

Military Officers Association of America

Green Valley Chapter · Desert Duster Newsletter · March 2018 issue



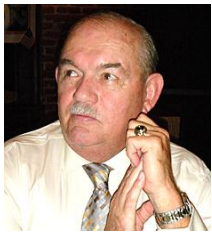
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President's Message



Happy St. Patrick's Day & Happy Easter to all of our members from myself and your Board of Directors.

To start things off although old news, the Board of Directors has filled two important positions that have been plaguing us for the past year. Betty Eby-Deardorff has accepted the position of Auxiliary Liaison, and Col Marianne Rogers Faust has taken the position as Historian.

Dick Newman has submitted our efforts for the COL Harris Communication Award, and the MOAA Level of Excellence Award. We look forward to a very good spring and summer and hope everyone departing early for the cruising season (or just a little cooler part of the country) a safe and pleasant journey. We will welcome you back in the fall.

First things first: I would like to thank our members for all the awards and many 'thank you' letters we have received as a MOAA Chapter. And many thanks for continuing to make a needy veteran's or child's day a little brighter!

We will be having our March Mix & Mingle membership event at Quail Creek's Madera Clubhouse on March 22nd. Social time is 4:30, and finger food will be set out at 5:00. The Grill bar will be open for drinks. This event will be 'Happy Hour' style with a surprise game of Jeopardy brought to you by our very own webmaster, Marianne Cobarrubias. (Who will play the part of Alex Trebek? You will have to show up to find out!!)

JEOPARDY!

Also, we will have a Silent Auction during the March Mix & Mingle so bring your neighbors and your shopping bags! The winners will be announced at the end of the meeting. **The reason I'm bringing it up is that we need any new, or gently used items that you may not need any more as donations for the Silent Auction.** Contact Joe Longo (509) 945-4993 or myself (605) 941-0335 if you have any items to donate or need help getting items delivered to Joe before the auction. Remember, one person's junk may be another person's treasure! Last year's Silent Auction for the Green Valley Chapter made over \$1,000! I think we can beat that number at this year's auction but only with your help! Hope to see everyone there! **We do not take credit cards so please bring your checkbooks.**

The second event is the JROTC Scholarship Dinner on May 1st at 5:00 p.m. at Quail Creek. This is one of our memberships' favorite events. We are working on the entertainment right now. Be sure to save that date!



Our MOAA Auxiliary Luncheon results from 22 February are just coming in, **successful above and beyond their wildest expectations!** Thanks to the extraordinary effort of Betty Atwater, Betty Eby-Deardorff, and Julie Hazelton along with all the Auxiliary members and their guests plus absentee donors -- our Treasurer expects TROT (a local Veterans' Therapy Group using horse therapy) to pocket \$850 through their efforts!

As per part of our normal ongoing support for the Fisher House, the VA Hospital and the Homeless Veterans, we really need donations of small things for the vet's like toiletries, soap, socks, books, etc., or even those small calendars flooding

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your mail boxes at this time year. We will be accepting items at all the meetings. Please remember there are many homeless female veterans (some of them pregnant) so feminine and baby items are needed also.

I exhort you to please get your 2018 dues in to Peggy before the end of this month (\$25 regular, \$15 Auxiliary) as our revised Bylaws require our chapter to drop members from our roster for nonpayment. We will be checking the Post Office Box daily and collecting dues at the Mix and Mingle on the 22nd. Check out our website at greenvalleymoaa.org/next-chapter-meeting-reservation-form to get your Mix and Mingle reservation mailed to Barbara Brown at least 2 weeks earlier than March 22nd. We look forward to seeing all of you at our spring membership meeting.

A Chapter member, LTC Ronnie St Clair is running a Snap Fundraiser for the Rio Rico JROTC students to fund their out-of-state summer activities to the tune of \$10,000. (They are almost ½ way there!) As you may not be aware, the Army



drastically reduced their support for the Army JROTC Units throughout the country due to the Senate's budget debacle and Rio Rico's JROTC funding has been cut accordingly.

