



AZ Council of Chapters



Date: May 2016

President: Col Ron Perkins



President's Message

We are looking forward to our spring meeting hosted by Tom Owens and the Tucson Chapter. They have invited all chapter representatives to join their chapter for dinner on 25 May. ESGR (Bruce Hamilton) will present awards to three individuals. The next day for the council meeting, Tom has arranged for three guest speakers; Arizona State Representative Mark Finchem District #11; Lt. Col Brian Grasky from the 214th Reconnaissance Group and Mark Schwartz speaking on Civil-Military Relations in the 20th Century. Thank you Tom for the excellent planning for our upcoming visit.

Storming the Hill:

I recently had the honor and privilege, as the Arizona State Council of Chapters President, to join representatives from all 50 states for the Military Officers Association of America's (MOAA's) annual Council Presidents' Seminar in Alexandria, Va., April 11-14, 2016.

MOAA, the nation's largest association for active duty, National Guard, Reserve, former, and retired military officers and their families, with more than 390,000 members, hosted its council and chapter leaders for four days, with briefings on key legislative issues and meetings on chapter

activities.

On April 13, Commander John Chernoski, National Board Member, Kimberly Bilas, MOAA Veteran Service Officer volunteer, and I joined more than 160 MOAA members, including state leaders and other National MOAA board members and headquarters staff, to visit nearly all 435 congressional representatives and senators to discuss issues and provide information explaining why certain key military personnel issues affect the stability of the all-volunteer force and the well-being of military families. MOAA has participated in the annual Storming the Hill campaign since 1996 and has been recognized as one of the most effective lobbying organizations in the country.



Pictured: Kimberly Bilas, Ron Perkins, Senator John McCain & John Chernoski

We met with Senator John McCain, Congressmen Matt Salmon, Ruben Gallego, Congresswomen Martha McSally, and Ann Kirkpatrick. We met with staff members from the offices of Senator Flake, Congressman Paul Gosar, Congressman Raul Grijalva, Congressman David Schweikert, Congressman Trent Franks, and Congresswoman Kyrsten Sinema and asked for their support in addressing the two key issues listed below.

Issue 1: The FY17 DoD budget proposes a health plan that disproportionately raises retiree TRICARE fees without specific requirements for improved delivery of timely, quality care.

DoD's plan would rebrand current TRICARE Health Plans into two renamed options and feature:

- Reduced out-of-pocket expenses for active-duty families for in-network care
- New annual enrollment fee (\$450/\$900 single/family) for TRICARE Standard
- 24% increase in TRICARE Prime enrollment fee
- New means-tested enrollment fee (i.e. percentage of retired pay) for Medicare-eligibles
- Failure to enroll (not currently required except for Prime) means denied coverage for the year
- Provider network would cover 85% of beneficiaries
- Deductible would be doubled for out-of-network care
- Flat-fee in-network provider cost-shares (vs. percentage of provider payment)
- 33% increase in annual cap on out-of-pocket expenses
- Doubling or tripling pharmacy copays over 10 years
- Increasing all fees/copays annually by a health cost index projected to grow 5.2% per year

MOAA Position: MOAA supports DoD-proposed changes for active duty families, but

- Access, referral, continuity of care and other problems should be fixed before hiking fees
- Proposed retiree fee increases are disproportionately high
- Enrollment fees (for TFL and Standard) are inappropriate without guaranteed access
- Means-testing health care fees are inappropriate; no other federal or civilian employer does so
- Annual adjustments should be based on retiree COLA, not 5.2% per year health cost index

Issue 2: Under current law (10 USC 1450), survivors of deceased active and retired military members must forfeit part or all of their military Survivor Benefit Plan (SBP) annuity when military service caused the death. This is often referred to as the "widows tax."

MOAA Position

- The SBP-DIC offset should be repealed.
- If sufficient funding can't be found to do that, the SSIA should be extended and increased to continue toward phasing out the offset entirely.

