



# AZ Council of Chapters



**Date:** October 2017

**President:** LtCol Dick Jonas



*Never Stop Serving*

## *President's Message*

Among the noteworthy milestones this year for the Arizona State Council MOAA and our nine chapters is the LOE Grand Slam. For the fifth year in a row, all of our chapters plus the State Council have each earned a 5-Star Award in the Levels of Excellence program.

Presentation procedures are undergoing some fairly large changes these days. However, we plan to surround our ceremony with a certain amount of pageantry at the Fall State Council meeting, 4 November 2017, in Yuma. Lt Gen Dana Atkins, MOAA CEO will be visiting that meeting as our guest speaker and he will be asked to make the LOE presentations.

Our special thanks to the Yuma Chapter: LT Jim Adler, president; Lt Col Nicholas Knight, vice president and project officer for all of their planning and legwork. More details of the arrangements are located elsewhere in this newsletter. Be sure to browse over them. If you have questions about the schedule, meals, or lodging, contact LtCol Knight, the project officer.

During 2017 and 2018, we plan to see quite a bit of MOAA National representatives in

Arizona. We've already hosted COL Terri Coles at this year's spring meeting back in May. Lt Gen Atkins will be our guest speaker for the Fall meeting in Yuma. Next Fall, 2018, the southwest regional meeting is planned for Phoenix. That meeting is for Arizona, California, New Mexico, Utah, Nevada and Colorado. We are looking at the feasibility of scheduling our Arizona State Council 2018 Fall meeting around the regional gathering. This item will be on the agenda for next month's meeting in Yuma.

In the coming year, we want to continue pursuing our goals. We want to grow our active membership and Chapter affiliations. We want to continue strong scholarship programs that benefit Junior and Senior ROTC cadets. Our Mohave Satellite in Bullhead City and Lake Havasu City has initiated two new scholarships for the college level ROTC. One of those is earmarked especially for a veteran who is enrolled in an Arizona college or university. Mrs Marcia Biehn, a Mohave Surviving Spouse, sponsors both scholarships that commemorate her husband.

At the November meeting, we will be asking each Chapter, as well as the State Council, to report their progress on goals and achievements. It will be a busy meeting, and we are looking forward to seeing you there.

*Dick Jonas, President*



*Guest Speaker: Lt Gen Dana Atkins*

Retired Air Force Lt. Gen. Dana Atkins became the new president and chief executive officer for the Military Officers Association of America (MOAA) in January 2016, succeeding retired Navy Vice Adm. Norbert R. Ryan Jr., who led the association since 2002.

Atkins, a native of Portland, Ore., will lead the more than 390,000 members of the nation's largest military service organization and fourth-largest veterans service organization in its advocacy mission on behalf of the entire uniformed services community.

“For more than 86 years, MOAA has excelled at providing an influential voice for the troops and military families, both currently serving and retired,” said Atkins. “Our primary focus remains to promote a strong national defense and ensure the nation keeps its commitments to those who have sacrificed so much for our nation.”

Atkins takes over during a period when budget cuts and continuing worldwide deployments pose major challenges for the all-volunteer force.

“There will be no lack of challenges in the months and years ahead,” said Atkins. “Whenever our country has experienced an extended period of conflict, the trend has been to seek some sort of a 'peace dividend,' often in the shape of cutting end strength and curtailing pay and benefits for

those who serve. Unfortunately, we're seeing that happen again right now. Our challenge will be to avoid repeating the mistakes of the past, when similar cuts ultimately undermined retention and readiness.”

At the time of his retirement from the Air Force, Atkins served as the commander of Alaskan Command, Alaska NORAD Region, Joint Task Force Alaska and 11th Air Force at Joint Base Elmendorf-Richardson, Alaska.

During his career in the Air Force, Atkins served as a command pilot with more than 4,000 hours in fighter aircraft, as vice commander of the 7th Air Force and U.S. Air Force Korea, as director of operations (J3) U.S. Pacific Command and as special assistant to the Supreme Allied Commander Europe during the air war over Serbia. During his career, he flew as a demonstration pilot for both the European A-10 demonstration team and the U.S. Air Force Thunderbirds.

He and his wife, Laura, were the 2004 recipients of the General and Mrs. Jerome F. O'Malley Award, which recognizes the wing commander and spouse whose contributions to the nation, the Air Force and the local community best exemplify the highest ideals and positive leadership of a military couple. Atkins and his wife have two children, a son who served in the Air Force and is currently a student at the University of Nebraska-Omaha and a daughter who earned her doctorate in education and teaches in Washington state.



