



AZ Council of Chapters



Date: April 2017

President: LtCol Dick Jonas



President's Message

A comfort, and an encouragement when stepping into the position of State Council President MOAA are the wonderful people you get to work with. Someone once said that successful leadership is getting other people to do your work for you. With the energetic folks in charge of the chapters and satellites, and the very talented people on the State Staff, I sense a raging success in the offing. I'll do my best not to let you down.

When we began last fall, we set some goals. One, we want to continue the LOE grand slams we achieved over the past several years. There are some changes on the way to the Levels of Excellence program, but our responses and inputs will still be aimed at setting a standard of excellence like we have in the past. Every chapter, plus the State Council has submitted an entry in the competition. It's not clear at this point just what shape the awards will take, but I fully expect the Arizona teams to be out front in the lead.

A second goal was nominating a number of our members to the Arizona Veterans Hall of Fame. The nomination deadline was the end of March and several have been nominated for selection to the Class of 2017. We're proud of

that.

I used to hear it said during my Air Force career that flexibility is the key to airpower. We have begun to discover that flexibility is quite often the key to success in many different endeavors. In MOAA we've seen changes and cutbacks in the gold bar program which many of us saw as a big help in recruiting ROTC cadets. The Awards functions have been cut back. National no longer supplies the award elements — the ribbon, medal, and citation. We are completely at liberty to continue the program the way we did it in the past, but we either buy the award elements ourselves, or scale back on which items to present. I hope we can find a way to continue the gold bars and the awards. I taught Air Force Junior ROTC in two Arizona high schools and I still remember the pride on Awards Night for my cadets.

We are fortunate to have Col Terri Coles, U.S. Army (ret) visiting to be our guest speaker. Col Coles is the new Director of Councils and Chapters at National. Many of our coming issues will go through her Directorate for debate and resolution. We're happy for the opportunity to get acquainted with her.

This is the first State Council convention I will have presided over. The next will be the Fall meeting this coming November. I expect to have an exponential learning curve for a while. If you any suggestions for me please feel free to call or email. I'm in the State Council Directory.

Dick Jonas, President



Guest Speaker

Greetings Council Presidents,

I want to formally introduce myself to you leaders that I have not had the pleasure of meeting. I am Terri Coles, the new Sr Director for Council & Chapters here at MOAA National. I replaced Barry a few weeks ago after serving as his deputy for about 6 months. I'm excited and humbled by the opportunity.

As I take on this new role, my first priority was to reach out to the leaders across our affiliate network. One thing that I found a bit lacking was communications with you all. We have several electronic platforms to 'push' information to you, (Affiliate, C&C Update) but there was a void in getting feedback from you as leaders. I'd like to develop some sort of frequency model by which we communicate with one another. One way would be periodic teleconferences or webinars. I will be scheduling the first webinar in the March timeframe.

Quarterly Leader's Workshops- Beginning in 2017, MOAA transitioned to a new Council and Chapter Leadership Workshop conducted 3-4 times each year. Our goal is to select a city for each workshop that allows council and chapter leaders from several surrounding states to participate without involving a great deal of travel. Up to three top leaders from each council and chapter will be invited to share best business practices and discuss topical issues regarding membership growth/sustainment, leadership succession, communication, revenue generation, community projects/involvement and local branding—just to name a few. Our tentative goal is to have 40 to 60 leaders at each council and chapter leadership workshop. These will be 1.5-day training sessions. Our first full workshop will be May 5-6 in the NE region,

Atlantic City, NJ.

Council Meetings—I'd like to be a part of your Council mtgs/conventions, forums. I've had the pleasure of being invited to 4 Council meetings so far: Georgia, Louisiana, California and most recently Florida Leadership forum. Each were a bit different, but the common thread was strong Council leadership. I know many of you have invited Gen Atkins to be your guest speaker at your Council events which is great. He makes every effort to support. When possible, I'd also like to participate to conduct leader training/workshops for your chapter leaders. This is something we can discuss on a case by case basis.

