



The Sentinel

Arizona's First Chapter



The Arizona Chapter

7912 E. Cactus Wren Road

Scottsdale, AZ 85250

FEBRUARY 2021 CHARTERED Oct 1956 64 YEARS OF SERVICE TO COUNTRY JANET LANGE, EDITOR



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President's Perspective by Pete Berger



We are one month into the New Year and I hope this finds you healthy and successfully navigating life's current challenges. As of this writing, COVID numbers are decreasing slightly and we hope to have the TPC Golf Tournament, auto auctions and spring training events in the next few months. Your Board of Directors is monitoring our own ongoing events and working to facilitate safe interactive events for all of us in which to participate. As always, your ideas are gratefully accepted for consideration.

JANUARY AND FEBRUARY MEETINGS

We held a hybrid Membership Meeting on January 16th at the Scottsdale American Legion Post 44 with some in actual attendance and some in virtual attendance through Zoom. Bruce and Sherry Kosaveach did an outstanding job in producing this. We heard an excellent presentation by our own CDR Gennaro Buonocore, USNR, whose comments spurred many insightful questions.

FUNDRAISING AUCTIONS

Vice Presidents, Tom Sheets and Jack Farley, are researching products/services for future fundraising auctions to support our various Veteran projects and Scholarships so stay on the lookout for those future opportunities to support Southwest Veterans Foundation and Arizona Chapter MOAA. **(Continued on Page 3)**

ARIZONA CHAPTER MOAA CALENDAR

Board of Directors Meetings
First Thursday of each month

February Zoom Board Meeting:

February 4 @ 0900

Member Luncheon/Meetings
Third Saturday of each month

February 20, 2021
Social Hour at 1100,
Luncheon 1145-1400,

**Scottsdale American Legion Post 44,
7145 E. 2nd Street, Scottsdale 85251**

**Speaker: LtCol Kathy Gallowitz,
USAF (Ret)**

Reservations Required by 2/16/2021



Bob Fiegl – Membership Chair

Last year, I succeeded Dave Price as our chapter's Membership Chairperson. I am delighted to be here because I believe in the Military Officer's Association of America (MOAA) and its mission.

COVID has presented all of us with some formidable challenges during the past year. As your Membership guy, it means I have not had the opportunity to personally meet most of our members. I also have been selected to serve on our chapter's Board of Directors. I hope to meet many of you soon!

There are two matters I am writing about this month. The first is: **I need your personal assistance with attracting new members to MOAA and specifically to our chapter.** Every organization needs "new blood" to remain healthy and effective. We have 157 members listed on our roster. That number has been steady for the past year. At our peak, some years ago, there were about 200 members. We are one of the larger chapters in the entire MOAA organization and we would like to keep it that way. To do that, we need to rely on word-of-mouth advertising and recruitment efforts by our general membership. Your chapter is asking for your help with this. As we begin to come out of the COVID pandemic, people will once again begin to publicly socialize and resume enjoyable activities. Please think about your circle of friends, neighbors, acquaintances from other organizations, clubs, church, etc. If you know someone in the Phoenix/Scottsdale areas who served as an officer in any branch of the military, NOAA, USPHS or the surviving spouse of an officer, I am asking for you to tell them about our organization. Our organization has a wonderful, informative monthly newsletter published by Janet Lange which would be a great way to help inform a potential new member about us. It is an easy web address to remember: <https://www.azmoaa.org>. Please consider helping our recruiting effort by advertising our chapter. If you live where there are community bulletin boards, perhaps you might print a copy of the *Sentinel* and post it for all to see. Or you might email a copy to friends or perhaps you could print a few copies and hand them to eligible prospects you know. There has been interest in resuming monthly in-person luncheons and our chapter will treat prospective members to their first meal. If each member could recruit one new member, it would be wonderful! If only one half of our members recruited one new member, we could set new membership records.

The second important matter is: **retaining our existing members.** MOAA National has several categories of membership. Members with Basic Membership or Life Membership do not need to pay annual dues. To be a member in good standing, dues must also be paid to the chapter. The annual chapter dues deadline is February 28. The Board voted to keep annual dues at \$20 for members and \$10 for surviving spouse members. Most members are exceptionally good at keeping their account current but we do have some delinquencies. Letters will soon be mailed to those who are in arrears. If you are not certain about your dues status, feel free to email me at fieglr869@gmail.com. Currently, there are two methods to pay dues: On-line at <https://www.azmoaa.org> or via mail to our treasurer Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020 using the form on the following page. A review of members' account status will be conducted in March. Please review your status now to keep your membership current. **We do not want to lose anyone!**

Thanks for your attention to this important matter. I hope to meet you in-person soon!

