



Military Officers Association of America Desert Duster  
35 YEARS

MARCH 2016 • [www.greenvalleymoaa.org](http://www.greenvalleymoaa.org) • Green Valley Chapter an affiliate of MOAA

## President's Message



On Tuesday evening, February 16<sup>th</sup>, the chapter met at Quail Creek to hear a presentation by Lt Col Marlon

Ruiz, representing the Military Order of World Wars. A veteran of over 27 years of service in the Air Force, Colonel Ruiz is a gifted speaker with an astonishing record of accomplishments. It became immediately obvious he was well versed in subject matter and could present his subject with humorous injections and personal experiences that made his presentation on MOWW all the more interesting. Before I get into the body of his presentation, it became obvious that we had unexpected guests. These were the poltergeists [ghostly figures that carried out Murphy's Law]. It began with confusion as to starting time of the meeting. That was overcome. Secondly, there was miscommunication on the audio visual set up. Thanks to Epi's staff that shortcoming was corrected. As the presentation began, there was a computer problem. Colonel Peggy McGee took the initiative and went to the meeting room next door where the Quail Creek Computer club was meeting and enlisted their help. A moment later, a couple from the club

arrived and the gentleman quickly corrected the problem. The couple exited "stage left" to a rousing round of applause from our members. Now Colonel Ruiz launched into his presentation. He gave us the background of MOWW and corrected me of an error I had made in his introduction that the "O" stood for Order. He cited the founder of MOWW as General Pershing who commanded U.S. troops in WW I. He also covered the objectives of MOWW and indicated these were performance benchmarks for the chapters. While smaller than MOAA, it became evident that there was a fair degree of overlap between the efforts of MOWW and their 501 c (19) organization and our 501 c (3) fund. His chapter is closely involved with the same JROTC units as ours and Colonel Ruiz presented an overview of the JROTC summer leadership program for cadets. Perhaps some of the MOAA Chapter contributions made to JROTC programs may have funded a cadet in this program.

He cited the need for cooperation between military organizations. We are all serving the same audience. The MOWW chapter provides the leadership for the Massing of the Colors ceremony. Colonel Ruiz serves as Master of Ceremonies for this moving event. He cited an instance where the parents of a young warrant

officer who had died serving his country asked to attend the ceremony. Colonel Ruiz made a special effort to recognize them in the remembrance portion of the evening; a very humane gesture. We appreciated his presentation and patience with the "ghosts" who also dropped the state flag during his talk and who interfered with Betty Atwater's pictures. On the brighter side, Peggy McGee won the \$100 attendance award. Hope all arrived home safely. Thank you, Colonel Marlon Ruiz for an excellent presentation. You gave us a great overview of MOWW. See you all on March 10<sup>th</sup>.



## 6 Tax Tips for Maximizing Charitable Giving

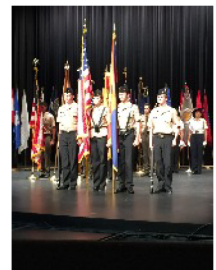
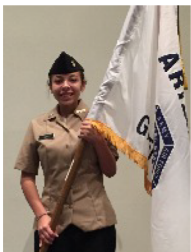
Content provided courtesy of USAA.

You need proof of your charitable gifts — and a little planning — to claim them as deductions on your tax returns, according to Bob Meighan, vice president of customer advocacy for online tax preparer TurboTax®.

**Check nonprofit status.** If you want a deduction for the donation, make sure the recipient is a valid charitable organization. The burden of proof is on you for this. A valid charity has 501(c)(3) status from the IRS. Not every organization qualifies, although they might lead you to believe they do.

- **Itemize.** Charitable giving contributes to your total itemized deductions, which means you'll need to itemize to claim full value. Generally, you should itemize if your total deductions exceed the standard deduction — \$6,300 for single taxpayers and \$12,600 for married taxpayers filing jointly. Other itemized deductions can include medical expenses, taxes and interest.
- **Count noncash donations.** To maximize benefit, make sure you're properly valuing noncash donations such as clothing, furniture, toys and electronics. The most important step is putting a fair price tag on each item so you get an accurate deduction.
- **Get help estimating the value.** According to Meighan, most people underestimate the value of their donated items. He recommends using free online tools and apps such as TurboTax's ItsDeductible™ to help determine fair market value. ItsDeductible offers thousands of valuations for everything from men's jeans to Xbox video game consoles, listing the value of those products according to the condition they're in.
- **Remember exceptions.** If you donate a car or a boat, the rules are different. The value changes depending on, among other things, whether the vehicle will be used or sold by the charity, and it's up to the donor to find out.
- **Keep detailed records.** Taking advantage of deductions means good record keeping in the event that the IRS challenges you on it. For example, when you drop your items off, ask for a dated receipt and save it. Use your smartphone to take a picture of your donation. See IRS Publication 526, Charitable Contributions, for more details, including record keeping requirements which vary depending upon the amount of your contributions and whether the contributions are cash or noncash contributions, or out-of-pocket expenses when donating your services.

