



# The Sentinel

## Arizona's First Chapter



The Arizona Chapter

7912 E. Cactus Wren Road

Scottsdale, AZ 85250

SEPTEMBER 2020 CHARTERED Oct 1956 63 YEARS OF SERVICE TO COUNTRY JANET LANGE, EDITOR

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Board of Directors

### 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:

- Zoom September 18 @ 0800
- October TBA

**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 Membership Meetings:

- \* **Zoom September Meeting**  
September 23 @ 1630
- \* **Zoom October "Virtual Wine Tasting"** October 17 @ 1700

### President's Message

by Pete Berger



### BOARD OF DIRECTOR NEWS

As summer ends, COVID-19 virus is still with us. The **August virtual meeting via Zoom** was a success. We now need more members to join in. Your Board of Directors (BOD) made the decision in August to cancel September's in-person membership meeting and hold another virtual membership meeting on **September 23rd at 1630 hours** -- Details to follow. We also, reluctantly, cancelled our October annual picnic at the McCormick Ranch Railroad Park. But, in lieu of the picnic, we will host a **"Virtual Wine Tasting" sponsored by Wines for Humanity** using Zoom. Please mark your calendar for **Saturday, October 17th at 5:00 pm.** Join your fellow AZMOAA members for a fun and educational experience.

### MOAA IS NONPARTISAN

National MOAA sent out a notice reminding us that we are a **non-partisan** organization which is especially important in an election year. **Our reputation** as a non-partisan group has opened countless doors for us in Washington where we are viewed as an **honest broker** on the issues. We should never portray our individual political views as representing MOAA.

### MOAA GRANT

Bruce Kosaveach has been coordinating our MOAA Community Service Grant outreach with the Youth for Troops organization. The last community service event related to the grant is **September 16<sup>th</sup>** and many volunteers are needed. Bruce has special t-shirts to wear at this event at a very good price. Please see Page 6 for more information.

### COVID -19 RELIEF

Our chapter participated in a statewide effort, coordinated through State Council President Pete Kloeber, to raise \$1000.00 for the Navajo Nation to help them with COVID-19 relief. I also found out that National MOAA has a COVID-19 relief fund to help individual veterans who are financially in need (up to \$500). Although not a lot of money, it could be helpful. If you know someone who might benefit, contact me and I will get the information to you. Recently, our VP Tom Sheets got a call from a veteran seeking assistance through the Southwest Veterans Chamber of Commerce. Bruce Kosaveach knows the contact at MOAA who deals with this and the veteran was put in touch with MOAA. Links in a chain that ended up helping a veteran!

~ Continued on Page 2 ~



**President’s Perspective (Continued from Page 1)**

In addition, our own Kathy Upchurch is coordinating sewing masks for school children who might not have the resources to obtain masks. Way to go Kathy and volunteers!

**SCHOLARSHIP FUNDRAISING**

Our scholarship fundraising activities have been very productive. Tom Sheets and Jack Farley facilitate online auctions with great enthusiasm and success. Thank you to all who have participated in them. Look for more information concerning other opportunities to have fun and help raise money elsewhere in this edition.

**5-STAR LEVELS OF EXCELLENCE**

More good news. Our Chapter again received the MOAA 5-star Levels of Excellence Award. All nine Arizona Chapters received 5-star awards. Nationally, out of 374 chapters and 33 councils, 26% of chapters earned 5 stars and 58% of councils received 5 stars. Thanks to all our members who made this possible!

**azmoaa.org WEBSITE**

If you have not checked out our website at azmoaa.org, I encourage you to do so. We have added a blog to it and it is looking very good. I also just learned from Tom Sheets that Fridays are “Red Shirt Day” .... The idea is to remember everyone deployed. Wear your red shirt if you have one.

**CHAPTER DUES**

Don’t forget to **pay your chapter dues**. Board members will be reaching out to members who have not yet paid chapter dues to encourage them to stay with us. Dues are only \$20 for military members and \$10 for surviving spouses. Below is a form for you to complete with Charlie’s address for your use in mailing your dues.

Also, please remember to stay safe and healthy and have some fun along the way. I am looking forward to seeing all of you in person as soon as possible!

*Peter Berger, AZ MOAA President*



**RENEW 2020 Arizona Chapter MOAA Membership**

**2020 AZ CHAPTER MOAA MEMBERSHIP DUES RENEWAL FORM**

Payment of dues is required by **February 29, 2020** to avoid becoming delinquent. Even 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** . Please 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 below:

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

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

**AZ Chapter MOAA SCHOLARSHIP FUND DONATIONS**

**AUGUST 2020**

Joseph P. Cardona	\$1,000	Gerald F. Lynch	\$240
Pete Berger	\$324	Jack Farley	\$140
Michael A. Hoops	\$280	Edward C. Nafus	\$100

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 pandemic.



