



The Sentinel

Arizona's First Chapter
The Military Officer's Association of America

The Arizona Chapter Scottsdale, AZ 85250



September 2022 CHARTERED Oct 1956 65 YEARS OF SERVICE TO COUNTRY Stephen MacDonald, EDITOR

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and Chairpersons

President's Perspective by Tom Sheets



September is finally here after three long, hot months and no membership luncheons. In addition to restarting our monthly luncheons—which we all look forward to--September brings with it several other items, not the least of which is the hope for cooler temperatures soon. It also ushers in another football season that includes our three service academy contests and the Board's preparation of a new slate of leadership for our chapter.

To the latter point, we are looking for members interested in serving on our Board of Directors and committees. We are especially looking for a Board Secretary and an Assistant Treasurer. If you are interested in serving in these positions, or any other capacity including committee membership, please contact Jack Farley, Chair of the Slating Committee.

September also begins the term of our new newsletter director Steve MacDonald. Let me take this opportunity to again thank Janet Lange for her years of delivering our award-winning newsletter to our members every month. I also want to thank Steve for taking on this important duty.

On Tuesday, September 20th, at American Legion Post 44 in Old Town Scottsdale, we will host a special member opportunity to hear the story captured in the book *Rotors in the Sand*,

(continued on page 8)



FEBRUARY 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

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MOAA and its affiliate chapters and councils are non-partisan.



Chapter Membership

by Bob Fiegl, Chapter 1st VP
and Membership Chair
Fieglr869@gmail.com

Isn't it amazing how quickly the summer months have passed – again? I'm looking forward to the next nine months of chapter meetings, luncheons and special events. We'll soon be talking about Air Force – Navy and Army – Navy football game gatherings, but first, there's the first of our new season general membership meetings on Saturday Sept. 17th at McCormick Ranch Golf Club in Scottsdale; social time begins at 11:00.

As your membership chairman I'm focusing on three goals now: recruiting new members, keeping existing members and providing encouragement for members to attend our meetings and social events. Accomplishing all of these goals requires member assistance, so, I'm soliciting your help now. Be forewarned, I'll be bugging you about these for the foreseeable future!

Regarding recruiting new members, as you go through your daily routines, please be on the lookout for people who are eligible for membership in MOAA (i.e., active duty, former or retired military officers and surviving spouses). You'll find a membership application in this Sentinel. Highlight what we do socially, sponsor

scholarships for local ROTC students, assist with packing and delivering items to support local veterans and deployed troops. We're an award winning MOAA chapter! MOAA recognizes what we do with significant cash awards and this Sentinel newsletter has been repeatedly recognized for its superb design, content and editing. Our chapter has a top-notch reputation for many reasons.

As for keeping our existing members, we do our best to create enjoyable social events. I hope you'll participate often! Another issue is working with our members to keep their dues current. A friendly reminder that dues should be paid each January (earlier is certainly ok!). We have many members who are a bit behind on this. If you don't know your dues status, feel free to email me and I'll provide that to you.

Lastly, please consider this my personal invitation to you to attend the September 17th membership meeting and luncheon. We always have a nice sit-down, served meal and an interesting guest speaker in a beautiful venue. Elsewhere in this newsletter you'll find a listing of future events. Mark your calendar now and please plan to attend!

Warm regards,
Bob Fiegl



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: _____

[To Renew Online - Click Here!](#)

Personal Affairs

by Lee Lange, Personal Affairs Officer



Review the Basics: TRICARE For Life

Who is eligible?

TRICARE For Life is a Medicare supplement for TRICARE-eligible beneficiaries who have enrolled Medicare Part A and B.

When you become eligible for and purchase Medicare, you become eligible for TRICARE for Life (TFL). The Social Security Administration is responsible for Medicare enrollment and should send you the necessary information 3-4 months prior to your 65th birthday. If you do not receive this information by one month prior to reaching age 65, you'll want to contact your local Social Security Office.

While the Social Security retirement age is increasing, the Medicare eligible age **remains 65** regardless of when you are eligible for full Social Security retirement benefits. Once you enroll in Medicare, TFL automatically becomes the secondary payer to Medicare if you have a valid military ID card. Your military ID card expires on the first day of the month that you turn 65 so you will need to make sure it has been renewed to keep your TRICARE eligibility.

What does it cost?

There are no fees associated with TFL. Beneficiaries must pay the Medicare Part B premiums to stay enrolled in TFL. TFL works as the secondary payer to Medicare. Medicare pays 80% of covered services, and TFL pays the remaining 20%. TFL also pays the Medicare deductible. Beneficiaries should not have any out-of-pocket costs for Medicare and TRICARE-covered services.

