



# The Sentinel

Arizona's First Chapter

The Military Officer's Association of America



The Arizona Chapter Scottsdale, AZ 85250

APRIL 2022

CHARTERED Oct 1956

65 YEARS OF SERVICE TO COUNTRY

JANET LANGE, EDITOR

### In this Issue

- Page 1 Tom Sheets  
President's Perspective
- Page 2 Membership Article  
Member **Dues Renewal** Form
- Page 3 President's Perspective Continued  
Membership Continued  
Welcome New Members!  
March Donations  
April 16 Lunch Reservation Form
- Page 4 April Menu and Program
- Page 5 Who can Join MOAA?  
April AZ MOAA Calendar
- Page 6 Personal Affairs  
Legislative Update
- Page 7 Legislative Update Continued  
Chapter Members Road Trip
- Page 8 ROTC Awards Luncheon
- Page 9 March Speaker—Preparing for  
Future Events  
Chapter Members Continued
- Page 10 New Member Application
- Page 11 "Summer Events" Online Auction  
Chapter Members Continued
- Page 12 AZ MOAA Officers, Directors and  
Chairpersons

### President's Perspective by Tom Sheets



Spring is officially here, the weather is great, Spring Training is happening, and we have two more luncheons before our summer vacation. Let's enjoy the great weather and great camaraderie before we break for the summer.

As most of you know, our Chapter was dealt a tragic and unexpected blow with the untimely passing of Betty Perkins. There are no words that can adequately describe the grief we share with Ron and his family. On behalf of the entire AZMOAA family, we send our most heartfelt sympathy and our offer of support and assistance. Betty's loss stands as a stark reminder of just how fragile and uncertain life really is.

The world seems to be coming apart, our country is radically divided, our economy is uncertain, violence is increasing across America and Arizona Veteran suicides are at epidemic proportions. We would be well-served to remember the "if life were money" analogy: *"Yesterday is a cancelled check; tomorrow is a promissory note; today is the only cash we have."*

The Beatles' John Lennon tapped into this same sentiment when he reminded the world that, *"Life is what happens while you are busy making other plans."* Life may have great challenges for us today but it is the only life we have.

Continued on Page 3



**FEBRU-  
ARY 23, 1929**

**US ARMY  
JUNE 14, 1775**

**US NAVY  
OCT 13, 1775**

**US MARINE  
CORPS  
NOV 10, 1775**

**US COAST  
GUARD  
AUG 14, 1790**

**US PUBLIC  
HEALTH  
SERVICE  
JAN 4, 1889**

**US AIR FORCE  
SEP 18, 1947**

**NATIONAL  
OCEANIC AND  
ATMOSPHERIC  
ADMINISTRATION  
OCT 3, 1970**

**US SPACE  
FORCE  
DEC 20, 2019**

*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.



**Bob Fiegl, AZ MOAA Chapter  
1st Vice President and  
Membership Chair**  
[FieglR869@gmail.com](mailto:FieglR869@gmail.com)

Suicide Prevention support, improvement to the UCMJ to address Sexual Harassment and Assault, Arlington National Cemetery burial eligibility changes, potential location for the Next National Cemetery, and TRI-CARE young adult coverage. There are also descriptions of several TRICARE pilot programs.

Dear Fellow Arizona Chapter Members,

I hope you are enjoying our AZ Spring, pre-season baseball, March Madness basketball and most importantly, good health! Furthermore, I hope you will be getting a tax refund rather than having to pay state tax! The annual tax deadline is coming!

If you are a Life Member or Premium (annual) Member of MOAA, you should be receiving the Military Officer magazine each month. If you are a BASIC level member, you should be receiving the online news update from MOAA each month. Regardless of your membership level, if you are not receiving email communications from MOAA, I urge you to log into your MOAA (National) account and verify the currency of your contact information and determine if you have checked any boxes that opted you out of these emails. There is always something in MOAA's news communications that pertains to you! Now, you may ask, 'like what?' Well, after just reading the current MOAA magazine, here are the 'mission advocacy' issues MOAA will be working with Congress and others on our behalf this year:

Military Spouse Employment, a temporary one-year halt to Military Medical Billet cuts, support for Mental Health Appointment scheduling, Autism care

Recent highlights and accomplishments achieved by MOAA as the result of our organization's leaders engaging with Congress: Repealing SBP-DIC offset (Widow's Tax), tax-free military retirement for citizens of AZ, a plan providing oversight of DoD's health care access and quality, privatized military housing reform, lessening the impacts of TRICARE fee hikes, protecting TRICARE FOR LIFE, maintaining pay raise comparability, providing Wounded Warrior protections, defeating COLA minus 1% and boosting compensation significantly for retirees with 50% or more VA disability.