## MASSING of the COLORS - SAHUARITA H.S. JROTC



# GET TO KNOW YOUR MEMBERS

## LCDR Glenn Lundell, USNR (Ret)

I was born and raised in Merced County, California, attended grade school and high school at the town of Hilmar and lived and worked on my Dad's farm until joining the Navy. I had 2 brothers and one sister.



In April 1944, I enlisted in the Navy and was sent to a war-time Navy V-12 training unit at the University of Redlands on 1 July; transferred to the NROTC Unit at the University of Southern California on 1 October 1945; and commissioned Ensign, USNR, in June 1947. Following graduate school at USC, I re-entered active duty in January 1949, assigned to the Navy Intelligence School. Upon completion of that course, I was transferred to the 11th Naval District Intelligence in San Diego, followed by assignment as intelligence officer with the UN Blockading and Escort Force (TF 95) operating out of Sasebo, Japan. I was released from active duty as the Korean war came to a close in 1953. Subsequently, I remained associated with Navy Reserve units at employment locations which included San Diego, Los Angeles, Honolulu and Anchorage. My last active duties for training were with the staff of the Alaska Command at Elmendorf AFB and I retired in 1972.

January 1955 I began employment with Holmes & Narver, a Los Angeles-based Architect/Engineering/Construction/Project Management Company under their contract with the Atomic Energy Commission for services at the Eniwetok-Bikini nuclear testing facilities and at the Nevada Test Site. I spent most of 1955 and 1956 at the island facilities; returned to Eniwetok, Bikini and Johnston Island in 1957 and 1958; and again in 1962 at Johnston and Christmas island -- in connection with test operations in 1956, 1958 and 1962. Our company did design, engineering, construction and project management at the Pacific sites in support of the AEC and the Los Alamos, Livermore and Sandia Laboratories. Duties ranged from personnel, compensation and labor relations to security and information classification.

I was based at the company's Los Angeles offices from 1956 to 1965, during which I completed an MBA at USC. From 1965 to 1968, I was assigned to the Pacific office in Honolulu; in 1968 transferred to Anchorage, Alaska, to manage the company office supporting preparations for a nuclear device test one mile deep beneath Amchitka Island, near the west end of the Aleutian Islands. That test took place in 1971 and I remained there during island demobilization until September 1972, when I accepted an offer to join Alyeska Pipeline Service Company during construction of the Trans-Alaska pipeline from Prudhoe Bay to the terminal at the Valdez Port. That involved Alaska recruitment, training, Alaska Native utilization by contractors, EEO and local labor relations. On completion of the pipeline and "oil in" during September 1977, I left Alyeska, later joining Northwest Pipeline Company of Salt Lake City and Anchorage.

In 1981, I was appointed Deputy Commissioner of Labor by Governor Jay Hammond and moved to Juneau until 1985 at the end of his term. Following that, I joined a consulting company in Anchorage providing management services to businesses, local government and Alaska Native corporations; as well as outplacement counseling for oil companies and other employers in Alaska. In 1988, the Mayor of Anchorage appointed me Director of Employee Relations and I worked in that capacity until retiring in 1991.



Following residing in Carson City, Nevada, and Spokane, Washington, we moved to Green Valley in 1996. Volunteer work here has included homeowner association boards, the Green Valley Recreation Board, the Green Valley Council and my favorite non-profit, Valley Assistance Services. My first wife (of 55 years) passed in 2004 and children, grandchildren and great-grandchildren from that marriage range from Green Valley and Tucson to Alaska, Utah, Colorado, Missouri and Louisiana. In November 2005, Arlis and I were married and are pleased to be regular members and attendees at MOAA functions.



