



# The Sentinel

## Arizona's First Chapter



The Arizona Chapter

7912 E. Cactus Wren Road

Scottsdale, AZ 85250

MAY 2020

CHARTERED Oct 1956

63 YEARS OF SERVICE TO COUNTRY

JANET LANGE, EDITOR

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### President's Message

by Pete Berger



### SPRING TO SUMMER

As Spring evolves into Summer, your Board of Directors (BOD) and I hope that you are well and finding ways to deal with the restrictions to which we are subjected and will help us thwart the COVID-19. I am sure all of you are doing your part to vanquish this dangerous virus. The BOD is continuing to meet and to follow through on our AZ Chapter MOAA tasks and commitments.

### JROTC AWARDS

The JROTC Awards are being distributed by John Simmons since the High Schools have cancelled the award ceremonies. Thank you to John, our JROTC Awards Chairman, for being such a stalwart coordinator of that large program.

### "BUDDY CHECK"

Our Program Chairman, Bruce Kosaveach, has been coordinating a "Buddy Check" to contact our members during the Coronavirus. If we can be of assistance to any of our members in any way, we want to determine that. Our BOD will be reaching out to all of you in the next few weeks.

### ARIZONA CHAPTER MOAA CALENDAR

**Board of Directors** — 1st Thursday of the month at 1030 hours unless otherwise noted  
**Location:** National Guard Regional Training Institute 5636 E. McDowell Rd. Phoenix, AZ 85008. Show ID at Gate. Members welcome.

#### Upcoming Board Meetings:

- May 22
- September 3

**Member Luncheon/Meetings** — 3rd Saturday of the month unless otherwise noted. Social Hour at 1100, Luncheon at 1145-1400, McCormick Ranch Golf Club, 7505 E McCormick Pkwy, Scottsdale, AZ 85258 *Reservations are Required.*

#### Upcoming Luncheon Meetings:

- September 19
- October 17
- November 21

### ONLINE SILENT AUCTION

We encourage our members and other potentially interested parties to participate in our **online auction fundraisers**, an endeavor started in lieu of our cancelled Scholarship Golf Tournament. Jack Farley and Tom Sheets are coordinating this effort and you can find the relevant information in your email.

### ASU ROTC SCHOLARSHIPS

Our ASU Scholarship awards were mailed out to the ASU ROTC Instructors in order to get to the recipients. Thank you to Phil Roos, our Scholarship Chairman, for coordinating that effort.

### LEVELS OF EXCELLENCE (LOE)

Lee Lange and Ron Bright, two of our past presidents, are finalizing our Levels of Excellence Award application for submission by May 1. Our thanks to you two for doing so much for our Chapter.

~ Continued on Page 2 ~



**PRESIDENT’S PERSPECTIVE** (Cont.from Page 1)

**MAY MEETING CANCELED**

As discussed in last month’s Sentinel, our May meeting is cancelled and we are looking forward to reuniting on September 19<sup>th</sup>, conditions permitting. We will monitor and keep you informed as to what will occur.

**YOUTH FOR TROOPS – MOAA GRANT**

At this writing we are waiting to hear about our MOAA Grant to work with the Youth for Troops tentatively scheduled for June. Should we be honored with this Grant, on which Bruce Kosaveach has worked, we may need to delay the activity until later in the Summer or early Fall. We will keep you posted. Should it all come to fruition, we will put out the call for volunteers to make it all come together.

**LAW SCHOOL SCHOLARSHIP**

Our member, **Suzanne Taussig**, has been awarded a Veteran’s Scholarship to the Ave Maria School of Law in Naples, Florida, to complete her legal degree. AMLS has been voted the best law school in the US for veterans. Suzanne encourages MOAA members to spread the word about this law school to veterans of any age or previous rank who

are interested in obtaining a legal education. The dean and several professors are retired JAG officers and eager to increase veteran admissions. The veteran scholarship opportunities are great and they participate in the Yellow Ribbon program.

Suzanne is on her way to Naples in another week or two to prepare for the Summer Session. She said she will miss Arizona but will plans on dedicating her legal career to work on behalf of Veterans.