## National Legislative Update

by Lee Lange, Legislative Chair

### MOAA Guidance on Partisan Political Activities

In an election year it is important to review MOAA's guidance on political activities. There are two reasons for this. First, most MOAA councils and chapters (including the Arizona Chapter, MOAA) are exempt from federal taxation under Sec. 501(c)(19) of the Internal Revenue Code. Under IRS rules, we are prohibited from directly or indirectly participating in, or intervening in, any political campaign on behalf of (or in opposition to) any candidate for public office while representing MOAA or one of its chapter affiliates.

Second, MOAA's primary mission involves advocacy on key military issues. To do this MOAA must seek support from elected representatives from both sides of the aisle. This can only work if we remain neutral and are viewed as the "honest broker" on the issues. This approach has paid large dividends over the years in achieving MOAA's legislative goals. This process starts at the grassroots levels with MOAA members.

This does not, of course, mean members and leaders of MOAA and MOAA's affiliates cannot have personal opinions on the issues, so long as they do so in way that makes it clear they are acting for themselves and not speaking on behalf of MOAA or its affiliates.

### High-Stakes Defense Bill: What You Need to Know

With both the House and Senate version of the FY 2021 National Defense Authorization Act (NDAA) complete, the process now moves to a joint conference to build a final compromise version. Legislators who make up the NDAA conference committee are drawn mainly from the House and Senate Armed Services Committees. Once the NDAA is reported by the conference committee, the resulting conference report is subject to debate during floor consideration in both chambers.

### Influence Your Elected Officials

In this election year, your legislators can be influenced by your emails, letters and phone calls.

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## Personal Affairs

by Lee Lange, Personal Affairs Officer



### Smart Financial Planning: Observations from a Financial Adviser and Veteran

The following article is an extract from a piece written by MOAA contributor and life member, Michael R. Kalas, CFP, AIF, CAPT USN, Ret. He is a financial adviser in private practice who has worked with many military clients. CAPT Kalas shares some of his observations over 23 years as a financial advisor.

### Your Investment Portfolio Might Be Too Conservative

If you are a retired military member, disabled service-member, or surviving spouse, you probably have a pension. One way to think of this pension is as interest payments on a bond in your name at the U.S. Treasury. For example, if you are receiving a \$40,000 annual pension and the 30-year Treasury bond has a 2% yield, then your pension is like having a \$2 million bond at the U.S. Treasury paying you the interest.

If you look at your pension this way, it may make sense to invest your personal savings more aggressively and hold more stocks and other equity investments than bonds. Your pension income provides a cushion against market fluctuations in your investment accounts. The amount of risk you are comfortable with relates directly to the size of your pension.

### Take Advantage of a Roth IRA While Income Tax Rates Are Low

Nearly everyone can benefit from tax-free income in retirement. While there are income limits to funding a Roth IRA, there is no income limit to defer some of your salary to the Roth 401(k).

Contributing to a Roth 401(k) or converting your traditional IRA to a Roth allows you to build up a Roth account with income-producing stocks and bonds, which can provide you with tax-free withdrawals to supplement your retirement income. For retirees with significant tax deferred accounts (IRA's), dealing with Required Minimums Distributions (RMD's) can

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**Legislative Update (Continued from Page 3)**

It is also an opportunity to thank your elected officials where success has been achieved – areas where total or partial agreement between the House and Senate NDAA drafts should ensure passage of these provisions as part of the final bill. MOAA and The Military Coalition thank Congress for:

- **A Strong Military Pay Raise.** Both the House and Senate have included a provision to provide a 3% raise for FY 2021. This success is heartening news to MOAA.
- **The New "Safe to Report" Provision.** This program protects servicemembers who make a report on sexual harassment and assault in the military. MOAA also supports other measures in the NDAA that would improve accountability measures.

**Make Your Voice Heard**

The future of several key issues remains unclear, as proposals to address them were included in only one chamber's NDAA draft. The most important of these is halting medical cuts. As the conference takes

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**Personal Affairs (Continued from Page 3)**

can be a concern with their impact on your taxes. Rolling over some of your tax deferred investments into a Roth account may make sense. This is especially true under the Trump Administration Tax Cuts and Jobs Act of 2017 which lowered tax rates in the IRS's income buckets. While you will have to pay taxes when you roll over funds to a Roth account, the tax rates are lower now than they likely will be in the future.