We also had the opportunity, on 12 April, to attend MOAA's Award ceremony on Capitol Hill which included:

Colonel Arthur T. Marix Congressional Leadership Award

Presented to: The Honorable Mac Thornberry, United States House of Representatives

The Honorable Joe Heck, United States House of Representatives

MOAA Distinguished Service Award:

Presented to: Chief Terrence M. Cunningham, President International Association of Chiefs of Police

Dr. Steven Scott, Chief of Rehabilitation Medicine and Director of the Polytrauma Center, James Haley Veterans Hospital

Colonel Paul W. Arcari Meritorious Service Award:

Presented to: Mr. Robert Simmons, Staff Director, Committee on Armed Services United States House of Representatives

Marvin J. Harris Communication Awards:

On 14 April, National MOAA released the Marvin J. Harris Communications Four and Five Star Award recipients. I was very proud to learn that Arizona received a total of eight awards which is three better than last year.

Congratulations to all recipients. Well Done!!!!

See following list of winners.

AZCOC Web Site Five Star
Arizona Chapter Print Newsletter Four Star
Arizona Chapter Web Site Five Star
Luke Chapter Print Newsletter Four Star
Coronado Chapter Web Site Five Star
Coronado Chapter Print Newsletter Four Star
Tucson Chapter Print Newsletter Five Star
Grand Canyon Chapter Print Newsletter Five Star

Awards will be presented at the May 26th Council meeting in Tucson.

Col Ron Perkins, President



Chapter Development

Building More Chapter for Arizona MOAA

For about two years, now, MOAA National has focused on expanding chapter membership. It appears obvious that members who are affiliated with a local chapter are more active and help greatly in strengthening the chapter. By way of perspective, Texas has 28 chapters and it's about twice the size of Arizona. Florida has 42 chapters and it's about half the size of our state. Arizona is about 114,000 square miles. We have nine chapters plus four satellite chapters. Nationwide, there are 15 satellite chapters, so our number is about a third of the total. It's a tough job launching a satellite. The key is finding at least a half-dozen or so folks who can form a nucleus of strong leadership. All four of ours stared out that way. The Grand Canyon Chapter stared out as the Flagstaff satellite of the Northern Arizona Chapter. Under the very able leadership of Col Pete Kloeber, LTC Steve Jarvis, and several others, they tracked in classic fashion to become fully chartered in 2012. Their chapter membership recently passed the 100

mark. Our other four satellites have met and passed some of those same landmarks encountered by GCC. All four have growing memberships and all four are active in their respective communities. Because of some strong leadership and genuine enthusiasm for the MOAA mission, it's just a matter of time until there will be more newly chartered MOAA chapters in Arizona. The more chapters scattered around the state, the more convenient it is to participate and the more overall chapter memberships will grow. Keep up the good work. You're succeeding in spades!

Dick Jonas, AZ COC VP, & Chapters Development Director



Secretary's Message

The 2016 Spring Arizona Council of Chapters meeting is scheduled for Thursday, 26 May at 9 a.m. The location is the Hilton Tucson East Hotel, 7600 East Broadway.

There will be three guest speakers; Arizona State Representative Mark Finchem District #11; Lt Col Brian Grasky from the 214th Reconnaissance Group, and Lt Col Mark Schwartz. Lt Col Schwartz will be speaking on Civil Military Relations in the 20th century.

Coffee and water will be available in the meeting room during the AZCOC meeting. A deli lunch will be served at noon. Cost of the lunch is \$26.00, payable to Tucson MOAA. If you require lodging, room reservations may be made by calling the Hilton East Hotel at 520-721-5679 or 1-800-445-8667 (ask for Rochelle — she handles group reservations). Rooms are \$79.00 plus taxes; including breakfast. You must mention AZCC for this rate. Rates are

available from 22 May until 28 May. Reservations must be made by 16 May 2016 for this rate.

The evening prior to the AZCOC meeting (25 May) we have been invited to attend the Tucson Chapter dinner meeting. The dinner will be held at the Tucson Country Club, 2950 N. Camino Principal. Cocktails and social at 5:30 p.m. with dinner served at 6:00 p.m. The program for the evening will be the presentation of ESGR awards hosted by Bruce Hamilton. The cost of the dinner is \$26.00 per person. Your dinner choices are Achiole Chicken with creamy polenta or Flat Iron Steak with mashed potatoes and vegetables. Mail your check and choice of meal to Tucson MOAA, P. O. Box 15068, Tucson, AZ 85708.

If you have any questions or need additional information, please contact COL Tom Owens, President Tucson Chapter, at owensttt@gmail.com or you may telephone him at 1-520-760-3476.