Congratulations, Suzanne! We hope you return to us in Arizona after you obtain your degree and share your experiences with us.



As you can see, we are staying active. As is always the case, your ideas and support are always welcome. If we all work together, we can continue to accomplish great things.

Stay safe, be healthy and I look forward to seeing you all again in the near future.

Pete Berger, President  
Arizona Chapter MOAA



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## National Legislative Update

by Lee Lange, Legislative Chair

### Virtual Storming Up to Us Now

Last month, I reported that, for the first time ever, MOAA canceled the annual Storming the Hill signature event, previously set for March 21-26 in Washington, D.C. While the ongoing pandemic forced the cancellation of in-person events connected to Storming the Hill 2020, MOAA will continue its advocacy mission with a Virtual Storm.

To do that MOAA is asking council and chapter members to take the lead. The one issue MOAA is asking us to take to our legislators is highlighting the need to protect the military health care benefit by stopping DoD's planned 18K billet reductions. Our chapter has responsibility for Rep Reuben Gallego and Rep David Schweikert. We also have a relationship with Sen Sinema's office. We will be arranging conference calls to those offices.

See MOAA's link at <https://www.moaa.org/moaastorms> and click on the Issue Paper for health care. While the chapter Virtual Storm team has specific responsibility for two U.S. representative, every chapter member can help our storming team by sending messages to your U.S. Representative and U.S. Senators. If you do not know who your U.S. Representative is, Google U.S. House of Representatives and enter your zip code.

**Take Action:** Ask your members of Congress to join the fight to halt the 18K billet reductions and end military treatment facility downsizing amid COVID-19 uncertainty. You can do this by calling their Arizona district or Washington offices or by sending them a message formatted by MOAA online. Click on the link you want below for MOAA help in contacting your U.S Representative and U.S. Senators. Contact all three to get the most impact.

[Call your lawmaker](#)

[takeaction.moaa.org/moaa/app/make-a-call?0&engagementId=507775](https://takeaction.moaa.org/moaa/app/make-a-call?0&engagementId=507775)

[Send a letter to your lawmaker](#)

[http://takeaction.moaa.org/app/write-a-letter?2&engagementId=507024](https://takeaction.moaa.org/app/write-a-letter?2&engagementId=507024)

## Arizona State Legislative Update

by Lee Lange, Legislative Chair

### State Legislative Ends Session – Veteran's Issues Fail

The coronavirus pandemic focused the Legislature's full attention on putting together a slimmed down state budget, then adjourning to do their part in stemming the spread of coronavirus. After including a \$50M relief package for the economic impacts of coronavirus to the state, the budget was passed on March 23, and both the House and Senate announced their adjournment. The \$11.8B budget passed by the legislature falls far short of Governor Ducey's requested \$12.3B and does not include the major veteran's issues below. In later news from the State Capitol, the legislature will meet May 1 in order to formally adjourn for 2020. They will then wait for the Governor's call to a Special Session to deal with the state's economic issues

#### Veterans Benefits Counselors (VBC's)

SB1044, sponsored by Senator David Livingston, called for six new VBC's. It was passed by the Senate on February 4 and sent to the House. A similar bill in the House, HB2139, sponsored by Representative Jay Lawrence, passed the full House on March 2, by a vote of 59-1. It was sent to the Senate for further action. But this initiative did not get into the budget passed on March 23, so the issue is very much in doubt.

#### Tax Exemption on Military Retired Pay

Governor Ducey's call for full exemption of military retired pay from state taxes faced strong opposition in the Arizona legislature. A major factor was the \$45M price tag which is proving to be a heavy lift for supporters. The Senate bill, SB1237, sponsored by Senator David Gowan, failed in a vote in the full Senate on February 25. Senator Gowan's motion to reconsider the bill later was approved. It was not heard again. In the House, Representative Gail Griffin's, HB 2667 narrowly passed the House Ways and Means Committee on February 19. There has been no further committee action, in part a reflection of member opposition to the bill. This initiative has an uphill fight in the face of the significant blows expected to the state economy from coronavirus.