For services covered by TRICARE but not by Medicare, such as pharmacy services or overseas care, you may be required to pay any applicable TRICARE co-payments. In situations where Medicare coverage does not apply, TRICARE Select becomes primary payer and you will be responsible for the TRICARE Select deductible and cost-shares. For services covered by Medicare but not TRICARE, such as chiropractic

care, Medicare pays 80 percent, and you will be responsible for the remaining 20 percent.

How does it work?

As a Medicare beneficiary, you visit a physician who accepts Medicare. The provider files the claim with Medicare and once Medicare processes the claim, it is automatically forwarded to TFL for payment. TFL pays the remainder of the claim provided that the service is a Medicare and a TRICARE covered benefit. There are very few Medicare covered benefits that are not TFL covered benefits which would require you to pay the remainder of the claim instead of TFL (i.e., chiropractic care is a Medicare but not TRICARE benefit).

If you choose a provider who has *opted-out* of Medicare, meaning they do not accept Medicare patients and will not file with Medicare, TRICARE will process the claim as second payer if the service is a covered benefit, and the provider is TRICARE authorized. As second payer, TFL pays what it would have paid if Medicare processed the claim as primary (meaning TFL pays 20% of the TRICARE allowable charge). You are responsible for the remaining 80% of the bill.

The Medicare website provides a search tool to find a provider in your area. Should you have no option for reasonable access to medical care but to use an *opt-out* Medicare provider contact WPS at 1-866-773-0404 for details on the opt-out waiver process.

TRICARE Pharmacy benefit

The pharmacy benefit under TFL is the same pharmacy benefit as TRICARE Prime and TRICARE Select. You can fill prescriptions three different ways: at a military treatment facility (MTF), at a local retail pharmacy, or through the mail-order pharmacy (TMOP)

For current pharmacy costs, and information on other TRICARE costs, see this TRICARE web page: <https://tricare.mil/Costs/Compare>

To research currently covered medications, see the Tricare formulary list here: <https://tricare.mil/CoveredServices/Pharmacy/Drugs>



September 17th, 2022

VA BENEFITS 101

You Earned Them, Here's How to Get Them

Derek Debus

Director, of Military and Veteran Law, Stone Rose Law



An accredited VA attorney, Derek is also admitted to practice before the Court of Appeals for Veterans Claims, the Arizona District Court, and before all state courts in New Mexico and Arizona.

Prior to joining Stone Rose Law, Derek worked as a prosecutor for one of the largest prosecutorial agencies in the country. Derek attended law school at the Sandra Day O'Connor College of Law, graduating with distinction and recognition as a Trial Advocacy Fellow of the law college.

Before attending law school, Derek served as an infantryman and Combat Instructor in the United States Marine Corps. While serving as a Marine, Derek learned the attention to detail and military knowledge necessary to be a successful attorney and accredited VA disability benefits lawyer. Derek first became interested in the field of veterans' benefits law after his own struggles with the VA. He realized that it shouldn't take going to law school for the average veteran to obtain their benefits.

When Derek isn't working, he greatly enjoys playing chess and spending time with his wife and two dogs. Derek also serves as a member of the Board of Directors for three different organizations; Academe Grove, a nonprofit aimed at maximizing school safety through evidence-based practices; Saving Scales, a nonprofit animal rescue dedicated to rescuing and rehabilitating all manner of reptiles and amphibians; and Bullshido, a nonprofit media organization aimed at debunking falsehoods in law, governance, and the martial arts.



McCormick Ranch Golf Club

Luncheon \$35 – Please RSVP [by Sept 13th](#) with check to Charlie Bitner 134 E. Northview Ave. Phoenix 85020

by email: Charles@bitner36.com **OR** contact Charlie at 602-943-0028

September 17 Luncheon/Meeting

DATE: September 17, 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: \$35 Per Person *(Please note change to luncheon price!)*
Reservations by 4 PM 13 Sep 2022

DRESS: Business Casual

MENU: Chicken Cordon Bleu with Caesar Salad and Banana Cream Pie

PROGRAM: Derek Debus, Director of Military and Veteran Law, Stone Rose Law
"VA BENEFITS 101: You Earned Them, Here's How to Get Them"



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Legislative Update

by Lee Lange, Legislative Chair



Ask Your Senators to Preserve Key Benefits in the FY 2023 NDAA

Congress is on its August recess, but MOAA remains engaged with the FY 2023 National Defense Authorization Act (NDAA) and budget process – and MOAA members can engage, as well.