### Secretary's Message

The November Council of Chapters meeting and the Yuma evening mixer are fast approaching. Please make your plans now to attend.

The below information will give you the details of the evening mixer planned by the Yuma Chapter on Friday, 3 November and the Saturday, 4 November Council of Chapters meeting.

**The Yuma Chapter** will be holding an evening mixer on Friday, 3 November at the outdoor pavilion located behind the Dos Rios Inn on MCAS Yuma. The time of the mixer will be from 1700 to 2000 hours. All attendees arriving on Friday are encouraged to join-in at any point within the three-hour window. The Yuma Chapter will be providing drinks and finger foods for this event, so we are asking those planning on attending the mixer to state they will attend the mixer when they RSVP for the council meeting. The outdoor temperature will be around 80 degrees. Attire will be casual.

**The Arizona Council of Chapters meeting** will be held on Saturday, 4 November, at the Sonoran Pueblo Consolidated Club located on MCAS Yuma. Please note the start time will be **0800** hours. Attendee RSVPs should be made on or before **25 October** to [Nicholas-yuma@roadrunner.com](mailto:Nicholas-yuma@roadrunner.com). Coffee (regular and decaffeinated), iced tea, and water will be available throughout the day.

**Lunch** - For those interested in lunch on Saturday, it will be provided by the Sonoran Pueblo Consolidated Club and will consist of their newly expanded Italian Buffet that also includes dessert. Cost of the lunch is \$15.00 per

person. The \$15.00 is to be paid to the Yuma Chapter treasurer on 4 November, prior to 0900 hours. NOTE: Any special dietary considerations need to be identified when you RSVP for the AZCOC meeting.

**Overnight lodging** is available at the Dos Rios Inn located on MCAS Yuma for eligible attendees. The inn will not accept reservations greater than 30 days in advance for other than active duty. NOTE: MCAS Yuma is a very busy air station so it is strongly recommended that attendees make their Dos Rios reservations NLT 5 October to maximize their chance of securing a room. The phone number for the Dos Rios Inn is: 928-269-2262. The website is: [www.MCCSYUMA.org](http://www.MCCSYUMA.org). Once on their website, you can click under lodging to see the amenities. You also are able to book your room online. The Dos Rios Inn offers a continental breakfast for their guests from 0600-0900 hours. The only breakfast alternatives offered on the air station are at the food court. However, the only two vendors that are open by 0700 hours are Carl's Jr. and Starbucks. For those not eligible to stay at the Dos Rios Inn, an internet search will quickly identify several affordable hotels that are within a 20 minute drive of the air station.

**IMPORTANT INFORMATION:** Access to the air station requires an Active Duty/Retiree Military ID or Common Access Card (CAC). Those without one of the three aforementioned IDs will need a local sponsor present, to get a one-day pass at Pass and ID (located at the main gate), prior to 1530 hours on Friday, 3 November, or from the main gate security personnel after 1530 hours Friday and all day Saturday, 4 November. **Scenario:** If an attendee without the requisite ID plans to attend the AZCOC meeting on Saturday and/or the mixer on Friday, a sponsor will be needed when that person arrives at the main gate both Friday afternoon and Saturday morning. As such, it is extremely important that those requiring a sponsor for access to the air station, identify the need in their RSVP so that Yuma Chapter will

know to have a sponsor present at the gate at the appropriate time.

Please email any logistics (e.g., access, lodging, mixer, luncheon, etc.) questions and/or comments to [Nicholas-yuma@roadrunner.com](mailto:Nicholas-yuma@roadrunner.com).

*Pam Wojtas, Secretary*



### *Treasure's Report*

The Council's finances remain strong helped in large part by the support of chapters and two years worth of grants from MOAA/USAA. I will provide an annual report for 2016 – 2017 at the November meeting along with a proposed budget for 2017 – 2018.

You have heard me recommend in the past that your chapters consider signing up for MOAA's Online Chapter Membership Join and Renewal Program. This program allows chapters to automate the process of members joining your chapter or renewing their memberships by using their credit cards. MOAA pays all transaction fees so all the money goes to the chapter. An electronic notification goes to the chapter treasurer after every transaction.

My chapter, the Arizona Chapter, MOAA, set up our program in January 2017 and it is working well. Why do this you ask? For most of us, the credit card is how we do virtually all our business. Checkbooks are used less and less these days, especially by younger potential members. Online dues renewal uses the credit card to help attack the biggest problem many of our chapters have – the loss of members at dues renewal time each year. Members can simply go online with a link provided by MOAA and charge their dues to their credit card.

Interested chapters should contact MOAA, Council and Chapter Affairs for more information.