MOAA is always working for improvements in many areas for all of us. Some of these advocacy matters are more applicable to younger MOAA members and some are more pertinent to those of us who are a bit older. It is important for us to keep our membership up to date because there's power in large numbers.

Premium members pay national dues to MOAA. LIFE members are paid up. If you are a BASIC member, you may want to consider upgrading your membership level to Premium or LIFE level. MOAA needs your support! Unfortunately, there are over fifty members who have not yet paid 2022 dues that were delinquent March 1.

**Membership Continued on Page 3**



## Arizona Chapter MOAA Membership DUES RENEWAL FORM

**2022 DUES are payable on JANUARY 1. Dues become DELINQUENT on March 1, 2022**

If you become delinquent, you can still pay your Past Dues by completing your information below and send it with your check — **\$20/year for a Regular Member** or **\$10/year for a Surviving Spouse Member** payable to "AZ Chapter MOAA" and mail to: **Charlie Bitner, 134 E. Northview Ave, Phoenix, AZ 85020.**

Dues for **2021** \$ \_\_\_\_\_ Dues for **2022** \$ \_\_\_\_\_

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

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

**Please make any CHANGES to your Contact Information below:**

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

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

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

May we all pause at this sad time to commit to making life better for our families, for each other, and even for strangers when our lives cross. Let us spend “the only cash we have” wisely.

Betty...we miss you dearly. Thank you for being such a positive part of our lives and our chapter. May you rest in peace for you will always be remembered so kindly by the many lives you have so positively touched.

Tom

**Membership Continued from Page 2**

If it has been a while since you have attended one of our monthly membership luncheon meetings at McCormick Ranch Golf Club, on the 3<sup>rd</sup> Saturday of the month at 11:00 AM, please plan to join us before our rapidly approaching summer break. Note that RSVPs are required to our Treasurer, Charlie Bitner, four days in advance to permit accurate planning by McCormick Golf Club. Guests are always welcome.

In closing, I am asking each member to invite one eligible person: former, retired officer of the uniformed services or a widow thereof) to join our chapter. We have had great success in recent months attracting new members – our numbers are growing - and we’d like to continue building on that success!

Bob

***WELCOME NEW MEMBERS!***

**CAPT Carole D Litten, USNR (Ret)**

**LtCol Ted Lloyd, USAF (Ret)  
and his wife Sandi**

**LtCol Keith T Otsuka, USAF (Ret)  
and his wife Cindi**

**Members: please meet and greet our new members at our April meeting**

**AZ MOAA March 2022 Donations**

**John Ady \$120**

**Al Crawford \$50**

**Rob Welch \$100**

**[APRIL 16 Member Luncheon Meeting Reservation Form](#)**

Please reserve \_\_\_\_\_ meals for name(s): \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_ (\$30.00/person) for the **April 16 Member Luncheon Meeting** payable to: **AZ Chapter MOAA** and mailed to arrive by **April 12, 2022** to: **Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020**, or contact: **Charles@Bitner36.com, 602-943-0028**. Credit cards will not be accepted.