The House passed its version of the annual defense bill in July, and the Senate plans to take up its version upon returning to Washington after Labor Day. Ahead of the House passage, MOAA sent a letter to House leadership outlining several amendments important to our members. These were included in the final House legislation. The Senate Armed Services Committee (SASC) wrapped up its markup of the NDAA in late July. MOAA sent a similar letter to Senate leadership outlining its support for several MOAA-backed provisions outlined in the SASC version of the bill, with a goal of securing their inclusion in the final legislation.

Six of the provisions dealt with issues affecting the active force:

- Modernization of the Selective Service System.
- Authorization of a pilot program to hire special education inclusion coordinators for child development centers.
- Extension of authority to temporarily adjust the Basic Allowance for Housing (BAH) in certain areas.
- Establishment of a Department of Defense Military Housing Readiness Council.
- Mandatory disclosure of potential presence of mold and health effects of mycotoxins before a lease is signed for privatized military housing.

Two provisions would affect Guard and Reserve forces: One would allow for backdating of effective date of rank for Reserve officers in the National

Guard due to undue delays in federal recognition, and another requiring an independent study on the federal recognition process.

Two others target health care concerns, with one allowing for improvement of referrals for specialty care under TRICARE Prime during permanent changes of station, and a second establishing a scholarship-for-service pilot program for civilian behavioral health providers.

High-Priority Amendments

Additionally, MOAA offered full support for several prospective floor amendments – improvements to the SASC version that could be made prior to the full Senate vote. These include:

- The text of the Major Richard Star Act, which would end an unfair offset faced by more than 50,000 combat-injured veterans who lose a dollar of DoD retirement pay for every dollar of VA disability pay they receive.
- Improved TRICARE coverage for young adult dependents, allowing the benefit to keep up with civilian insurance plans.
- Ending forced arbitration provisions for the Servicemembers Civil Relief Act (SCRA) and the Uniformed Services Employment and Reemployment Rights Act (USERRA) for the reserve component.

Once the full Senate votes on its version of the NDAA, lawmakers from both chambers will work to resolve their differences in a compromise bill. MOAA will continue to engage with Congress on these issues and advocate for a timely passage of this year's defense bill.

MOAA is [asking our members to take action](#) and urge your senators to ensure these vital provisions remain in the NDAA, and that the three amendments above are added. Once you click on the link, follow the directions to send your senators a message. Have your spouse send a message too. Take a few minutes to send a message today. You can make a difference!



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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
 September 1, 2022
 the American Legion Post 44
 7145 E 2nd Street
 Scottsdale, AZ 85251

Member Luncheon/Meetings

Third Saturday of each month at 11am
 Next Meeting: September 17, 2022
 McCormick Ranch Golf Club
 7505 E McCormick Pkwy
 Scottsdale, AZ 85258

Upcoming Events

20 Sep: Special Happy Hour (See page 11)
 15 Oct: Annual Chapter BBQ

**President's Perspective
(from page 1)**

by our recently deceased member, Brigadier General Don Harvel. See page 11 for details about this event.

Over the summer our chapter learned that we will again be awarded the Five Star Level of Excellence Award from our national MOAA Headquarters. I will have the honor of accepting this award for the chapter in Kansas City on October 27-28th.

September also brings us several issues. On the national level, September is recognized as National Suicide Prevention Month. I know you already know that the Veteran suicide rate far exceeds that of the civilian population and that Arizona has the fifth highest Veteran suicide rate in the nation. I hope you will consider supporting one of the many fine local organizations that are working to stop this epidemic of Veteran suicides.

Closer to home, September also brings us a significant increase in our meal costs at McCormick Ranch. The two-year pandemic has challenged all businesses who must now deal with the reality of increasing costs of everything—and those costs understandably get passed on to its customers. The bottom line is the increased prices from McCormick Ranch would have necessitated an increase in meal costs from \$30 to \$38 a plate.

To save you such a substantial increase, your Board of Directors has decided to subsidize the McCormick Ranch meals with a \$3.00 a plate subsidy at least through December. We believe we can absorb this cost based on our increased fundraising programs. Your support of our fundraising programs, such as the Service Academy football games and the Super Bowl pools makes this possible.

We look forward to seeing you on September 17 to begin our exciting fall lineup of events.