DEPARTMENT OF VETERANS AFFAIRS  
Medical Center  
3601 S. 6th AVE (9-135)  
Tucson, ARIZONA 85723

December 01, 2015

In Reply Refer To: 678/9-135

Military Officers Assn of America Green Valley  
P.O. Box 769  
Green Valley, AZ 85622

Dear Green Valley MOAA members:

On behalf of the Tucson-Southern AZ VA HCS patients and staff, we would like to extend our appreciation to you for your donation of eleven afghans, fourteen baby car seat blankets, one cap, ten baby blankets and toiletries on November 19, 2015. Your thoughtfulness reflects the concern that you feel for our Veterans and for the service they provided to all of us while in service to our country.

Without your support, we could not provide for the smaller niceties that make hospitalization more bearable. Your thoughtfulness also reflects the concern and compassion that our community feels for our Veterans.

Thank you for your continued support.

Sincerely,

A handwritten signature in black ink, reading "Deborah M. Brookshire", is written over a horizontal line.

Deborah M. Brookshire, VAVS Program Manager

cc: Lowell Ormand, VAVS Representative



# 5 Life Insurance Terms You Should Understand

by [LisaSeversonUSAA](#)

Content provided courtesy of USAA.

Life insurance can be a complex, confusing subject, and some of the terminology can seem as foreign as a scientific paper in Russian.

If you're exploring your life insurance options, Kenny Sutton, USAA's director of life insurance product management, suggests learning and understanding these terms:

•**Beneficiary/contingent beneficiary:** Most people know the beneficiary is the individual designated to receive the insurance benefit in the event of the insured's death. A contingent beneficiary is someone designated to be the next in line for the benefit if the insured and beneficiary both die at the same time. This could happen if a family member is the beneficiary and is killed, in a car wreck perhaps, along with the insured. If no contingent beneficiary had been established, the benefit might be tied up in probate courts, delaying and diminishing the payout.

•**Term life insurance:** A more affordable alternative to whole life or universal life insurance policies. While whole or universal policies cover you during your lifetime, term insurance only covers you for a specified period. If there is no death during that time, there is no payment or intrinsic value.

•**Collateral assignment:** A life insurance policy taken out to cover a loan so the lender won't be left high and dry if you die. The lender is the beneficiary in this type of policy.

•**Exclusions:** Things not covered under the terms of the policy, such as death by suicide. Typically, you will find them in the fine print of a policy. If you are buying a policy and it costs much less than other policies, check for exclusions. Be aware that some group life policies may have an exclusion for death caused by war.

•**Underwriting:** The process insurance companies use to assess different types of risk and decide whether they will accept them. As part of the underwriting process, insurers also set the rates for their coverage. Age, gender and health are typically the largest factors considered during the underwriting process. Other factors can include occupation, income and potentially risky hobbies, such as skydiving.



# MOAA Special Event Meet & Mingle

Thursday March 10<sup>th</sup> 4:30 – 6:30  
QC Clubhouse



*Free hors-d'oeuvres*

**Do you know an active duty or retired military officer? If so, invite them to our March meeting as your guest The food is free and there will be a no host bar**

**Reservation are required. If interested, complete and submit the form below**

\_\_\_\_\_ cut here \_\_\_\_\_

## RESERVATION REQUEST FOR THE MEET& MINGLE

Please reserve \_\_\_\_\_ places for me - my Name & Rank \_\_\_\_\_ at the Meet & Mingle. My Guest(s) are (name & rank \_\_\_\_\_)

Reservations must be received no later than Monday March 7, 2016.

Mail this form to MOA of GV, P.O. Box 769, Green Valley, AZ 85622

## **2016 OFFICERS, DIRECTORS & CHAIR**

### **PESIDENT:**

ILT Richard G. Newman USAR (Former)  
(520) 399-3550, [RNewman514@aol.com](mailto:RNewman514@aol.com)

### **FIRST VICE PRESIDENT, JROTC LIAISON & MEMBERSHIP:**

LCDR James Knox USN (Ret)  
(520) 625-8371, [jdkomaha@gmail.com](mailto:jdkomaha@gmail.com)

### **SECOND VICE- PRESIDENT & PROGRAMS:**

CAPT Tom Contreras, USN (Ret)  
(520) 207-8941, [tomcontreras67@hotmail.com](mailto:tomcontreras67@hotmail.com)

### **SECETARY:**

1LT Joseph Longo, USAR (Former)  
(509) 945-4995, [longojv5@gmail.com](mailto:longojv5@gmail.com)