We want to share your thoughts and concerns and your preferred method of communications.

Thank you all for your leadership and support to the C&C system. I look forward to hearing from you!

Terri Coles, Colonel, U.S. Army (Ret)
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Secretary's Message

The Fall Council of Chapters meeting and the Northern Arizona Chapter hospitality evening are fast approaching. It is time to make your plans to attend.

The information listed below will give you details on the Northern Arizona Chapter planned hospitality event on 23 May and the Council of Chapters meeting on 24 May 2017.

The Northern Arizona Chapter will be sponsoring a hospitality room on 23 May from 5:00 p.m. until the party ends. Beverages and appetizers will be provided. The location of the hospitality room is room #219 located in the Prescott Resort & Conference Center, 1500 AZ-69, Prescott, AZ 86301.

The Arizona Council of Chapters meeting will be held on 24 May in the Hollow Square Room in the Prescott Resort & Conference Center, 1500 AZ-69, Prescott, AZ 86301. The meeting will commence at 0900. Coffee, tea and water will be provided.

For those interested in lunch, a deli buffet will be provided. The cost of the lunch is \$18 per person. Make your check payable to NACMOAA and mail to Jim Muehleisen, treasurer, at 1460 Eagle Crest Drive, Prescott, AZ 86301-5455.

IMPORTANT NOTE: The deli buffet lunch at the council meeting must be prepaid. Checks must be received by Jim Muehleisen NLT 17 May.

Overnight lodging has been arranged for at the Prescott Resort & Conference Center, 1500 AZ-69, Prescott, AZ 86301. The special rates for rooms are House Deluxe for \$99.00 and a Suite for \$109.00 (a single is one king bed and a double is two queen beds). Rooms are subject to a 10.8% privilege surcharge (subject to change without notice). Reservations **MUST** be made through reservations at this phone number (888-657-7855) to get this group rate and **must be made prior to 22 April 2017**. NACMOAA will not be responsible for any room costs.

If you have any questions on the hospitality event or the room reservations, please contact LCDR Clyde Meade, NACMOAA President. His phone number is: (602) 592-4636 and his email is: Navoff04@gmail.com.

Pam Wojtas, Secretary



Treasure's Report

The Council's finances remain in excellent shape with the addition of \$800 received in March after approval of a grant request submitted by the Council to MOAA/USAA. The funds will be used in 2016 and beyond to help with chapter costs associated with hosting the two annual council meetings. In addition, the funds will go towards costs of a short seminar on how the Council can better influence state legislation in Arizona. In addition, all chapters have paid their Arizona Council of Chapters dues. Thank you very much. I will have a Treasurer's Report of income and expenses for the last six months to present to the membership at our May meeting.

Don't forget that the MOAA/USAA sponsorship program also supports chapter programs. MOAA, in partnership with USAA, will provide up to \$300 per year to support qualified chapter programs. Applying for the program is a four step process and requests are submitted using an online form found on MOAA's website.

The most important step is to determine whether your project or program meets the established guidelines for USAA/MOAA sponsorship funding support. Generally, the event must be something that serves the community at large or benefits individuals outside your immediate chapter. Some examples which would meet the spirit and intent of the program would be chapter events which recognize JROTC/ROTC students or provides support to JROTC/ROTC programs. Support for golf tournaments/other fundraising events for chapter scholarship or awards programs are other examples that would receive favorable consideration.

Examples which do not meet the criteria for funding support include political candidate forums, stand-alone chapter recruiting activities, request for funds to offset chapter member meal

costs at chapter meetings, and direct contributions to your chapter scholarship program. MOAA asks for requests at least 45 business days out from the date of the event. Click on this link for more information.

<http://www.moaa.org/Content/Chapters-and-Councils/Council-and-Chapter-Management/USAA-Sponsorship-for-MOAA.aspx#sthash.Qlp7fx2h.dpuf>

Thanks for your support.