Pam Wojtas, Secretary AZ COC



Treasure's Report

The Council's finances continue to be in excellent shape through the first four months of 2016. All chapters have paid their Arizona Council of Chapters dues. Thank you very much. There have been no additional revenues. Expenses have been minimal and include \$200 to the Tucson Chapter to help defray costs of hosting the Spring council meeting. I will have a more detailed update for all hands at the May 26 meeting.

I would like to again recommend that your chapter consider signing up for MOAA's Online Chapter Membership Dues Join and Renewal Program. This program, first launched in 2013, allows chapters to automated the process of

members joining your chapter or renewing their memberships. Dues renewal can be problematic for many chapters and is often the time when significant chapter membership losses occur. The online dues renewal tool allows chapter members to renew their memberships online using a credit card. This avoids members having to find their checkbook, write a check and put it in the mail. Payment by credit card is how most transactions get done these days and this program provides one more tool to help chapters gain new members and retain the ones they have. The costs of this program are borne by MOAA so chapters receive the full amount of dues paid. The program also allows contributions to your chapter's scholarship program. Deposits are made monthly to each chapter's bank account. I recommend you watch the MOAA webinar on this subject and see if this program can help your chapter. Chapters interested in joining this program will need to first contact MOAA Council and Chapters Affairs Department to set up a special user ID and password.

MOAA's chapter webinars can be accessed through the Chapters link on MOAA's home page at www.moa.org and then clicking on Council and Chapter Management. You will need to log in with your user ID and password to access the webinars.

Lee Lange, Treasurer AZ COC



VETERAN LEGISLATIVE AFFAIRS

The past few months have been pretty slow on Federal legislative issues. But we have had a very active three months on a State issue that would potentially affect financially stressed Military Retirees, Veterans, and other Arizona citizens.

So I applied a concept similar to the MOAA Legislative action process to enable Veterans and others to easily petition our State Legislators to oppose a series of attempts by out of State payday lenders and their lobbyists trying to open the door to a usurious predator lending product. They call it a “Flexible Credit Loan”.

It started off as SB 1447 “**consumer lending; licensure; regulation**”. While it prohibits making loans having an annual percentage rate greater than 36% APR to members of the US Armed Forces, their dependents and Guard and Reserve personnel on active duty, it would be a Debt TRAP for all others.

This Bill would authorize up to 204% APR over 24 months on an unsecured loan and 180% APR on a secured loan over two year. This detail is not revealed in the text of the Bill that on the third page from the end of the 21 page document briefly mentions that loans would be offered at 17% monthly interest on an unsecured loan and 15% per month on a secured loan. And that of course is 204% APR and 180% APR respectively.

On 7 February, we petitioned the members of the Senate Finance Committee members to oppose the Bill. One Senator broke away from partisan voting and voted her conscious to stop the bill in the Senate.

Later in February it was introduced in the House Ways and Means Committee as a 21 page almost word for word House Adopted Amendment Strike Everything bill, SB 1316. (S/E).

On 26 February we petitioned the members of the House Ways and Means Committee to oppose the amendment. However, it passed 6 to 3 after of 2 hours of nebulous discussion.

On 2 March we **petitioned All State Representatives** to oppose the bill when it comes up again.

On 19 March after various Committee/Caucus testimony along party lines we again **petitioned all Representatives**. We suggested that “**It’s time to consider constituency views on the issue and to independently assess the insidious nature of the lending industry business model that is hidden in SB 1316.**”

However, after a lot of Caucus/Committee discussion by lobbyists, lending industry representatives, and leadership trying to rationalize the need for the Legislation, on 21 March it passed in the House by on vote 31-26-3 and SB 1316 S/E was passed to the Senate.

After a lot of discussion in various Senate forums, the sponsor introduced an amendment to SB 1316 S/E. It would change the maximum term for a loan from 2 years to 18 months, and reduce the monthly interest rate by 2% per month, from 17% per month to 15% per month (180% APR) on an unsecured loan and from 15% per month to 13% per month (156% APR) on a secured loan **but is still unconscionable**. That’s still nearly \$4900 in interest on an unsecured \$2500 loan over just 18 months. And automatically, through the amortization process, it starts off with a first month principle payment of \$32.97 vs. the \$10.05 payment under the original Bill, which is **even more detrimental to the borrower**.