From the Treasurer

- Charlie Bitner

Dear Members,

As mentioned elsewhere by our chapter president, the cost of our lunches at McCormick Ranch Golf Club is going up to account for increased costs on their end. We're going to have to start charging \$35 per meal beginning with the September meeting. Most of our members have expressed over and over that they are very satisfied with both food and server quality, as well as enjoyment of the venue. It's our intention to keep using McCormick Ranch for those very reasons.

We hope to see you all despite the increase and look forward to sharing the camaraderie that is a large part of being in the Arizona Chapter, MOAA!

SEPTEMBER 17th Member Luncheon Meeting Reservation Form

Please reserve _____ meals for name(s): _____

Enclosed is my check for \$ _____ (\$35.00/person) for the Sept 17th Member Luncheon Meeting payable to: **AZ Chapter MOAA** and mailed to arrive by **Sept 13, 2022** to: **Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020**, or contact: **Charles@Bitner36.com, 602-943-0028**.

Member reservations or call-ins WILL NOT be accepted after September 13, 2022 @ 4pm

Cancellations after September 13, 2022 at 4 pm will be charged and not refunded.

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

_____ Or you may request the AZ Chapter Membership Chairperson, Bob Fiegl, to enroll you

for a no-cost Basic Membership for 3 Years. You can email Bob at Fieglr869@gmail.com.

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 _____



AZ MOAA Happy Hour Event

Tuesday, September 20, 2022, 5 PM

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

Dinner Buffet - \$30/person

Brian Minzey Former Army Ranger, 3rd Ranger Battalion

PLEASE PLAN TO ATTEND!! RSVP to Charlie Bitner Charles@bitner36.com or 602-943-0028

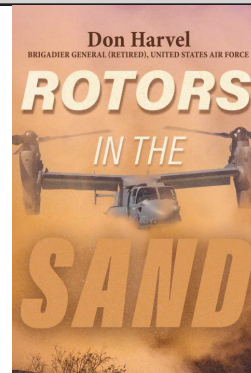
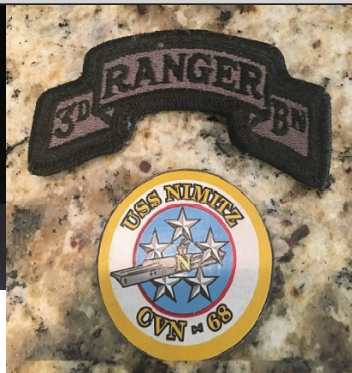
Brian is a Navy and Army veteran who was involved in the crash of U.S. Air Force CV-22 Osprey in Afghanistan on April 9th, 2010. He was on another bird and dropped off a mile away and was one of the first Rangers on scene.

In his words, "I would love to talk about that night and the days and weeks that followed such a dramatic night for many people's lives".

Brigadier General Don Harvel, former member of our AZ MOAA chapter, was also involved as the Chief Accident Investigator and wrote the book, "Rotors in the Sand" about determining the cause of the accident - a behind the scenes look as the Osprey accident investigation board worked through hundreds of clues to determine why the accident occurred.



Brian Minzey



BG Don Harvel

Welcome Returning Member!

Hyunsook 'Jeanne' Sours
- Surviving spouse of
Captain Martin Sours, USN
and former MOAA and chapter member

*Please make a point to greet
her at our next meeting!*



Phil and Shar Roos RV Across America – Part IV

Phil and Shar Roos continue their journey across America helping others through their non-profit organization, *A Year to Volunteer (Y2V)*.

In the past two and a half years, Phil and Shar have accomplished an incredible amount of work. “Today, our projects run for two work weeks at a shot with a weekend break in between,” says Shar. “That timeframe seems to fit best for us and our volunteers because any longer, it can be really exhausting.”

A project they completed this past March in Louisiana highlighted their abilities and garnered even more interest in Y2V. Sam Houston Jones State Park, near Lake Charles, Louisiana, had been devastated by Category IV Hurricane Laura in 2020. “The park looked as bad or worse than our first project at Florida Caverns,” says Shar. “90% of the tree cover had been wiped out with many trees snapped in half.” While the state park staff worked on replacing and upgrading the campground, Y2V was asked to come in and build a 515’x12’ scenic boardwalk along the river there. “We were up for the task,” says Phil. “We had built a 110’x90’ arrow-shaped scenic overlook in Indiana so this was right up our alley.”

However, when they arrived with their largest crowd of volunteers to date at 51, the materials for the boardwalk hadn’t come in. So, they set upon other projects including building a new 200’ entry fence for the park, 4 raised tent pads, clearing miles of vegetative debris along the roadways, clearing and beautifying a trail, and painting the main office. “We got a lot done in those two weeks with our volunteers,” says Shar. “And then, on the day before our project was to end, the material for the boardwalk came in; \$92,000 of marine-grade lumber, right there for all of our volunteers to see.”