**Member reservations or call-ins WILL NOT be accepted after April 12, 2022 @ 4pm**

**Cancellations after April 12, 2022 at 4 pm will be charged and not refunded.**

# 480-210-7514

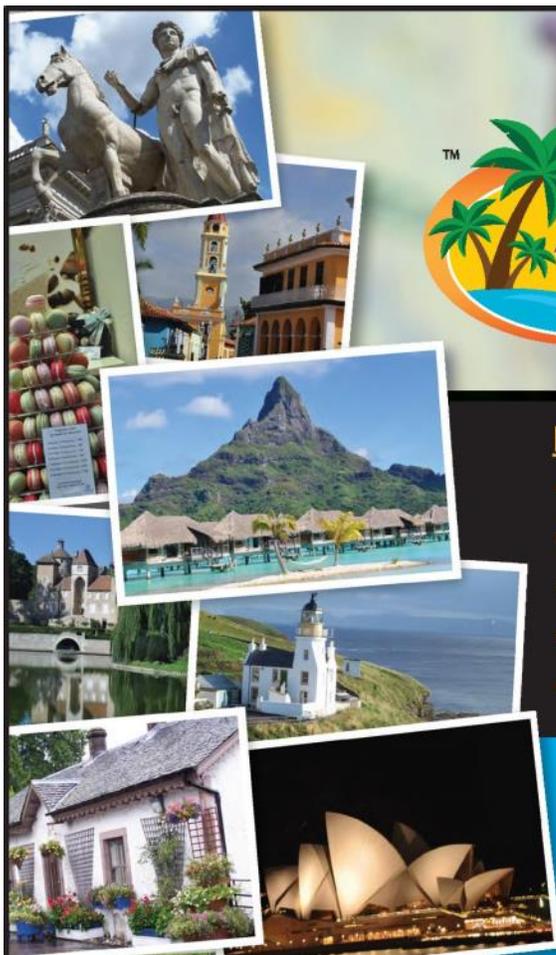


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## April 16 Luncheon/Meeting

- DATE:** April 16, 2022  
11:00-11:45 am Meet & Greet Social Hour  
11:45 am-12:00 pm Pledge, Invocation, Announcements  
12:00-2:00pm Lunch and Program
- PLACE:** McCormick Ranch Golf Club  
7505 E McCormick Pkwy, Scottsdale, AZ 85258
- COST:** \$30 Per Person  
Reservations by 4 PM 4.12.2022
- DRESS:** Business Casual
- MENU:** Chicken Piccata over Herbed Rice Pilaf, McCormick Signature Salad  
Triple Layer Fudge Cake
- PROGRAM:** ASU ROTC Awards



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**Who Can Join MOAA?**

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
- Space Force
- National Oceanic and Atmospheric Administration
- Public Health Services
- The 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.

**ARIZONA CHAPTER**

**Military Officers Association of America**

**CALENDAR**

**Board of Directors Meetings**

First Thursday of each month 11:30 am

April 7, 2022

the American Legion Post 44  
 7145 E 2nd Street  
 Scottsdale, AZ 85251

**Member Luncheon/Meetings**

Third Saturday of each month 11 am

April 16, 2022

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

***Reservations Required***

**Personal Affairs**

By Lee Lange



**Are Fees Taking a Big Bite Out of Your Investments?**

Most of us would like to consider ourselves savvy shoppers: We research purchases, we compare prices, and some of us even negotiate, especially on big ticket items like cars or houses. Yet many Americans don't pay attention to something we pay for that can have a drastic effect on our entire lives – the fees on our retirement and brokerage accounts.

A study by the FINRA Investor Education Foundation showed 63% of investors either don't think they pay fees or don't know how much they pay. Another study from State Street Global Advisors showed almost half of investors mistakenly think the cost of investments like mutual funds and exchange-traded funds are included in the fee they pay to their adviser.

Over time, ongoing fees affect your investment portfolio in two ways: Not only is your investment balance reduced by the fee, but you also lose any return you would have earned on that amount. This is how even a small fee can end up having a big impact on your investment portfolio. Over a lifetime of investing, it can add up to tens of thousands of dollars. There are various types of fees, and some of them can be charged simultaneously. For example, you could have an investment adviser who charges an ongoing fee of 1% (a common rate in the industry). That means for every \$100,000 you invest, you pay \$1,000 per year in advisory fees.

But many firms also charge transaction fees, and your mutual fund could have internal expenses it passes along to you. These costs are known as an expense ratio and are expressed in units known as basis points, with one basis point equal to .01%, or 0.001 of the amount you have invested. Expense ratio fees are not subtracted from your account directly, but they reduce the returns on your account. For example, if your mutual fund's investments deliver an annual return of 9% and the fund has an expense ratio of 1%, your actual return is 8%.

Yet another type of fee is a commission charged on certain mutual funds when they are bought or sold.

If the commission is charged when the fund is purchased, it is called a "front end load" and if it is charged upon the sale of the fund, it is called a "back-end load." You can avoid some of these fees by choosing broad index mutual funds and Exchange Traded Funds (ETFs). These funds have low fees because they mirror a particular market index rather than paying a fund manager to actively choose the funds.

Many passively managed funds, like the above-mentioned index mutual funds and ETFs, charge fees of between 0.2% and 0.5%. To outperform these funds, actively managed funds must often beat the market by 3% or more to overcome fund costs, and this is difficult to do. You can look up a fund's fees on its prospectus, a formal document that must be filed with the Securities and Exchange Commission. Some other types of fees may be spelled out clearly on your account statements, but others may not be as obvious – it's always a good idea to ask.