The amendment includes a proposed ‘voluntary’ fee that would go towards a fund of up to \$10M of 10 years to be administered by and element of the Governor’s office to augment existing charitable organization financial giving programs. It is a veiled attempt to gain support for this Bill. And it is an indication of the predatory lending industries expectations for millions of dollars in profits annually in Arizona. This shows how desperate the usurious predatory lending industry to get a foot hold in Arizona. It is difficult to understand why the major proponents are so adamant about this issue, and it makes on curious as to why the have been doing so, and “Because it’s the right thing to do” is not the correct answer. It also makes on curious as to why so many who are

currently planning to vote for this bill have been reluctant to speak out in support for the Bill. We have urged our Legislators to not let their names appear on the list of those who support this Bill.

And for those who may be interested, below is a link where one can easily produce Monthly Amortization Schedules to view the impact of the new rates being proposed in this amendment to SB 1316 S/E. Click on any part of it or copy and paste this link in your browser:

<http://www.calculator.net/amortization-calculator.html?loanamount=2500&loanterm=1.5&interestrate=156&printit=0&x=70&y=13>

At that site, you can enter the “**Loan Amount**”, e.g., \$2500; the “**Loan Term**” in year, e.g., 1.5 year, and the “**Interest Rate (APR)**”, e.g. 180% APR (15% interest per month times 12 months) for an unsecured loan. Then click on “**Calculate**” to see the “**Monthly Pay**”, e.g., the \$407.97 monthly payment (that remains constant over the term of the loan) shown in the upper right hand corner of the screen. And at the location you will also see the “**Total of 18 Loan Payments**”, e.g., \$7,343.38 and the “**Total Interest**” paid over the term of the loan, e.g., **\$4,843.39**.

Then scroll down to see the Monthly Amortization Schedule where you will see the monthly details including the minimal first month principle payment that will have been automatically determined to be \$32.97 vs. the \$10.05 that would be the initial principle payment at 204% APR on a \$2500 loan over 24 months. **And as usual, these disturbing details are not revealed in the amendment.**

As of 23 April the sponsor was still having trouble lining up supporters. So on 24 April we petitioned all State Senators and Representatives to oppose the amendment when and if it comes up for a vote in the Senate and potentially gets returned to the House for a final Vote. If it should pass in the House, we are prepared to Petition the Governor to veto the Bill.

Gene Fenstermacher, Legislative Affairs AZ COC



Transitions Liaison

The MOAA Chapters continue to assist the Transition Liaison (Formerly TOPS) Coordinator in identifying potential employment opportunities, both stateside and in Arizona as well as broadcasting job/career fairs within the confines of Arizona. However, it should be noted that there was a decrease in job announcements during this report period.

Transition Liaison Team was able to identify, validate and add three additional job links for the membership to gain access to additional employment opportunities in both the public and private sectors:

<http://www.azjobconnection.gov>,
<http://www.agencylist.org>, and
<http://occujump.com>

These links provide for service and non-service members.

- The AZ JOB CONNECTION list provides an employee search engine for all levels of employment opportunities in the private sector.
- The AGENCY LIST link provides job seekers with employment opportunities; full time, part time and contract (consultants) in the Phoenix and Tucson Areas.
- The OCCUJUMP link provides for more health care opportunities, primarily in the Tucson sector.

These actions were necessitated by a general lack of posting of employment opportunities by companies and employment agencies.

During this report period, the Transition Liaison Team was able to post 16 Job/Career Fairs, Five (5) Expos scheduled through July 2016 and 121 new Job openings throughout Arizona.

The Transition Liaison Team was able to move to Google at:

<https://sites.google.com/moaatopsaz/>

Harry Bowen, Transition Liaison



Personal Affairs

Living in age restricted communities was invented in Arizona with the building of Sun City. Now continuing-care retirement communities (CCRCs) take the 55-plus concept a step further to include skilled-nursing and assisted-living components, along with the independent-living component of 55-plus communities. There are more than 1,800 of these communities nationwide and Arizona has its share of them. The following article was adapted from a MOAA piece written by freelance author and MOAA life member LtCol John Folkeson USAF Ret.

What is a continuing-care retirement community? A CCRC is defined as a retirement community that offers its residents a continuum of care. They are designed to provide safe and comfortable aging in place by offering independent living, assisted living, and skilled nursing. Some communities offer additional health care services like memory care, and hospice. When a person moves to a CCRC, they typically are and active senior, and able to live

independently in an apartment, or home on the property. As they age, higher levels of care are available at a discounted rate within the community. One of the great benefits of a CCRC is partners are able to remain together, even when the level of need is different for each. Residents can spend the rest of their lives in a CCRC, moving between levels of care, as needed.