The murmur began in earnest and soon, the volunteers asked if they could at least, get the boardwalk started. Shar gave them the go-ahead and at the end of the day, the entire boardwalk had been framed. By the end of their last day, the decking had been started. “We couldn’t let this boardwalk go unfinished,” adds Phil, so with a handful of volunteers who were willing, they kept working through the weekend until the boardwalk was largely complete. “But then we had to finish the decking with over

20,000 deck screws,” says Shar. A couple of gentlemen from the local community who had been following Phil and Shar on Facebook offered to help, and by Thursday, the deck was complete. “We couldn’t believe we completed this boardwalk in seven days,” she adds. “It was incredible.”

Their longest project ran for six weeks at a closed state park in northeast Alabama called Buck’s Pocket State Park. It had been shuttered for over five years due to budgetary constraints and that closing devastated the local economy of the surrounding towns. While they were working at their third project in northwest Alabama at Joe Wheeler State Park, the COVID-19 pandemic was beginning to rage and Alabama State Parks offered to keep them hunkered down with a project at Buck’s. “Buck’s Pocket is nestled between three counties and was beloved by the locals so when we showed up to help the state reopen it, it generated a ton of interest,” adds Phil. Over the six weeks, Phil and Shar, and 37 other volunteers under their leadership, renovated all the facilities including the office and bathrooms, trails, and day use areas. They cleared tons of overgrowth and debris and built primitive camp sites along the creek that ran through the park. “It was amazing... but exhausting,” says Shar. “We attended the grand re-opening and met many of the locals who advocated for their state representatives to bring the park back. It was so heartwarming!”

Phil and Shar have three projects coming up, including renovations at the Raptor Education Group, September 12-23 in Antigo, WI. Then it’s on to the Mark Twain State Park and Birthplace Historic Site in Florida, Missouri, October 10-21, to repair buildings, decks, and bridges. Their final project of the year will be at Living History Farms, Urbandale, IA from October 31-November 11. At this 500-acre open air nonprofit museum, they will be improving the cabinet makers store, waterproofing a basement, doing trail work, and other repairs and upgrades.

Find out more about Phil and Shar’s work at www.ayeartovolunteer.com



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<p>PRESIDENT Col Tom Sheets, USMC 760-213-3705</p> <p>FIRST VICE PRESIDENT CAPT Bob Fiegl, USN 850-207-9845</p> <p>SECOND VICE PRESIDENT CDR Jack Farley, USN 412-779-0372</p> <p>SECRETARY Maj David Boyd, USAF 202-617-0337</p> <p>TREASURER Col Charles Bitner, USAF 602-943-0028</p> <p>IMMEDIATE PAST PRESIDENT Maj Pete Berger, USAF 602-739-0586</p> <p>DIRECTORS: LTC Ron Bright, USA; Lt Col Jim Cullison, USAF; CAPT Bruce Kosaveach, USN; Janet Lange, USMC Spouse; Col Lee Lange, USMC</p>	<p>ADVERTISING Capt Stephen MacDonald, USAF 310-972-9263</p> <p>ARRANGEMENTS Col Charles Bitner, USAF 602-943-0028</p> <p>CHAPLAIN Col Miriam Rose-Cummo, USA 516-521-1511</p> <p>ELECTRONIC COMMUNICATIONS Lt Col Jim Cullison, USAF 602-482-3838</p> <p>HISTORIAN / PHOTOGRAPHER Lt Col Jim Cullison, USAF 602-482-3838</p> <p>JROTC AWARDS Lt Col Jim Cullison, USAF 602-482-3838</p> <p>LEGISLATION Col Lee Lange, USMC 703-232-3609</p> <p>MEMBERSHIP CAPT Bob Fiegl, USN 850-207-9845</p>	<p>NEWSLETTER EDITOR Capt Stephen MacDonald, USAF 310-972-9263</p> <p>PERSONAL AFFAIRS Col Lee Lange, USMC 703-232-3609</p> <p>PROGRAMS CAPT Bruce Kosaveach, USN 602-501-9876</p> <p>SCHOLARSHIPS VACANT</p> <p>SURVIVING SPOUSES Susan Farrell, Surviving Spouse 602-993-8556</p> <p>TRANSITION LIAISON CDR Jim Draper USN 480-483-7769</p> <p>WEBMASTER Carl Ulbrich, Jireh Communications</p>
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The *Sentinel* Newsletter is sent electronically**

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