**You May Need a Trust as Well as a Will**

Many people still believe that trusts are only for rich people to use in avoiding taxes. Trusts have many uses and allow you to control your assets after you are deceased. If you leave assets (accounts) to your heirs by beneficiary designation or your will, it goes to them immediately after your death with no strings attached. Imagine that you have an adult child who is not very responsible with money, or that your children are too young to have all these assets, or you have a child that has special needs, or you have multiple marriages and step-children.

A trust can help you deal with all these scenarios, and others, to control how and when your assets will be distributed.

**Legislative Update (Continued from Page 4)**

As the conference takes shape, it is critical to engage your lawmakers – not just those on the committee, but all lawmakers – and seek their support for these fixes in the final bill. Here is the top issue.

- Halt Medical Cuts.** Sections 715 and 716 of the House NDAA (H.R. 6395) would provide legislation to ensure both military treatment facility restructuring and proposed medical billet cuts allow for transparency, greater DoD reporting requirements, and congressional oversight. These provisions will take the needed steps to ensure any changes to military health care are in the best interests of the beneficiaries and promote military readiness as well. This is the top issue for MOAA and affects all of us. The Senate version has nothing on this issue. It is important that every chapter member take action to let your Senators know you want action. Please copy this URL and place it in your browser: <https://www.moaa.org/SummerStorm> and follow the instruction to either send your Senators a message or call them – or both. **PLEASE HELP!**

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## Freedom Isn't Free

In April 2020, the Arizona MOAA Chapter received a **\$3750 GRANT** from the **MOAA Foundation** that is designed for chapter member volunteer participation in a project involving four non-profit organizations. Due to the COVID-19 pandemic, this project was split into three smaller projects to minimize numbers of participants per project.

In July 29, **PROJECT #1** took place between Youth for Troops, Veterans First Ltd, and the MOAA Arizona Chapter. With the assistance of students from Youth for Troops who set up the materials, five members from the Arizona MOAA Chapter filled 40 backpacks which were then delivered to the Veterans First Ltd. office where they will be given to single mothers with children and also a few single fathers with children.

On August 19, **PROJECT #2** took place between Youth for Troops, U.S. Vets Phoenix, the James Walton Home and the MOAA Arizona Chapter.

U.S. Vets Phoenix provides for a successful transition of military veterans and their families through the provision of housing, counseling, career development and comprehensive support. We delivered 8 baskets and 8 laundry bags full of cleaning supplies, condiments, personal hygiene items, and toweling to their offices. Lisa Lozano, Coordinator for Supportive Services for Veterans Families at U.S. Vets is limited in the items they can provide for veterans moving into an apartment and said that what we provided will fill that gap. She is extremely appreciative of the partnership with MOAA and is looking forward to working with us in the future.

The James Walton Home is part of Project Veterans Pride that provides transitional housing and resources to homeless veterans so that they can get back their honor, dignity, and pride. Helping those who served to protect our nation. We delivered a significant amount of much needed kitchen/bathroom paper toweling products, cleaning supplies and bathroom cloth toweling directly to the home. Darwin Lawson, JWH Coordinator, said our support provides "*immediate impact* to help the 20 homeless and disabled veterans at the home get back on their feet."

The Final **PROJECT #3** will take place **September 16, 2020** at the Anthem Civic Building, 3701 W Anthem Way, Suite 201, Anthem, AZ 85086, 1 pm—2:30 pm. The Community Service Project with Youth for Troops will support Arizona Veterans and deployed troops. **30-40 Volunteers are needed.** Please contact Bruce Kosaveach at [bek1@cox.net](mailto:bek1@cox.net) or call (602) 501-9876 to volunteer.



**Arizona MOAA and Youth for Troops filled laundry baskets with cleaning supplies to support James Walton Home**



**Delivering supplies to the James Walton Home**

**NEW AND EASY DIY DO-IT-YOURSELF TEST FOR CORONAVIRUS** (Courtesy of Doug Gray)

I found a new and easy test for the horror of Covid-19 that is making the rounds and it may be simple, quick and positive (or negative if you see what I mean).

1) First, take a glass and pour a decent dram of your favorite whisky into it, then see if you can smell it.  
If you can, then you are halfway there.

2) Second, drink it. If you can taste it, then it is reasonable to assume you are currently free of the virus because the loss of the sense of smell and taste is a common symptom.

I tested myself **SEVEN** times last night and was virus free every time, thank goodness.

I will need to test myself again today and maybe again tomorrow because I have developed a throbbing headache which can also be one of the symptoms.

\* You may not want to try this yet until I report my next results.

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