These communities exist in both for-profit and nonprofit forms. For-profit communities will often cost more, and nonprofit communities can carry more financial risk. However, excellent communities can be found readily in both forms. You will need to look into the soundness of the financial practices and structure of the communities in which you are interested. Choosing the right community for you involves plenty of homework including visits to the places that interest you. Most CCRC's are very accommodating to prospective residents — after all they need you to decide to live in their facility.

CCRCs differ by their service contracts. Four different categories of “life care” contracts are commonly in use within the industry. These four categories are not exhaustive, but can provide a useful structure for better understanding and comparing offerings of different CCRCs.

Extensive (Type A) contracts, or life care agreements, include housing, residential services, amenities, and unlimited access to health care at budgeted monthly rates that will increase only with inflation rates and operating costs. Type A contracts typically involve higher entrance fees, as they work like long term care insurance in that the consumer transfers risk of future health care costs to the CCRC.

Modified (Type B) contracts, like Type A contracts, include housing, residential services, and amenities but only include a specific number of health care services. The contract specifies a predetermined number of days per year in the healthy center over the patient's lifetime. With the limited number of health care services provided, this contract typically

requires a lower entrance fee, and the consumer assumes the risk for future nursing home costs.

Fee-for-service (Type C) contracts include housing, residential services, and amenities for a stated fee, which does not include health care services. The resident can enjoy priority access to health care services but will pay the established fee-for-service rates. This type of contract is attractive to those who might not be able to afford the expensive up-front costs of Type A and Type B contracts and who do not anticipate using skilled-nursing care in the near term.

Rental Agreements (Type D) Residents rent their housing on a monthly or annual basis. A variation on rental agreements might be available in some communities where residents actually buy their housing units and their monthly fees cover common-area maintenance and amenities. But this contract does not guarantee access to health care services.

For additional information regarding CCRC contract types and CCRC's in general, visit www.seniorliving.org/lifestyles/ccrc.

Submitted by Lee Lange



[ESGR News](#)

The Arizona Committee for Employer Support of the Guard and Reserve (ESGR), honored thirty-three Arizona Employers in recognition of extraordinary support of its employees who serve in the Arizona National Guard and Reserve. These employers received their awards at the ESGR Annual Employers Awards Banquet April 15, 2016 in Tucson AZ.

According to Darren Venters, ESGR Arizona Chair, "The Patriot Award, Above and Beyond Award, Seven Seals and the Pro-Patria were created by ESGR to publicly recognize American Employers who provide outstanding

patriotic support and cooperation to their employees, who like the Minute Men before them, have answered their nation's call to serve. Supportive employers are critical to maintaining the strength and readiness of the nation's National Guard and Reserve units." All of the employers recognized were nominated for the Secretary of Defense Employer Freedom Award.

The following employers received the Pro-Patria Award: Arizona Department of Corrections – Phoenix, Empire Southwest – Mesa, Sulphur Springs Valley Electric Cooperative – Sierra Vista and will compete for the Secretary of Defense Employer Freedom Award at the National level.

Other employers recognized include Arizona Public Services, Banner Desert Cardon Children Medical Center, Buckeye Police Dept., CEMEX USA, City of Tempe Fire Dept., Crop Production Service, Engineering and Environmental Consultants Inc., Federal Bureau of Investigation, General Dynamics Information Technology, Golder Ranch Fire District, Homeland Security Investigations, Maricopa County Sheriff's Office, Northern Arizona University, Pinal County Sheriff's Office. Serrato Corporation, and Southern Arizona Veterans Affairs Health Care System.

These employers join with thousands of American Employers who have reviewed and amended their current human resources policies to ensure compliance with the Uniformed Services employment and Re-Employment Rights Act Law (USERRA). Many employers provide "Above and Beyond support with pay differential to offset the loss of wages, and extension of health care benefits which complement coverage provided by the military when their employees are mobilized," added ESGR Arizona Chair Darren Venters.