## Personal Affairs

*Lee Lange, Personal Affairs Officer*

### Six Financial Takeaways from the Coronavirus Outbreak

This article is an extract from a piece by Ryan Guina that appeared on Military.com. While the current pandemic is unprecedented, it can teach us important financial lessons. The novel coronavirus outbreak is unlike anything we have experienced in our lifetimes. While the full extent of the outbreak is yet to be determined, we can say with certainty that this pandemic will bring changes to the way our government and the world address future emergencies of this kind.

#### 1. An Emergency Fund Is Essential

Emergencies can happen at any time and will almost always be unexpected. That is why having an emergency fund is essential. How you define an emergency fund is up to you. But at the minimum, it's good to keep at least \$1,000 in cash set aside for the unexpected. This is one time when more is better. Some financial experts recommend keeping three to six months of living expenses in your emergency fund.

**Action:** Start an emergency fund as soon as you can if you do not already have one. Transfer money into a savings account that you won't touch except for emergencies and leave the money there. If you don't have one, set up an automatic transfer to fund your account each month. It will add up quickly, even if you can afford to put away only a small amount each month. You will be glad you did.

#### 2. Emergency Preparedness Also Means Having Adequate Supplies on Hand

This pandemic caught many people off guard. It's not hard to find pictures of empty shelves at grocery stores and big-box warehouses like Costco. The country's supply chains will likely restock over the next few weeks on some of the shortages we have seen recently. You don't need to rush out and overstock food and supplies now. But it does mean that you should be aware of your family's needs. Make sure you have enough food, medicine and related supplies to get you through the next few weeks.

**Action:** Going forward, it may be a good idea to ensure that you keep a decent supply of shelf-stable food staples on hand, along with enough

medicines and medical supplies to get you through an emergency.

#### Debt Is the Killer of Financial Dreams

We are just now seeing the full impact of this outbreak. Thousands of major venues throughout the nation have closed for the foreseeable future, including bars and restaurants. Millions of people will be out of work. This is where having too much debt comes into play. The greater your fixed monthly expenses, the less margin you have during an emergency. Excessive debt can cause severe financial problems in the event of a job loss or even decreased income from working fewer hours.

**Action:** Work to eliminate debt as soon as possible. Get through the current pandemic first, but after the all-clear sounds, work at driving down your debt, especially credit cards and car loans.

#### 4. Lowering Your Fixed Expenses Can Have a Huge Impact on Your Budget

One way to get out of debt more quickly is by lowering your fixed expenses. The Fed has dramatically lowered interest rates since this outbreak started. This means it should cost less to refinance loans such as your home mortgage, credit card balances, auto loans and student loans. You will still need to qualify to refinance, based on your credit history. If you qualify, refinancing your loans can help you save hundreds of dollars per month in interest payments. This can do one of two things: It can mean you have more cash flow each month or, if you make the same payment toward your loan, then more of your payment will go toward reducing your principal, cutting the amount of time it takes to pay off your loan.

**Action:** Take time over the next few weeks to see whether you can reduce your payments by refinancing your loans or by transferring your credit card balance to a zero-balance transfer credit card.

#### 5. Insurance Can Be a Lifesaver

Insurance serves one major purpose -- to shift financial risk from yourself to another party. Simply put, insurance helps you avoid a financial expense that you otherwise would not

~ Continued on Page 6 ~

**AZ Chapter MOAA SCHOLARSHIP FUND DONATIONS as of April 24, 2020**

**\$250➤ (Gold Sponsor)\***

AZ Federal Credit Union - \$500  
PXG for Heroes - \$500  
Talking Stick - \$396  
Bogey Boys - \$250  
Dan Wochos - \$250