If you would like to help the Rio Rico JROTC, please access the link below or you can donate through our Chapter by sending Peggy McGee a check (payable to: GV MOAA, marking it for Rio Rico JROTC in the "memo" line) at 1908 E. Longspur Place, Green Valley AZ 85614.

Any help you could give them would be very much appreciated (and may be tax-deductible):

https://app.snap-raise.com/fundraisers/rio-rico-ajrotc-2017/participant/1332317?share_type=email_0&donation_invite_id=17074201

Later in the newsletter be sure to see Peggy McGee's **free** IRS tax preparation courtesy of AARP. Remember, taxes are due April 17th. If you wait until the 17th to make an appointment, I can almost guarantee your taxes WILL NOT BE DONE on time!

As we go forward into this season I would like to emphasize to every one of our members that our lives will only be as good as we can make them by having faith in our fellow men and women, our religious beliefs, and our country!

Jim Knox, LCDR USN (Ret)
2018 Chapter President
Green Valley Chapter, MOAA

A round of **Good Cheer** for



**"Never
Stop Serving"**

St. Paddy's Day!

(in case you didn't notice, I might be a "wee" bit Irish!)

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March Mix & Mingle Reservation Form

Mail your check and this reservation form to the address below.

MARCH 22, 2018 · Mix & Mingle: 4:30-6:30 p.m.
Quail Creek Madera Clubhouse

Please make your reservations by March 15th!

Reserve ____ places for the Mix & Mingle event

Cost: \$_____ (\$10 per person)

Buffet Menu:

There will be a cash bar, with hors d'oeuvres: Housemade Swedish Meatballs and BBQ Sauce Meatballs, Deviled Eggs w/Dijon-Tabasco filling, Prosciutto-wrapped Melon, variety of mini-Quiches, Tomato & Basil Bruschet. A water and iced tea station will be provided.

Check # _____
Attn: Mix & Mingle

Mail your check and this reservation form to:
MOA of Green Valley, PO Box 769 · Green Valley, AZ 85622

Rank: _____ Name: (please print) _____

I am bringing guest(s) whose name(s) is/are:

GUEST 1 _____

GUEST 2 _____

GUEST 3 _____

GUEST 4 _____

If you require a ride to the dinner, please check here: ☐

✂ ----- CUT HERE -----

If you cannot get your reservation and check mailed timely, or if you have made a reservation and find you cannot attend **PLEASE CALL BARBARA BROWN. Your chapter is charged for all ordered meals even if they aren't served.** Please bring a check or exact cash amount to the meeting. Thank you, Barbara Brown 625-8066.

Hearing Aid Assist Device at Quail Creek ⇨ If you are a member with Hearing Aids who still has difficulty hearing the speakers at the meal-plated meetings, Quail Creek does offer a Hearing Aid Assist Loop device. The Hearing Aid Assist is a loop system in the meeting room and can be turned on and individuals would wear a device around their neck which helps amplify the sound through their hearing aids.

In order for this assist device to work the individual must have a Hearing Aid or Cochlear Implants with TeleCoil (T-Coil) capability. This device only works with hearing aids with this capability and will not work on individuals with no hearing aid at all.

If you or a guest would like to utilize this service at Quail Creek for future meetings, I ask that you notify us in advance so we can have it available for you. You can notify us by writing your request on your meeting reservation form or contact Barbara Brown **625-8066 or barbara.brown3@cox.net.**

Mix & Mingle with MOAA

The 3rd annual Mix & Mingle will be held on Thursday, March 22 from 4:30-6:30 in the Madera Clubhouse Crystal Ballroom.