Not all fees are bad. There are benefits you can reap if you pay a financial professional to give you advice. But if you're going to pay a fee, make sure you know about it and understand it and the implications it can have on your portfolio.



**Legislative Update**

by Lee Lange, Legislative Chair

**The Government Is Fully Funded at Last. What's Next?**

After a six-month delay, Congress finally passed a budget that funds the government through the end of the fiscal year, September 30. The House passed their bill March 9 and the Senate followed on March 10. The President signed the omnibus budget bill March 15. With full appropriations secured, the White House and Congress now pivot to other priorities shaping authorizations and appropriations for next fiscal year. One of those priorities is the FY 2023 budget. By law, the budget is due to Congress on the first Monday in February. Various sources predict the FY2023 budget will be delivered March 28. Last year's budget was sent to Congress in May. This loss of two or more months of work by Congress makes the passing of a new budget by October 1, problematic. Stay tuned for more developments in the weeks ahead.

**MOAA Announces Dates, Topics for Spring Advocacy in Action Campaign**

Continued on Page 7

### Legislative Update Continued from Page 6

MOAA's annual Advocacy in Action (AiA) event is taking shape. The 2022 AiA will be held virtually from April 1-29. Based on Capitol Hill security measures and nationwide health challenges, MOAA will again exercise caution and bring its messages to legislators via virtual engagements through chapters. The Arizona Chapter is working on arranging meetings with assigned legislators Senator Sinema, Representative Gallego and Representative Schweikert when they are home during Congress' spring break, April 11-22.

This year's advocacy topics:

- Support the Major Richard Star Act (concurrent receipt for combat-injured servicemembers)
- Reduce TRICARE Mental Health Copayments
- Enact a 4.6% Military Pay Raise in the FY 2023 National Defense Authorization Act (NDAA)

### State Legislature Continues Work

The legislative session is finishing its third month and bills that have not been acted on will be dropping from consideration. Several bills have been completed and signed by The Governor. Bills of interest to veterans and sent to and/or signed by Governor Ducey include:

**SB 1115 - In-state student status; veterans:** Removes the requirement for covered individuals to enroll in a course at a public institution of higher learning within three years of being discharged to receive in-state tuition (aligns with federal legislation).

### **SB 1115 - In-state student status; veterans:**

Removes the requirement for covered individuals to enroll in a course at a public institution of higher learning within three years of being discharged to receive in-state tuition (aligns with federal legislation).

The bill includes individuals receiving educational assistance under Chapter 35, Survivors' and Dependents' Educational Assistance (DEA) program (aligns with federal legislation).

**SB 1212 - Veterans' Services Department; commission; continuation:** Continues the Arizona Department of Veterans' Services and Arizona Veterans' Service Advisory Commission for 8 years for the purpose of assisting Veterans and the surviving spouses, minor children and heirs of Veterans. Contains a retroactive date of July 1, 2022.

**SB 1406 Excused military absence; higher education:** Prescribes protections for a person who is a National Guard or United States Armed Forces Reserves member, a student at an Arizona institution of higher education and who is ordered to state or federal reserve component duty (reserve duty), or a person who is a student at an Arizona institution of higher education and whose spouse is ordered to reserve duty.

**HB 2344 Military Affairs Commission; continuation:** Continues the Military Affairs Commission for 8 years for the purposes of monitoring military issues in this state, including matters affecting the military installations in this state. The group provides its input to the governor.

### Chapter Members Take to the Road

Chapter members Phil and Shai Roos have been crisscrossing America in an RV since January of 2020, helping others. This is their story.

In March of 2018, CAPT Phil Roos, USN, was preparing to retire from a 36-year career in the Navy. At the time, he was leading the Navy ROTC program at Arizona State University. He wasn't at all sure what he was going to do next. Phil had started a small side business in embroidery, doing designs for shirts and caps and other items. While he was working, he would watch [YouTube videos](#) to keep himself entertained. He found a video blog called [Gone With the Wynns](#) about a couple who started out RVing and then switched to sailing on a catamaran.

Phil approached his wife Shar and said, 'What would you think if we got ourselves a sailboat and started sailing around the world?'" Laughing, Shar said, NO! I'm not a water person. We go to Hawaii and I sit on the beach and look at the ocean. I never go in the water."

"That died so fast. She said she would do RVing but she wouldn't sail around the world. So, I started looking into the whole [RVing](#) thing," Phil added.

Continued on Page 9



# ASU ROTC ROTC Scholarship Award Presentations 16 April 2022

Please join us as we recognize an outstanding cadet from each of ASU's three ROTC programs and hear their plans for a professional and military career.



