talk about how scammers operate. As for Identity theft, we talk about what one can do to prevent becoming a victim and what to do if your identity is stolen. We will provide attendees with a copy of our Consumer Scams publication.



Betty DeLano retired from the Maricopa County Superior Court after working for two Superior Court Judges for almost 30 years. She served in various positions including Judicial Assistant, Bailiff, and Courtroom Clerk. After a brief 3 month retirement, she is now the Senior Outreach Coordinator for the Arizona Attorney General in his Outreach and Education Division. Her goal is to reach out State wide and to inform as many seniors as possible regarding the importance of learning about health care planning and scams/identity theft. As a former banker and government worker Betty enjoys serving and meeting the public.

Saturday January 18th, 2020 at 11 am

McCormick Ranch Golf Club

REGISTRATION/RESERVATION must be received by 4:00 p.m. **Tuesday, January 14th**

\$25 per person includes lunch. Make check payable to: AZ Chapter MOAA

Send to: Charlie Bitner, 134 E. Northview Avenue, Phoenix, AZ 85020

Or contact Charlie at 602-943-0028 or Charles@Bitner36.com

January 18 Luncheon Menu/Program

WHEN: January 18, 2020
11:00 am Meet & Greet Social Hour
11:45 am - 2pm Lunch

WHERE: McCormick Ranch Golf Club
7505 E McCormick Pkwy, Scottsdale, AZ 85258

COST: \$25 Per Person reservation by
4 PM on 1/14/2020

DRESS: Business Casual

MENU: Chicken Cordon Bleu & Herbed Rice Pilaf
with Sherry Chicken Jus, Signature Salad,
Lemon Meringue Pie

PROGRAM: Betty DeLano, Arizona Attorney
General's Outreach and Education Division,
"Consumer Scams/Identity Theft"

Arizona Chapter 2020 Schedule

January 2020:

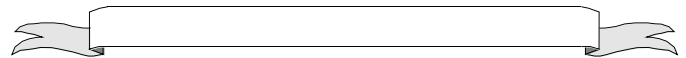
- * Board Meeting on the 2nd
- * Luncheon on the 18th

February 2020

- * Board Meeting on the 6th
- * Luncheon on the 15th

March 2020

- * Board Meeting on the 5th
- * Luncheon Meeting on the 21st



*Welcome New
Members*

Col Timothy Feeley, USAF (Ret)

LTC Rob Willis, USA (Ret)
and his wife, Tracy



**December Scholarship
Donations**

Southwest Veterans Chamber of Commerce
(SWCC) \$456
Sue Gilbertson \$50

CHAPTER FINANCIAL PARTICIPATION

If you would like to **make a donation** to one or more of the **AZ Chapter Funds**, include a separate check identified with the appropriate fund and mail to: **Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020**, or contact him at: **602-943-0028, Charles@Bitner36.com**.

General Fund: \$ _____ Scholarship Fund: \$ _____ [a 501(c)(3) charitable fund]

Name of Donor: _____

LUNCHEON RESERVATION FORM

Please reserve _____ meals for (name(s): _____)

Enclosed is my check for \$ _____ (\$25.00/person) for the luncheon on **January 18, 2020**.
Your check payable to: **AZ Chapter MOAA** can be delivered at the luncheon or mailed to: **Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020**, or contact: **602-943-0028, Charles@Bitner36.com**.
Credit Cards will be accepted at the luncheon.

Member reservations or call-ins WILL NOT be accepted after January 14, 2020
Cancellations after January 14, 2020 will be charged and not refunded.

Scholarship Golf Tournament, by Jack Farley — Our 2020 Scholarship Golf Tournament is scheduled for Wednesday **April 15** at Starfire Golf Club in Scottsdale. Jack Farley is the chair for the tournament and Tom Sheets will be assisting. With the tournament falling on "Tax Day" this year, why not take your frustrations out on a little ball and join us! If you're not a golfer why not donate some of that fat tax return to a worthy cause or join us as a volunteer. Volunteers will be needed to check golfers in, sell tickets, or act as witnesses on a few holes for skill prizes (hole in one etc.). No knowledge of golf required! Items for the silent auction may be donated to Jack or Tom at any time. As always, we are also looking for Tournament Sponsors. There will be a sign-up list at the February luncheon if you wish to volunteer.



The Arizona Chapter MOAA - 2020 Board of Directors and Committee Chairs

PRESIDENT Maj Pete Berger, USAF 602-739-0586	NEWSLETTER EDITOR Janet Lange, USMC Spouse 571-722-4348	CHAPLAIN COL Daniel Butler, USA 480-352-2682
FIRST VICE PRESIDENT Col Tom Sheets, USMC 760-213-3705	ADVERTISING Janet Lange, USMC Spouse 571-722-4348	PERSONAL AFFAIRS Col Lee Lange, USMC 703-232-3609
SECOND VICE PRESIDENT CDR Jack Farley, USN 412-779-0372	ELECTRONIC COMMUNICATIONS Lt Col Jim Cullison, USAF 602-482-3838	PROGRAMS CAPT Bruce Kosaveach, USN 602-501-9876
SECRETARY CAPT Judy Brooks, USN 623-810-5790	HISTORIAN / PHOTOGRAPHER Lt Col Jim Cullison, USAF 602-482-3838	ARRANGEMENTS Col Charles Bitner, USAF 602-943-0028
TREASURER Col Charles Bitner, USAF 602-943-0028	JROTC AWARDS Lt Col John Simmons, USAF 623-326-5352	SCHOLARSHIPS CAPT Phil Roos, USN 928-420-2130
IMMEDIATE PAST PRESIDENT Col Lee Lange, USMC 703-232-3609	LEGISLATION Col Lee Lange, USMC 703-232-3609	TRANSITION LIAISON CDR Jim Draper USN 480-483-7769
DIRECTORS: LTCOL Ron Bright, USA; Lt Col Jim Cullison, USAF; CAPT Bob Fiegl, USN; CAPT Bruce Kosaveach, USN; Janet Lange, USMC Spouse	MEMBERSHIP CAPT David Price, USN 831-233-8131	WEBMASTER OPEN—Currently Contracted
	SURVIVING SPOUSES Susan Farrell, Surviving Spouse 602-993-8556	

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

Arizona Chapter
Military Officers Association of America
41122 N. Majesty Way
Anthem, AZ 85086



ADDRESS SERVICE REQUESTED