Lee Lange, Treasurer



VETERAN LEGISLATIVE AFFAIRS

By: Gene Fenstermacher, Col, USAF (Ret) and Darren Venters, Lt Col, USAF (Ret)

Below are several Arizona State Veteran Bills that we have been tracking:

SB1110 would make active duty income for the USPHS and NOAA free of Arizona State Income tax. Currently active duty pay for Arizona Residents is exempt from Arizona State income tax. It passed the Senate by a vote of 27 to 3 and has been transmitted to the House. Passage unlikely this session

SB 1443 would establish the Arizona Veterans 'Donation fund as an Arizona Tax Credit organization in lieu of continuing the Military Family Relief Fund (MFRF) as an Arizona Tax Credit organization. The MFRF, established as an Arizona Tax Credit organization in 2007 to assist post 9/11 veterans, is scheduled to end in 2018. Of the approximately 9 million dollars donated to date, over 6 million dollars have been unused. **SB 1443** would extend the time for disposition of the currently unused funds to post 9/11/2001 Veterans and their families to 31

Dec 2025. Any unused funds as of 31 Dec 2025, would be transferred for deposit in the Veteran's Donation Fund as originally planned at the end of 2018. This extension of time will "maintain faith" with those Arizona taxpayers who specifically donated for the purposes of assisting post 9-11 veterans and their families.

Concurrently, **SB 1443** would establish the current Veterans' Donation fund as an AZ Tax Credit do-nation organization for the period 1 Jan 2018 to 31 Dec 2025 to augment its current source of re-sources to **assist Arizona Veterans of all eras** and their families, **including post 9-11 Veterans**

SB 1443 passed the Senate Appropriations Committee on 22 February by a 9 yes 1 no vote. The room was full of veterans that were there to support the bill. Senator Griffin, the bill sponsor was pleased with the "visual" support by the Veteran Community. We will need to generate similar support when this bill is scheduled for hearing in the House.

SB 1444: 'income tax subtraction: military retirement' would increase the income tax exemption for Military retirees from the current \$2,500 to \$12,500 in 2018, to \$25,000 in 2019, and to complete exemption beginning in 2022. It would be an incentive for retirees to choose Arizona as the place to retire and begin their new careers. While this Bill addresses reducing state in-come tax for Military Retirees it will, in part, be replaced with sales tax for the cars, property taxes on homes and so on that they will spend their money on. **SB 1444**, another Bill introduced by Senator Griffin, passed in the Senate Finance Committee by a vote of 4-3-0-0 on 15 Feb 2017. Senate Appropriations Committee Chair Lesko refused to give the bill a hearing. Senator Griffin using a "Striker" introduced language from SB1444 moving it to the Military and Regulatory Affairs where Chairman Lawrence has scheduled a hearing on March 20, 2017

SB 1249: 'property tax exemptions; statutory conformity' would add Section 42-11134 to Arizona Revised Statute Title 42, chapter 11. It specifies that: "Real and personal property and

improvements to the property that is used as the primary residence of a veteran with a service or non-service connected disability and that is owned by the veteran, or jointly owned by the veteran and the veteran's spouse", are exempt from taxation." The amount of exemption is determined by multi-plying the assessed valuation of the property by the Veterans disability, as rated by the US Department of Veteran affairs. The Veteran must occupy the property as the Veteran's primary residence or be confined to a hospital or other care facility if the property would be the Veteran's primary residence were it not for the Veteran's confinement and if the property is not leased or rented to another occupant other than a family member who resides at the property.

SB 1249 has had no major committee action to date. At this point in time, it appears that it may not be considered during this session of the Legislature.

HB 2433: 'income tax subtraction; veterans', a somewhat of a cross between **SB 1444** and **SB 1249** is co-sponsored by LD-14 Representative Becky Nutt. It would exempt \$5,000 of a U. S. veterans' pension from Arizona State income tax each year OR it would exempt "the full amount of benefits, annuities and pensions" of an honorably discharged veteran who served on active duty in a combat zone during a period of war or against hostile forces. The exemption would be retroactive to and after December 31, 2016.