\$30 per person for lunch, check to AZ-MOAA  
Please RSVP NLT Tuesday, the 12<sup>th</sup> of April to:

**Charlie Bitner**  
**134 E. Northview Ave**  
**Phoenix, AZ 85020**  
**602-943-0028**  
[or charles@bitner36.com](mailto:charles@bitner36.com)



## Arizona Chapter MOAA's Monthly Luncheon

McCormick Ranch Golf Club



## **“Forward to the Future, We are Prepared”**

**Linda Wolverton**

Chair of the Luke Chapter MOAA Surviving Spouse Program

Linda Wolverton drove out from the Luke AFB area with Barbara Chambless to present an excellent program regarding planning now for future events, i.e., estate planning and death of a spouse. Working out a plan while people can make logical decisions makes it much easier when the time comes to ensure everything that was planned can actually happen. Without a plan, those times can be very emotionally trying and frustrating when added to all the other turmoil associated with the death of a spouse.

Linda had handouts for our members with lists on being prepared for all the many things that need action taken. Again, if action is taken early, the “stressors” can be decreased immensely. She also had information for military spouses including phone numbers for the various defense agencies that they should contact.

We had a capacity crowd for this meeting and many surviving spouses attended thanks to Susan Farrell’s efforts to contact our surviving spouse members.



### **Chapter Members Take to the Road Continued from Page 7**

#### **Retirement is Not About the Money Anymore**

Fast forward to July 2018. Shar was an insurance services agent with a good business, but as she explained, it is a very negative career. No one is ever happy because they don’t feel like they get paid enough for their claim, or their rates have gone up. Phil said Shar came home after a bad day at work and declared to him, “It’s not about the money anymore.”

“She’s always worked for herself. She’s always chased her own financial footing. She’s done everything on her own and so when she said that I was like, this is a watershed moment. We’re standing in the backyard in our pool...because that’s where you stand in Scottsdale in August...it was hot, and we had a margarita, and she said, “Let’s do the RV thing.”

#### **Volunteering Fills the Soul**

Shar realized during that conversation that she was happiest when she was visiting with folks at the hospice center or reading to third grade kids.

“That’s how I started to fill my soul,” she said. “I was doing something at least once a week and I said my happiest moment is when I’m reading to those third-grade kids. So, let’s travel. Let’s go and see this beautiful country but let’s do it with a little more purpose. We thought, let’s take a year to volunteer...and so we called it, *A Year to Volunteer*. It sounded like a brilliant idea.” Shar soon tendered her resignation from her insurance job.

**Continued on Page 11**

**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: \_\_\_\_\_

Street 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](http://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 \_\_\_\_\_



## “Summer Adventures” Online Auction

Our Chapter will again partner with the Southwest Veterans Foundation and Chamber of Commerce to conduct a fundraising event in June. This “Summer Adventures” online auction will feature many things to do during the “dog days of summer” in Arizona. We plan to offer many great deals and opportunities, such as golf, lake cruises, museums, parks and zoos, movies, indoor shooting, archery, axe throwing, escape rooms, train rides, winetasting parties, and many other indoor and outdoor activities. We will also offer many of the popular standbys--restaurant and retail gift certificates, wine and spirits, and a few unusual items.

Plans are to conduct this online auction June 4<sup>th</sup> to 12<sup>th</sup>. We have started collecting donated items for this auction, but need your help ensuring an auction full of items of value and interest to our members and outside supporters. To donate auction items, you can bring them to the April or May luncheon or contact Jack Farley (412.779.0372)/[jfa327@aol.com](mailto:jfa327@aol.com) or Tom Sheets (760.213.3705) [t.sheets@swvcc.org](mailto:t.sheets@swvcc.org) to coordinate a pickup.

Please let us know ASAP details of the items you intend to contribute so we are able to start the lengthy process of setting up and loading the auction platform. We will need the Fair Market Value (FMV) to post on the auction site.

### Chapter Members Take to the Road Continued from Page 9

#### The Transition to RVing

“It was going to take at least a year. That was fine because we hadn’t even gotten an RV yet,” Phil said. “So, we set the path in motion to do this thing. I retire and I’m doing my side hustle still and we start looking for an RV in late 2018. We found one in February of 2019...a 2007 Gulf Stream Class A coach. It wasn’t too expensive. We started camping and taking baby steps.”

Next time: The Journey Begins

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The *Sentinel* Newsletter is sent electronically

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