### **TREASURER & STATUTORY AGENT:**

COL Peggy McGee, USA (Ret)  
(520) 207-6188, [pjmcgee@cox.net](mailto:pjmcgee@cox.net)

### **IMMEDIATE PAST PRESIDENT, PRESIDENT OF THE 501 c (3) CORPORATION & DIRECTOR:**

LtCol John C. McGee, USMC (Ret)  
(520) 207-6188, [jcmcgee@cox.net](mailto:jcmcgee@cox.net)

### **PAST PRESIDENT, DIRECTOR, PERSONAL AFFAIRS OFFICER & WEB CO-MASTER:**

Arizona MOAA Council of Chapters  
Vice President  
Maj Steven Abel USAF (Ret)  
(520) 648-2172, [stevenabel8@msn.com](mailto:stevenabel8@msn.com)

### **DIRECTOR, SURVIVING SPOUSE & AUXILIARY LIAISON:**

Mrs. Betty Atwater  
(520) 399-3261, [bettpet@gmail.com](mailto:bettpet@gmail.com)

### **PAST PRESIDENT, DIRECTOR & CHAPLAIN:**

COL Eugene Friesen, USA (Ret)  
(520) 625-4231, [efriesen1@msn.com](mailto:efriesen1@msn.com)

### **PAST PRESIDENT, DIRECTOR, ESGR/LEGISLATIVE AFFAIRS:**

CDR John Chernoski, USN (Ret)  
(520) 625-3909, [jchernoski@cox.net](mailto:jchernoski@cox.net)

### **TRANSITION LIAISON & WEB CO-MASTER:**

CPT Kelly Galvin, USA (Ret)  
(520) 393-0037, [galvinpublic@cox.net](mailto:galvinpublic@cox.net)

### **PAST PRESIDENT & HISTORIAN:**

COL Lynda Linker, USA (Ret)  
520 648-6812, [lyndietrich@aol.com](mailto:lyndietrich@aol.com)

### **NEWSLETTER EDITOR:**

Maj F. Robert Kaiser USMC (Former)  
(520) 399-0660, [nanbobk@earthlink.net](mailto:nanbobk@earthlink.net)

## **2016 EVENT SCHEDULE**

**March 10, 2016 (Thursday)** - Meet and Mingle, QC Clubhouse, 4:30-6:30, No host bar and hors-oeuvres.

**April 2016 ... no meeting**

**May 18, 2016 (Wednesday)**- JROTC Dinner and Scholarship Awards, QC Clubhouse, No host bar 5:00-5:30, Dinner to follow.

**June 2016 ... no meeting**

**July 2016 ... no meeting** and no field trip.

**August 2016 ... no meeting**

**September 20, 2016 (third Tuesday)** - Dinner Meeting, QC Clubhouse, No host bar 5:00-5:30, Dinner to follow. Speaker is Kelly Laurich, Tucson VA Fisher House.

**October 2016... no meeting**

**November 15, 2016 (third Tuesday)** - Dinner Meeting, QC Clubhouse, No host bar 5:00-5:30, Dinner to follow. Business meeting.

**December 8, 2016 (Thursday)** Christmas Dinner/Installation of Officers, QC Clubhouse, No host bar 5-00-5:30, Dinner to follow.

**MOAA Board of Directors, Green Valley Chapter, meets the first Wednesday of each month from September through May at 8:30 a.m. at Friends In Deed, 301 W. Camino Casa Verde in Green Valley. All members are welcome and encouraged to attend. Please join us!**



Military Officers Association  
Of Green Valley  
P. O. Box 769  
Green Valley, AZ 85622-0769



**BUSY BEE  
PRINTERS**



*Printing • Laminating  
Engineering Copies  
Color Copies • Fax Services  
Design Services*

*Mike Morales*  
Owner

231-A W. Esperanza Blvd.  
Green Valley, AZ 85614

(520) 625-9696

Fax: (520) 625-1022

Toll Free: 1-877-625-9696

Cell (520) 331-3765

mike@busybeegv.com

## **MARCH-APRIL BIRTHDAYS**



Maj Steven Abel - COL Donald Anderson - CDR Robert Barry -

Barbara Brown - CAPT Tom Contreras - CDR Joel Grenberg - LTC

Richard Johnson - COL Lynda Linker - Arlis Lundell - CAPT James

Lynch - Col Robert Nugent - CW4 Robert Ozier - COL Eben Porch III