Volunteer recognized for their patriotism and contributing hundreds of hours supporting the ESGR mission included Mr. Harry Bowen,

Military Outreach Volunteer of the Year. Ms. Marci Rogers, Employer Outreach Volunteer of the Year. Mr. Rick Palmatier, Ombudsman Volunteer of the Year. Mr. Larry Jacobs, Functional Area Volunteer of the Year. And Colonel Charles Schluter, ESGR Spirit of Volunteerism. Marci Rogers received the Arizona Veterans Hall of Fame Society ESGR Volunteer of the Year award.

As the 14,500 Arizona members of the National Guard and Reserve continue to perform an increasing number of unique missions with America's borders and beyond, ESGR will continue to be the resource for the employers of America's new Minutemen. ESGR provides education, consultation, and if necessary mediation for employers of Guard and Reserve employees. More information about ESGR Employer Outreach Programs and volunteer opportunities is available at www.esgr.mil or by calling Bruce Hamilton, 520-750-5891.

Darren Venters, ESGR Chairman



Surviving Spouse NEWS

Surviving Spouse Advisory Committee: At the November AZCOC I asked all in attendance to take a pattern for heart pillows back to their chapter SSAC representative. The heart pillows are used by patients at our VA Hospitals in Tucson and Phoenix who have had heart surgery. A project like this had never before been proposed in Arizona or other states. WOW! You really came through. This morning I delivered 3 large plastic bags stuffed full of pillows to the Tucson VA and last week the Superstition Mountain Chapter delivered a like amount to the Phoenix VA. I know the Luke Chapter will be bringing a car full to the AZCOC meeting in Tucson on May 26th. The

VA is really appreciative of your efforts and I think you are the very best.

I want you to know that I am passing on this information to our national president and I'd appreciate receiving pictures of your handiwork to include. Keep up the great work and many, many thanks for taking on the project. If your chapter isn't participating and you'd like to have a pattern please contact me.

Best wishes to Ann Schminke who has been hospitalized.

Shirley Phillips, Surviving Spouse Advisory Committee Representative

Storming the Hill: April 11-14, 2016

Participants



*Congresswoman Ann Kirkpatrick
& John Chernoski*



*Kimberly Bilas, Congressman Ruben Gallego,
Ron Perkins & John Chernoski*



*Kimberly Bilas, John Chernoski,
Congresswoman Martha McSally
& Ron Perkins*



*Congressman Matt Salmon
& John Chernoski*

A big thank you to all of you for your efforts on behalf of MOAA and our Veterans.



*The veterans' cemetery in Marana will be a peaceful
and dignified option for veterans.*

Veterans' Cemetery Opens in Marana
*(Excerpts from Tucson News Now,
March 23, 2016)*

Hundreds of people were in Marana on Saturday, March 26, for the Arizona Veterans' Memorial Cemetery dedication. Many veterans said they would like to be buried at the new

cemetery, but VA representatives said this place isn't just for them, it's also for their families.

"My wife just passed away and we were married for 50 years," veteran Bill Swartz said... "I held her remains here at home until this cemetery was open and ready and now I am working on getting my wife over here," he said... "It is just that the cemetery is so much closer to Tucson because Tucson has so many veterans and it is so far to go to Sierra Vista or up to Phoenix," said Swartz... "I can't tell you how many people just walked up to me and said they are going to be buried here or they are going to bury their loved ones here and that means everything to me that we know this is the right place," said Col Wanda Wright, Director of the AZ Department of Veteran Services.

Wright said 25% of all Arizona Veterans live in Tucson, so it only made sense to make Marana the home of the country's 100th state VA Cemetery. "To have access to a final resting place that you don't have to drive five hours to is very important to them," she said.

For further information regarding the Marana cemetery or for an application for internment call 520-638-4869 or go to this link: <https://dvs.az.gov/arizona-veterans-memorial-cemetery-marana>.

John J. Chernoski, Personal Affairs



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2016 AZ COC Meetings

1) May 25-26 2016: Hosting Chapter Tucson; Dinner meeting May 25th and the AZ Council meeting will be held on May 26th 2016.

2) Nov. 13-14, 2016: Hosting Chapter Superstition; dinner meeting Nov. 13th and the AZ Council meeting will be held on Nov. 14th 2016.

Important Upcoming Dates

1) September 22-24 2016: Western Regional Chapter leader's symposium, Las Vegas, NV

2) October 25-26 2016: National MOAA Annual meeting, Washington D.C. (4/5 Star LOE awards).



The May 26, 2016 Council of Chapters MOAA Meeting is sponsored in part by a USAA/MOAA grant