**\$100➤ (Silver Sponsor)**

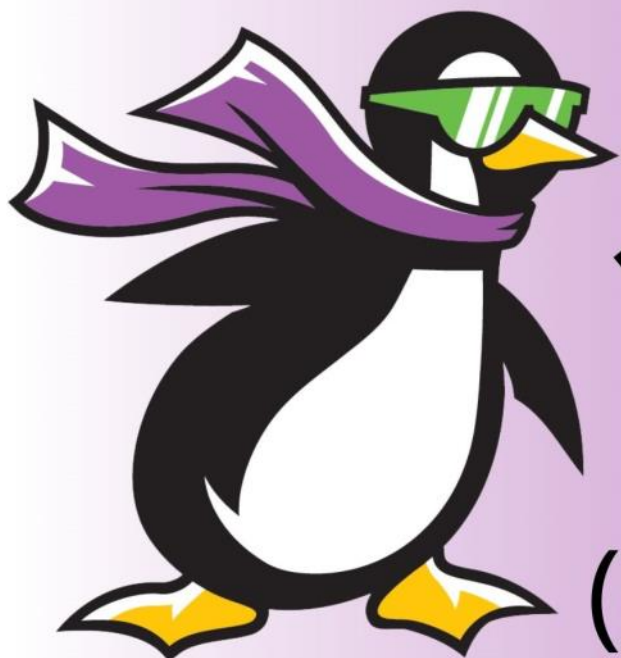
Dave Newbaker - \$198  
Clark Ewing - \$100  
Richard Minor - \$100  
John Caggiula - \$100  
Jim Faller - \$100  
Mike Hoops - \$100  
Bruce Kosaveach - \$100  
Mike Saladino - \$100  
Pete Tramonte - \$100

**\$35➤ (Bronze Sponsor)**

Roger Schartzter - \$50  
Bill Roscher - \$35  
Dan Kinninger - \$25  
Dave Fleischer - \$20

Arizona Chapter MOAA would like to express our gratitude for your support to the Scholarship Fund.  
We are most grateful for your generosity and thoughtfulness during this Coronavirus epidemic.

\*Gold Sponsors are invited to join as our guest at a business Luncheon Meeting in the Fall.



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### Personal Affairs (Continued from Page 4)

be able to afford. Being properly insured is essential during times of financial uncertainty. This includes all forms of insurance -- health insurance, life insurance, auto, home, renter's insurance, etc.

**Action:** Take time to review your insurance policies to ensure you have enough coverage. If not, get insurance quotes and get coverage. You cannot afford to go without insurance at a time like this.

### 6. Stocks Are for Long-Term Investments Only

The stock market is extremely volatile right now, and this volatility will likely continue for the foreseeable future. If you have not sold your stocks, then consider hanging onto them. Selling at depressed prices may only serve to lock in losses. Many of us have a long-term horizon and may be able to wait this out. Look at the most recent bear market during the 2008-2009 economic crisis to see how stocks fared. The market came back in a big way with an all-time high bull market run, ended only by the pandemic. We can assume that stocks will rise again at some point, even if it does not feel that way now. We do not want to miss out on the next positive market run.

**Action:** Only invest with money that you do not need in the immediate future. Stocks can be volatile, and you may lose money in the short term. But in the long run, stocks tend to provide greater returns than most other types of investments.

### In Summary

None of this is all doom and gloom. Our country and the rest of the world will weather this storm. But there will be hardships and inconveniences in the meantime. Hopefully, these lessons learned can help all of us be better prepared for the present outbreak and for any future emergencies that may arise.

### *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.

### Sentinel Auction Nets \$280 for the Scholarship Fund

by Tom Sheets, 1<sup>st</sup> VP

With the Annual Golf Fundraiser canceled, we missed out on the Silent Auction proceeds that netted nearly \$6,000 last year. Numerous valuable donated items are on hand and the Board of Directors are turning to our Members, their friends and contacts instead of Tournament Golfers to bid on these items.

Last month we featured three items in the *Sentinel*: a RIGID Three Speed Impact Driver, a reversible Patriotic Coach Tote, and Two Bottles of Mount Olimpo Italian White wines. Winning bids for these three items were submitted by Jack Farley, Lisa Sheets, and Peter Berger, respectively. These three items netted \$280 for the Scholarship Fund.

At this time, a second auction is underway using email as the auction medium. It offers three more donated items:

- 1) HD-1080 Dashboard Cam
- 2) 24" Cosanti Bronze Wind Chime
- 3) Framed print of Lee Teter's famous Vietnam Memorial print called *Reflections*.

The results of the above auction items will be reported next the *Sentinel*.