*Lee Lange, Treasurer*



### *VETERAN LEGISLATIVE AFFAIRS*

Arizona Legislature will convene Jan. 8, 2018.

A stakeholders meeting was held Oct 24 regarding the Military Family Relief Fund (MFRF) and the Veterans Donation Fund (VDF). SB1203 failed at the last minute during the last session. SB 1203 would have retained some of the features of both MFRF and VDF. The excess funds in MFRF would have been available to more veterans thru the VDF while maintaining the integrity of the MFRF and a state tax-free donation feature. A new bill will be presented to the 2018 legislature.

MOAA, UAV and other stakeholders will propose a revised bill in 2018 to increase the subtraction of Arizona State Income tax for portions of their Military retirement income. The 2017 proposal was rejected because of its negative effect to Arizona State revenue. The 2018 bill will focus on keeping military retirees in Arizona when they retire after 20 plus years of active duty.

H.R. 2810: the President had not signed National Defense Authorization Bill (NADA) as of this writing. On September 18 the Senate passed its bill and sent it back to the House to approve the changes, however both houses continue to make changes.

*Darren Venters, Legislative Affairs*



### Transitions Liaison

**General:** This period has been a complex period of ups and downs as pertaining to new employment opportunities and job fairs. I was made aware of three job fairs the day before the event causing me to send out the notice via email to ensure that the members got notification in time. Additionally, some chapters are posting employment positions on their websites thus negating any reason for me to post as they were for their areas.

**Job Postings:** During this report period, there were 9126 positions posted worldwide. Due to the lengths of most of those opportunities, we listed the links so that members could access the information themselves.

- ° Of the 9126 Positions, 346 were Arizona Specific.
- ° 510 positions were posted for Stateside positions by Booze Allen Hamilton, Honeywell, Intel, Canyon Ranch Travel America and Chenega.
- ° 8246 positions were for positions worldwide by Booze Allen Hamilton, Raytheon, Honeywell, NXP, Microsoft, Micro Chip Technology, Intel and NXP.

The most interesting factor is that the clear majority of these job openings were for engineering, quality control and testing. A lesser category was for Teaching positions and Medical assistance.

**Job Fairs:** There were a number of Job Fairs published on the web site for Arizona during this report period. In addition, due to the shortness of the notice, I sent announcements for 2 job fairs via email for use by the membership. We also posted 3 job fairs (Virginia, Texas and Maryland).

**New Activities:** In April, we started working with the Arizona@Work office in Sierra Vista to identify and publish positions within Sierra Vista, Fort Huachuca and the surrounding cities within Cochise County. The rationale was to identify even more open positions for publication to our members. It is requested that any chapter hearing of an upcoming event pass this information to the MOAA Transition Liaison Coordinator for consolidation and publication to the membership.

**Issues:** One issue that has continued month to month is the lack of input from the various chapters, other than ESGR Leadership and the Superstition Mountain and Coronado chapters who have provided all of the employment and career fair information. In order to help our members, we need input from all chapters. We also need the Transition Liaison Personnel to get companies to identify positions that we can publish to our membership. I urge you to look to your communities and let us know when there are opportunities for our membership.

*Harry Bowen, Transition Liaison*



### Personal Affairs

#### **FLOOD INSURANCE**

CDR JOHN J. CHERNOSKI, USNR (RET.)  
PERSONAL AFFAIRS

The late summer brought massive and destructive hurricanes to Texas, Florida, and other parts of the United States. One of the talking points on the news was often about flood insurance. For the most part, normal homeowners' insurance does not cover "floods." However, through a federal program, flood insurance can be purchased from an insurance

company. Why flood insurance? Insurance is all about “risks” and making an informed decision as to whether there is even a risk and if so can I handle the risk myself or do I need to join with others to share the risk through periodic payments to an insurance company (this is the classic definition of insurance.)

My own personal experience may be of interest. In New Jersey, we had a two-foot-wide stream ambling through our property and our house was in a 100-year flood plain. While we were 50+ miles from the Jersey shore, our mortgage company required us to have flood insurance. **On two occasions within a ten-year period** our first floor was flooded with about two feet of water. (So much for the 100-year flood plain.) We called USAA, who managed our flood insurance, and within a couple of days, workers were removing wall paneling, carpeting, and furniture and things were back to “normal” within a couple of weeks. Each flood event cost us \$500 for the deductible. We moved to Arizona in 2006 and we continue to have flood insurance. Below is an article from USAA discussing flood insurance.