On 22 Feb 2017, the sponsor of the bill, Representative Clodfelter's floor amendment was adopted requiring the taxpayer to acquire documentation verifying the taxpayer's status as a veteran, the period of active duty service or the conditions of discharge from the Arizona Department of Veterans' Services, the United States Department of Veterans Affairs or the United States Department of Defense.

Other Major HB 2433 Actions: 7 Feb 2017- First Read and assigned to the House Ways and Means Committee and House Rules Committee. On 15 Feb 2017, it was given a "Do Pass"

recommendation in House Ways and Means Committee 8-0-1 absent. On 20 Feb 2017, the House Rules Committee passed it 9-0. On 22 Feb 2017, the Clodfelter floor amendment was adopted. **And it was given a "Do Pass" recommendation in a House COW, and passed in the House 40 to 19 with one not voting and was trans-mitted to the Senate. This bill is likely dead in the Senate.**

Gene Fenstermacher, Legislative Affairs



Personal Affairs

Tricare—Drug Prescriptions & Other Health Insurance
Reducing the Cost to Zero

CDR John Chernoski, USNR (Ret.)

Many military retirees have Other Health Insurance (OHI) through our current or past civilian employers. You are likely aware of the requirement that the OHI pays first before Tricare. Usually, there is co-pay costs with OHI drug prescriptions. For me, it will range from a \$5 to a \$33 co-pay depending on the prescription. Pretty good and some will leave it at that without ever using Tricare. However, there is a way to effectively reduce your co-pay to zero. It can be cumbersome, involves additional paperwork, and is somewhat time consuming, but annually my spouse and I are able to save collectively \$500 or so on co-pays. Several years ago, I learned how from MOAA. Below is guidance from an out-of-print MOAA's pamphlet, "**Navigating the TRICARE Pharmacy Program,**" but available on the Ohio MOAA website.
http://www.ohiomoa.org/Documents/pubs/Pharmacy_final.pdf

“If you have other health insurance (OHI) besides TRICARE, you may be eligible to have TRICARE reimburse your OHI pharmacy copayments so that you have no out-of-pocket costs for the prescription. By law, your OHI is always the first payer and TRICARE is last payer. You must pay the OHI copayment before seeking TRICARE reimbursement...To obtain reimbursement, you must file a paper TRICARE claim (DD Form 2642) within one year after the date the prescription was filled. This claim form can be found online, www.tricare.osd.mil/claims/.” You must also provide a myriad of information regarding the prescription and pharmacy (contained in the pamphlet.)

Mail the form and associated documentation to:
Express Scripts
Attn: TRICARE Claims
PO Box 52132
Phoenix, AZ 85072

“If you used a TRICARE network pharmacy, you will be reimbursed the full OHI copayment in most situations. If you used a non-network pharmacy, you must first meet the annual TRICARE deductibles. After that, in most circumstances, DoD will refund the copayment amount.”

The Tricare website <https://www.tricare.mil/CoveredServices/Pharmacy/Claims/OHI> suggests Tricare (Express Scripts) will coordinate with the OHI or the in-network pharmacy. Beware! I have Express Scripts as my OHI prescription provider and it does not coordinate at all with Tricare (Express Scripts). I have to manually clip and paste my OHI prescription info into a format acceptable to Tricare Claims. Initially, the process was very confusing and time consuming. However, now I have the process down to about 30 minutes. It may not be worth the effort to all, but a few hundred dollars saved a year works for us.

John Chernoski, Personal Affairs



ESGR News

The Secretary of Defense Employer Support Freedom Award is the highest recognition given by the U.S. Government to employers for their support of their employees who serve in the Guard and Reserve.

Nominations must come from a Guard or Reserve member who is employed by the organization they are nominating, or from a family member.

The award was created to publicly recognize employers who provide exceptional support to their Guard and Reserve employees. It is the highest in a series of employer recognition awards given by the Department of Defense.