Bob Fiegl, Membership

(President’s Perspective Cont’d from Page 1)

ARIZONA CHAPTER AND STATE COUNCIL

You may view our AZ Chapter MOAA website at <https://www.azmoaa.org>. Also, check out MOAA Arizona Council of Chapters <https://www.arizonacouncilofchapters.org>. In addition, I recommend the National MOAA newsletter which is a wealth of information and easily read. In Arizona, we have 1081 members in our nine Chapters and three Satellites. MOAA National dues support military personnel matters and proposed legislation affecting the career force, the retired community and veterans. Local Chapter dues support our General Fund from which we run the Chapter. Many thanks to those members who have paid their 2021 dues and I encourage all members to do so as soon as possible before the **February 28 deadline**.

MOAA National

During our MOAA State Roundtable Meeting in January, we talked with Terri Coles, National MOAA’s Director of Chapters and Councils. She is leaving National MOAA after nine years. We thank her for her work and a job well done. In parting, Terri said that the

“Legend of Lee Lange“ is still alive in the halls of National MOAA.

Remember to support and care for one another. Our Chapter exists to help veterans and that includes one another in our Chapter. Stay healthy and I look forward to seeing you soon.

Peter Berger, AZ Chapter MOAA President

February

- 1 February is the first day of **Black History Month**
- 7 February **Super Bowl Sunday**
- 14 February is **VALENTINE’S DAY**
- 15 February is **Presidents’ Day**
- 16 February **Fat Tuesday**
- 17 February **ASH Wednesday**
- 20 February **AZ Chapter MOAA Meeting**



2020/2021 Arizona Chapter MOAA Membership
DUES RENEWAL

Dues for 2021 were payable on January 1. **Dues become DELINQUENT on March 1, 2021.** If you have become delinquent, you can still pay your 2020 and 2021 Dues by completing your information below and sending it with your check — **\$20/year for a Regular Member** or **\$10/year for Surviving Spouse Member**.

Please make your check payable to “AZ Chapter MOAA” and mail to:
Treasurer **Charlie Bitner, 134 E. Northview Ave, Phoenix, AZ 85020.**

Dues for **2019** \$ _____ Dues for **2020** \$ _____ Dues for **2021** \$ _____

Member OR Surviving Spouse Member _____

Spouse Name _____

Please make any CHANGES to Address/Contact Information below:

Address: _____

Phone number: _____ Email: _____



Arizona Chapter MOAA

MEMBERSHIP APPLICATION

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), or NOAA (National Oceanic and Atmospheric Administration) or U.S. Public Health Services, the National Guard or other Reserve Components of those services, and Surviving Spouses of deceased individuals who would, if living, be eligible for regular membership as defined above.

Full Name: _____

Spouse Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone #: _____ E-Mail address: _____

Branch of Service: _____ Rank: _____

Service Status: Active (includes Reserve/National Guard) Retired
 Former Officer Warrant Officer
 Surviving spouse of deceased MOAA member OR eligible individual

Date of Birth _____

Are you a Member of National MOAA: Yes No Your MOAA Number is: _____

If you are not currently a member of National MOAA, you may request membership at moaa.org

_____ Or you may request the AZ Chapter Membership Chairperson, Bob Fiegl, to enroll you for a no-cost Basic Membership for 3 Years.

Chapter Dues are \$20.00 per year for a Regular Member and \$10 for a Surviving Spouse.

Dues for new members joining: Jan 1–Jun 30 = **\$20**. Jul 1 – Dec 31 = **\$20** (includes following year paid in full).

Amount enclosed: \$ _____ Please mail check payable to AZMOAA with completed application to:

Treasurer Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020

How did you learn about the Arizona Chapter? AZ MOAA Website *The Sentinel* Newsletter
 AZMOAA Member Membership Chairman Other (_____)

Applicant Signature _____ Date _____

The Military Officers Association of America (MOAA) is a nonprofit veterans' association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors.



Legislative Update

by Lee Lange, Legislative Chair

FY 2021 Defense Bill Becomes Law After Veto Override

The **FY 2021 National Defense Authorization Act** (NDAA) cleared its final hurdle at the end of the 116th Congress, with an 81-13 vote in the Senate on January 1, completing the veto-override process. The House voted to override the veto 322-87 on December 28. The bill's passage maintains a streak of annual NDAA approvals that dates to 1961. More importantly, it means a series of improvements to pay and benefits for servicemembers, retirees, veterans, and military families.

MOAA previously outlined the bill's contents and will be following up in the coming weeks with greater detail on the MOAA-supported measures it contains, to include:

- A 3% military pay raise, in line with the administration's request and with the Employment Cost Index (ECI).
- A halt to military medical billet cuts and plans to reorganize (and reduce retiree access to) dozens of military treatment facilities (MTFs) for 180 days after the bill's passage. DoD must submit additional reporting and/or assurances to Congress before taking either action.
- The addition of bladder cancer, hypothyroidism and Parkinsonism to the list of conditions linked to Agent Orange exposure. These well-earned benefits will be available to 34,000 Vietnam veterans.
- A range of good news for military families, including greater access to childcare, better spouse employment programs, expanded military housing protections, and long-sought improvements to the Exceptional Family Member Program (EFMP) and TRICARE's Extended Health Care Option (ECHO).