We anticipate offering at least one auction per month until we are out of donated items. Please watch your email and future editions of the *Sentinel* for details.

### Who can join MOAA

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
- Public Health Services

National Oceanic and Atmospheric Administration (NOAA)

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.





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To recognize those who are currently serving or have served, PXG founder, Bob Parsons, a U.S. Marine Corps Vietnam veteran, is providing special pricing on select PXG clubs and apparel.

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# AZ Chapter MOAA Annual Scholarship Donation Form



I WANT TO SUPPORT THE SCHOLARSHIP FUND  
HERE IS MY DONATION TO THE SCHOLARSHIP FUND!

### MY INFORMATION

Name: \_\_\_\_\_

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Organization: \_\_\_\_\_

(Please Print)

Phone No: \_\_\_\_\_

Email Address: \_\_\_\_\_

For donations of: \$35> (Bronze Sponsor) recognition as a Bronze Sponsor in Sentinel newsletter  
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\$250> (Gold Sponsor) 2 MOAA Business Luncheon Meeting Tickets with due recognition as a Gold Sponsor in Sentinel

Check amount \$ \_\_\_\_\_

\* Mail Donation check made payable to **AZ MOAA Scholarship Fund** with this form to:

Jack Farley  
12622 E. Lupine Ave.  
Scottsdale, AZ 85259

Email: [jfa327@aol.com](mailto:jfa327@aol.com)

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### AZ Chapter 2020 MOAA Cancellations

- April 15 Scholarship Golf Tournament
- April 18 Business Luncheon Meeting
- May 16 Business Luncheon Meeting
- June 18 Youth for Troops Volunteer Event
- July 19 Diamondbacks Game

### NOMINATIONS COMING ...

Over the course of the summer, the Nominating Committee will be searching for people who are interested in becoming more active in the chapter by volunteering to take on a position on the Board of Directors.

Open positions include: Secretary, JROTC Awards, Personal Affairs and Public Relations. Members of the Nominating Committee include: Judy Brooks, Jack Farley, Lee Lange, and Tom Sheets. Any one of them will be happy to answer ANY questions you may have.

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## 2020 AZ CHAPTER MOAA MEMBERSHIP DUES RENEWAL FORM

**RENEW your 2020 Arizona Chapter MOAA membership.**

Payment of dues is required by February 29, 2020 to avoid becoming delinquent. If you have become delinquent, you can still RENEW by completing your information below and sending it with your check — **\$20 for a Regular Member** or **\$10 for Surviving Spouse Member**. Make check made payable to "AZ Chapter MOAA" and mail to: Treasurer **Charlie Bitner, 134 E. Northview Ave, Phoenix, AZ 85020.**

Member OR Surviving Spouse Member \_\_\_\_\_

Spouse Name \_\_\_\_\_

Please make any CHANGES to Address or Contact Information:

\_\_\_\_\_

Phone number: \_\_\_\_\_ Email: \_\_\_\_\_

### 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 (General Fund or Scholarship) 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: \$ \_\_\_\_\_ [501(c)(3) charitable fund]

Name of Donor: \_\_\_\_\_

Identify me as a donor in the next newsletter. YES \_\_\_\_\_ NO \_\_\_\_\_

**Friends & Colleagues:**

Early in April, the Southwest Veterans Foundation (SWVF) announced its first three Veteran Suicide Prevention Grants of \$1200 each to: Operation New Outlook, Team Veteran Foundation, and The Ripple Effect. Here is a link to our Blog article addressing it. <https://swvcc.org/community-blog/>

Please visit our blog to comment, like and share to others and your social media. Links embedded at Blog site above.

Thank you for donating to this year-long campaign. Your donations made these grants possible. We plan to make these grants each quarter, hopefully increasing in number and amount, once we get out from under the COVID-19 restrictions that have really hampered fundraising.

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

**Tom Sheets**

<b>PRESIDENT</b> Maj Pete Berger, USAF 602-739-0586	<b>ADVERTISING</b> Janet Lange, USMC Spouse 571-722-4348	<b>NEWSLETTER EDITOR</b> Janet Lange, USMC Spouse 571-722-4348
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