Almost one-half of the U.S. military is comprised of the Guard and Reserve. The Department of Defense shares these citizen warriors with their civilian employers, many of whom provide significant support to their employees who serve in the Guard and Reserve. This award recognizes employers who provide the most outstanding support for their Guard and Reserve employees and is presented annually by the Secretary of Defense this year, 3064 nominations were received nationwide, 73 were from Arizona. Arizona Committee for ESGR selected the following as Semi Finalist who will receive the Pro Patria Award.

SALT RIVER PROJECT

Salt River Project (SRP) is an outstanding example of an employer going far above and beyond what is required or expected of an employer of National Guard or Reserve employees. Just one example: They pay Guard and Reservists called to active duty their full pay and benefits for up to two years...not offset by military pay. SRP recognizes that families may incur additional expenses when the employee is activated, so they don't offset the employee's pay.

SRP also takes care of employees' families, with the CEO's annual dinner for the spouses of deployed employees, where he reminds them that SRP will help with tasks such as lawn work, auto repair, and painting etc. if necessary. SRP makes sure that families are included in all family events while the employee is deployed. SRP's commitment starts long before the employee is even hired. Guard, Reservists, and Veterans receive additional points during the hiring process. SRP partnered with AZ ESGR to establish a civilian and military matrix job position equivalent map, and regularly attends ESGR hiring events. SRP also established an Apprenticeship with special hiring points only available to Guard, Reserve and Veteran apprenticeship candidates.

SRP sincerely recognizes the value National Guard and Reservists bring to an employer and genuinely want them in their workplace.

SCOTTSDALE FIRE DEPARTMENT

The Scottsdale Fire Department must be diligent in how they spend the public's tax dollars. They more than make up for those financial constraints in other ways, starting at the very top. The Fire Chief regularly seeks out Veteran and Active Military employees on Veterans Day and Memorial Day, to thank them for their service. A typical practice in Fire Departments is if employees are going to miss a shift they must find coverage. The exception is for Guard and Reserve drills and training – the department finds coverage for them.

While employees are on deployment, the department has sent a variety of care packages to the soldier *and* members of his entire unit. Spouses of deployed employees are always invited to city and department events. When another Service Member was deployed for almost a year, members of the department moved into his house and paid rent, so he wouldn't have to find renters and storage for his possessions. This included taking care of his dog the entire time he was gone.

When the individual who nominated the department for a Freedom Award was interviewing for the department, he was upfront

about his Reserve obligations. Rather than hire someone else, they hired him...specifically because of his military experience.

The department knows that the community also supports its military, so a blue star logo is placed on the fire trucks of deployed firefighters until they return safely.

The Scottsdale Fire Department is an outstanding example of an employer embracing their Guard and Reservists, and doing everything they can to assist them.

SONORAN TECHNOLOGY

Sonoran Technology and Professional Services, headquartered in Goodyear, AZ, was founded by Air Force veterans Paul A. Smiley, President and CEO, and Peter D. Ehrenfeld in 2007. Sonoran Technology and Professional Services is a certified 8(a), Service-Disabled, Veteran-Owned Small Business (SDVOSB) dedicated to delivering transformational training and technical solutions to a host of customers. Sonoran typically pays the difference between the employee's regular pay and their military pay. In one case, the employee's Guard pay was higher than his Sonoran pay, so the company paid for his travel expenses instead.

Sonoran places virtually no limits on employees' ability to participate in drills, annual training, formal training courses and deployments. In one case, a Supervisor lobbied the employees' Squadron Commander to allow him to participate in a competitive training event, even though it meant an extra two weeks away from work.

The Site Manager is a retired Reservist, and virtually adopts each Reserve member and their families. He holds nothing back to ensure that his Reserve members and their families lack for nothing during periods of extended participation.

Sonoran currently has several Reservists, and 75% or more of their employees are Veterans. Many have taken leave for military/Reserve duties throughout the years. Anytime Sonoran has a vacancy, Supervisors ask Guard/Reservists about others from their units who may want to join the company. Guard and Reservists get hiring preference.