The legislation does not include new TRICARE fees or copay increases. The TRICARE Select Group A enrollment fee, which took effect January 1, was part of the FY 2017 NDAA. MOAA already has begun its work with the 117th Congress to expand and improve upon this legislation in the coming months. Keep track of ongoing efforts via [MOAA's Advocacy News page](#), and check out [MOAA's legislative priorities for the new year](#).

ARIZONA State Legislature Starts Session January 11, 2021

The Arizona state legislature convened January 11, to begin work on a host of legislative issues led by a focus on the state's response to the impacts of COVID-19 on the citizens and economy of Arizona. The work of the legislature will culminate with a proposed FY 2022 state budget. Little is known right now about how much room there will be for veteran's issues including long sought goals by veterans' groups to increase the number of Veterans Benefits Counselors (VBC's) and to further advance progress on the state tax exemption for military retired pay, currently set at \$3,500.



Personal Affairs

by Lee Lange, Personal Affairs Officer

What Happens When I Remarry? MOAA Answers Your Concerns on SBP, TRICARE, and More

MOAA benefits advisor, Shane Ostrom, reports on recent changes in law, including some stemming from legislation signed in January, that have changed what remarriage will mean for you and your earned benefits. MOAA has heard from members seeking remarriage guidance, with many covered by the situations listed below. These represent some top remarriage concerns as they relate to finance.

Situation 1: *A retiree is remarrying, and the former spouse holds the Survivor Benefit Plan (SBP).*

Once a former spouse is awarded SBP due to a legal divorce document, only a change to the legal document — or the death of the former spouse — will release the SBP back to the retiree. These actions allow the retiree to change the beneficiary to the current spouse. The ex-spouse and current spouse cannot be covered simultaneously.

Situation 2: *A surviving spouse wants to remarry and has concerns about SBP and Dependency and Indemnity Compensation (DIC) payments.*

One's age at remarriage can affect survivor benefits. If you are 55 years old or greater, SBP and DIC payments will continue after you get remarried. If you are younger than 55, both SBP and DIC payments will be suspended. If the remarriage ends, payments can start again.

Unless you remarry another military retiree, all other military benefits stop during the remarriage (TRICARE and ID card-related). If the remarriage ends, ID card-related benefits will return, but TRICARE benefits are lost forever. If you have remarried a military retiree, all these benefits will continue. If the retiree dies, survivor programs and benefits (including TRICARE) will start or continue — unless the SBP is owned by a former spouse.

Situation 3: *A former spouse is awarded retired pay from a military retiree and is concerned about what happens to the retired pay if the former spouse remarries.*

If the retired pay is awarded by the divorce court, it is part of the divorce decree. Unless something about remarriage was stipulated in the divorce decree, the retired pay will continue to the ex-spouse. The only ways to change or stop the retired pay to a former spouse are:

- The former spouse gives up the payment through legal means (amended decree), or
- The former spouse dies. Upon the death of a former spouse, notify the pay agency with a death certificate and retired pay will be restored to the retiree.

Situation 4: *A retiree remarries and wants to start spouse benefits.*

(Continued on Page 5)

Personal Affairs (Continued from Page 4)

The SBP is suspended and no premiums are paid when a retiree does not have a beneficiary, like after a divorce or death of a spouse. To restart your SBP, make sure you notify DFAS (or your Coast Guard pay agent) within the first year of your remarriage. SBP will start again on the first anniversary unless your former spouse has the SBP.

You can only have one SBP beneficiary; your spouse or your former spouse, not both. You will owe back premiums if you forget to notify your pay agency until after the first anniversary. To get healthcare, make sure you take your new spouse to the local ID card office for an ID card and enrollment in the DEERS-TRICARE registration system.

Regarding Social Security: Survivor payments continue for remarriages at/after age 60 (or age 50 if you're disabled). If you are the divorced spouse of a worker who dies, you could get survivor benefits if your marriage lasted 10 years or more. To collect a survivor benefit, you must be age 60 or caring for a child under age 16. As for retirement benefits, at age 62-plus, you can get retirement benefits on your new spouse's work record if those benefits are higher. As a former spouse, you also have eligibility to a retirement benefit based on your ex-spouse's work record beginning at your age 62. See the Social Security pamphlets (downloadable PDF's) on [retirement](#) and [survivors](#) for more details.