### **Why Flood Insurance Is a Wise Bet for Homeowners**

The federal government considers floods the nation's most common natural disaster. They strike every state and leave homeowners with huge repair costs. But most homeowner’s insurance policies don't protect from those losses. Why? Because typical homeowner’s insurance doesn't cover flood damage. Those policies may provide protection for water damage when it comes through a hole in the roof and or from wind-driven rain. But coverage doesn't extend to damage caused by water from a storm-swollen river, torrential rainfall or other flood-inducing conditions.

Homeowners are required to purchase flood insurance if they have a federally backed mortgage and live in a high-risk flood area as identified by the National Flood Insurance Program.

For others, though, it's optional. With premiums starting as low as \$171 a year for a home and its contents, it's coverage homeowners may want to consider. "Floods can occur anywhere," says Corise Morrison, executive director of residual markets for USAA. "Low risk does not mean no risk." Floods can occur anywhere. Make sure you're covered.

The Federal Emergency Management Agency establishes flood-risk ratings for areas based on hydrologic studies and other data. In high-risk areas, a 1 in 4 chance of flooding exists over a 30-year mortgage. In moderate- to low-risk zones, the chance of flooding is reduced but still present. More than 20% of the National Flood Insurance Program's claims come from people with property outside of high-risk areas, according to federal estimates.

USAA sells and services coverage under the National Flood Insurance Program. The program's maximum coverage is \$250,000 for a home and \$100,000 for its contents, but USAA can refer members to a broker if additional coverage is needed. The program also provides coverage to condo owners and renters...But don't wait until an extreme storm is approaching to act. Normally, flood coverage won't begin until 30 days after purchase.

The complete online version of the article can be found at <https://www.usaa.com/inet/wc/advice-disaster-floodinsuranceimportance> along with the various links found in the article.

*John Chernoski, Personal Affairs*



### **ESGR News**

First, Ed will be asking for a few new ESGR volunteers to help us out. Second, he is encouraging all of our chapters to consider

inviting ESGR employers who receive awards to the MOAA dinners. ESGR will cover the costs of their meals. The Guard or Reserve service members submit their employers for these awards and it is nice to present the awards at a more formal setting like a MOAA meeting.

*Ed Mangan, ESGR Chairman*



### Surviving Spouse Advisory Committee NEWS

At the November meeting, we will transfer the responsibility of the Surviving Spouse Advisory Committee from Shirley Phillips to Sharon Douglas. Sharon is a member of the Northern Arizona Chapter. We look forward to her participation and welcome her to the State Council.

*Shirley Phillips, Surviving Spouse Rep*

### In Memory: Robert F. Delker, USA, Ret



CW4, Robert F. (Bob) Delker, USA, Ret. Departed on his last flight West on Tuesday, September 26, 2017. Bob's long and distinguished military career spanned 44 years. During Bob's military service, he was a Guided Missile Technician, an Infantryman and an Army Aviator. His military awards include: The Combat Infantryman Badge, Korean War; the Purple Heart, Korean War; Army Aviator

Wings; Senior Army Aviator Wings and Master Army Aviator wings. Bob's civilian Flying career included time as an Alaskan bush pilot, flying helicopters and airplanes; flying corporate turbo-prop and turbo-jet aircraft. During his distinguished aviation career, Bob logged more than 31,000 hours of flight time.

Bob was an active member of MOAA, having served as the President and most recently the Legislative Chairman of the Superstition Mountain Chapter and Vice-president of AZCoC. Bob was awarded the MOAA Leadership Award. He was also active with the Daedalians; The Veterans of Foreign Wars; The American Legion Post 35 and Military Order of World Wars, serving as Commander of the Apache Trail Chapter. Bob was inducted into the Arizona Veterans Hall of Fame in 2008.

Services will be held at Holy Spirit Catholic Church, 1800 East Libra Drive in Tempe, AZ on Friday November 3<sup>rd</sup> at 11:00AM. There will be a reception immediately following the Service at the Watershed in Tempe, AZ – 5350 South Lakeshore Drive.

Please RSVP to Michelle Snider if you plan to attend the reception for Bob. Her email address is [msnider@darden.com](mailto:msnider@darden.com).



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## **2017 AZ COC Meetings** **&** **Important upcoming Dates**

*1) November 3 & 4, 2017: The Yuma Chapter will be hosting a mixer behind the Dos Rios Inn on Friday, 3 Nov from 1700-2000 hours. On Saturday, 4 Nov the AZCoC meeting will be held at the Sonoran Pueblo Consolidated Club on MCAS Yuma. The meeting will begin at 0800 hours.*



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*The 4 November, 2017 Council of Chapters MOAA Meeting is sponsored in part by a USAA/MOAA grant*