This is all very impressive for a small company. Sonoran has had a great deal of success, largely because they recognize and take advantage of the strengths and skills of their National Guard, Reserve, and Veteran employees.

Darren Venters, ESGR Chairman



Surviving Spouse Advisory Committee NEWS

This is a heads up for everyone. My cousin, who lives in Indiana, and uses a USAA card, was just caught in this new scam and it is slick. You receive a call from the Security and Fraud Dept. at your Visa or MasterCard bank. They identify themselves and say your account has been flagged because of an unusual purchasing pattern. They'll even give you their badge number. They won't ask for your account number or your name...they already have it. Then they ask if you made a purchase for an Anti-Telemarketing Device for \$497.99. You answer, NO. OK they say, we'll be issuing a credit to your account because we've been watching this company. Note that the amount of the charge is under \$500 purchase pattern that will flag most accounts. They then give you your address where the notice of the credit will be mailed. It's correct so you say YES. No request for your account info...yet. Then they tell you they will initiate a fraud investigation and should you need more info just call the 1-800 number on the back of your card. And then they ask you to identify yourself by giving them the 4 numbers and then the 3 numbers on the back of the card. Got you! My cousin immediately felt uneasy and called USAA. And there it was, a charge for \$497 just made. Her card had been scanned, probably

when she purchased gas but they needed those numbers on the back of the card to complete a transaction. USAA immediately closed her account and issued a new card but for a just widowed 80 year old it was calamitous. Please be careful of the info you give to a caller. Tax time is always scam time. Do not give any info to a caller who says they are from the IRS. The IRS will send you a letter. Be safe.

The National Defense Authorization Act for FY2017 has good news for military dependents. We are now covered for the new Cologuard test for colorectal cancer and the BRCA1 and BRCA2 gene tests for breast cancer. Also included is a provision for dependents to purchase hearing aids at cost. The DOD Tricare department is working on these new provisions and more info will be coming in 3-4 months. I'll let you know when I have more on this. Hope everyone has a Happy Easter...don't eat too many chocolate bunnies.

Shirley Phillips, Surviving Spouse Rep

STORMING THE HILL **5 APRIL 2017**

Thank you to John Chernoski and Pete Kloeber for your efforts in the recent Storming the Hill events. Also, thanks, Pete, for sending the pictures.



From left to right: Lt General John Regni, Commander John Chernoski, CM O'Halleran, Col Pete Kloeber



From left to right: Col Pete Kloeber, CM Trent Franks, Lt General John Regni



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FYI: New verification method means veteran specialty plates may now be ordered online.

PHOENIX – Ordering a veteran specialty license plate no longer requires standing in line at an Arizona Department of Transportation Motor Vehicle Division office. With the introduction of a new electronic affidavit system to verify a veteran’s status, plates may now be ordered at ServiceArizona.com, skipping the office visit.

For more information on specialty plates, please visit www.azdot.gov/mvd or contact [Claude Culbertson <claudehc@yahoo.com>](mailto:ClaudeCulbertson@yahoo.com)

2017 AZ COC Meetings
&
Important upcoming Dates

1) *May 23-24, 2017 State Council Semiannual meeting – at the Prescott Resort & Conference Center. Hosted by the Northern Arizona Chapter. May 23rd Hospitality [room 219] 5:00 PM until ??? May 24th Meeting in the Hollow Square room.*

2) *NAC is hosting its Second Veterans’ Town Hall on June 17, 2017 at Orchard Ranch Resort, 11250 East State Route 69, Dewey, AZ 86327. The event is free to anyone who attends. Topics will include Arizona Veterans Services; Soldiers Best Friend; and Area Agency on Aging. There will also be information tables set up at the venue by other military groups to provide information & answer questions attendees may have. For additional information call: 602-592-4636*

3) *Fall State Council meeting in November. TBA*



The May 24, 2017 Council of Chapters MOAA Meeting is sponsored in part by a USAA/MOAA grant