Who can join MOAA

Eligibility: Men and women who are or have been federally commissioned in one of the eight U.S. uniformed services:

- Army
- Navy
- Air Force
- Marine Corps
- Coast Guard
- Public Health Services
- National Oceanic and Atmospheric Administration (NOAA)
- U.S. Space Force

National Guard or other Reserve Components of those services.

Widows and widowers of deceased individuals who would be eligible for regular membership, if living, in accordance with the above.



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JANUARY 2021 SPEAKER

CDR Gennaro Buonocore
USNR



CDR Gennaro Buonocore is a member of our AZ MOAA Chapter and is currently on active duty as a reserve Foreign Area Officer in the US Navy. As a civilian he is a senior international banking and capital markets specialist and he has traveled extensively across the Middle East, North Africa and Afghanistan.

Gennaro used his most recent book, *Checkmate* as the basis for his presentation to our membership. He treats the Middle East as a 3.5 million-square-mile chessboard with various influential countries around the world as players on that board.

The two knights influencing the Middle East are China and Russia. Even though limited in their reach they are quick and disruptive.

Two bishops of influence are Turkey and Israel. Both have a long reach but are limited in effectiveness by cultural and historical reasons.

Iran and Egypt represent the rooks on the board, and they are an historical safe bet for their ability to endure which makes them very valuable. It has been postulated by one Egyptian diplomat that these two are the only actual countries in the Middle East – the rest are just tribes with flags.

That leaves the Queen – all-powerful and all-reaching piece – the United States of America. And the King is the Middle East itself. When or if the King falls, the game is over.

CDR Buonocore made the point that, while there may be posturing of military might by various factions on this chessboard, diplomacy will in the end win the game. Long-term consistent foreign policies should be the goal and all players on the board realize the result of true military action as being mutually destructive.

His book, *Checkmate*, is available to members at \$10 (normally \$16), and Genarro is donating \$5 per book sold to our chapter.



February 20, 2021
Beyond “Thank You for Your Service”
LtCol Kathy Lowrey Gallowitz, USAF (Ret)



Kathy is a third generation Veteran and an AZ Chapter MOAA member. She served nearly 30 years in the Air Force as both a nurse and public affairs officer.

In response to 9/11, she designed and executed a never-been-done-before statewide outreach office for the Ohio National Guard to educate and engage civilians in support of troops and their families.

Although for most of her career she has been in public service, she also has first-hand experience hiring Veterans as a previous small business owner and advocating for business as a former Chamber of Commerce CEO.

Through her current business Vanguard Veteran - as a consultant and trainer - she equips civilians to become Veteran Champions, helping employers acquire and retain Veteran talent.

Kathy is the author of: ***Beyond “Thank You for Your Service,”*** The Veteran Champion Handbook for civilians where she explains how easy it is to become an employer Veteran Champion.

It is her life’s calling to lead the Veteran Champion movement. A recent interview with Kathy on AZTV: <https://www.aztv.com/posts/vanguard-veteran-llc> If link doesn’t click, please cut and paste to watch.

In-Person Meeting and combined Zoom meeting

February 20, 2021

Scottsdale American Legion Post 44

7145 E. 2nd Street, Scottsdale 85251

Luncheon \$25

Please RSVP by February 16 with check to:

Charlie Bitner 134 E. Northview Ave. Phoenix 85020

or by email: Charles@bitner36.com

Agenda and Zoom invitation to be sent separately.



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February 1 is a Special Day

National Freedom Day, always observed on February 1, celebrates freedom from slavery. It also recognizes that America is a symbol of liberty. The day honors the signing by Abraham Lincoln of a joint House and Senate resolution that later became the 13th Amendment to the U.S. Constitution.

February Luncheon Menu/Program

WHEN: February 20, 2021
 11:00 am Meet & Greet Social Hour
 11:45 am - 2pm Lunch

WHERE: Scottsdale American Legion Post 44,
 7145 E. 2nd Street, Scottsdale 85251

COST: \$25 Per Person
 reservation by 4 PM on 2/16/2021

DRESS: Business Casual

MENU: Chicken fettucine, Broccoli, Garden Salad,
 Garlic Bread and Desert

SPEAKER: LtCol Kathy Gallowitz, USAF (Ret)

FEBRUARY LUNCHEON RESERVATION FORM

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

Enclosed is my check for \$ _____ (\$25.00/person) for the February luncheon on **February 20, 2021**, payable to: **AZ Chapter MOAA** can be mailed by **2/16/2021** to :
Charlie Bitner, 134 E. Northview Ave., Phoenix, AZ 85020,
 or contact: **Charles@Bitner36.com, 602-943-0028,**
 Credit cards will not be accepted at the luncheon.

Member reservations or call-ins WILL NOT be accepted after February 16, 2021
Cancellations after February 16, 2021 will be charged and not refunded.

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

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