Besides giving current members a fun evening of camaraderie, the purpose of the event is to introduce officers and warrant officers, active duty, former and retired and their spouses or significant others to the many programs and projects sponsored by the Chapter, one of the most active in the state of Arizona. So, bring your friends and neighbors to help them learn why they should join our Chapter. One of the highlights of the evening will be MOAA Jeopardy featuring the Chapter's very own Alex Trebek. The winners will take home some non-cash prizes. The event will also feature a Silent Auction to raise funds for Chapter activities. Hors d'oeuvres will be provided and there will be a cash bar. Cost is \$10. **Reservations may be made by mailing in the form in this newsletter or by contacting Barbara Brown at (520) 625-8066. Deadline to sign up is March 15.** The reservation form is also on our website at greenvalleymoaa.org.



Member Spotlight: Get to Know Your Members



This month we are featuring a military couple, the Colonel Faust's, who recently joined our Chapter. Marianne Rogers Faust enlisted in the Army in 1972 in the military intelligence career field. She was commissioned in 1975 as an ordnance officer. When Marianne and Mike Faust decided to get married, Marianne was able to get an inter-service transfer to the Air Force in 1978 as a security police officer. In addition to her security police jobs, she worked in protocol, federal liaison, international affairs, instructor duties, services (base support activities), executive support, and recruiting. She has a B.A. in criminal justice from Chapman University and an M.A. in human resource development from Webster University. She has been both a squadron and group commander. Marianne's assignments have been in Virginia (including two tours at the Pentagon), Maryland, Republic of Korea, New Mexico, Alabama, Colorado, Georgia, and Texas. She retired as a colonel in 2003 and has kept busy with lots of volunteer work and traveling.

Mike Faust was commissioned in 1969 through ROTC at Louisiana State University. He was initially a data automation officer, but later became part of the communications career field, which at that time included air traffic control. In 1984, the computer and communications career fields were consolidated into what is now information technology. He has a B.S. in industrial management from LSU and an MBA from Southern Methodist University. Mike has been both a squadron and group commander. He served in Thailand, Virginia (including two tours at the Pentagon), Mississippi, Republic of Korea, New Mexico, and Alabama. Mike retired as a colonel in 1993 and then pursued another career in defense contracting. Since retiring from his second career in 2006, he enjoys playing golf and traveling.

Marianne and Mike visited Quail Creek in January 2017 and loved it immediately. So, they sold their home in San Antonio, TX, (where they'd been since 2000) and started building here last April. They are very happy to be members of our community and the Green Valley Chapter of MOAA. Marianne is currently serving as the Chapter's Historian.

Homeless & Hospitalized Veterans Need Our Help

The VA Clothing Room for Homeless Veterans is completely out of men's slacks and jeans in sizes 30, 32, and 34. If you have any that you can donate, please bring them to the Mix & Mingle on March 22.

Also needed are travel and full-sized toiletries, calendars/notecards/playing cards and hard back or paperback books. The hospitalized vets particularly enjoy books on the military, Westerns, and thriller novels. If you have any paper plates or napkins left over from Christmas, the Super Bowl, Valentine's and St. Patrick's Day please consider donating them to the homeless veterans rather than letting them clutter your cabinets. Disposable cups and utensils are needed too. Packages may be opened. And speaking of paper goods, they can also use toilet paper.



Auxiliary Hosts Very Successful Luncheon

Every year the Auxiliary sponsors a special project to help an organization outside of MOAA. In the past they have hosted baby showers for the National Guard and fundraiser luncheons for Fisher house and Tucson Veterans Serving Veterans. This year they decided to try something different, an event opened to the public. As it turned out, 70% of the attendees were not affiliated with our MOAA Chapter.

The recipient of their fund-raising efforts was Therapeutic Riding of Tucson (TROT) an organization that provides free horse therapy for veterans with both physical and emotional injuries resulting from their military service.

Becky Noel, Volunteer Coordinator for TROT, described the many horse therapy programs that they offer to help others. She said many of the veterans build up their confidence being around a horse and eventually they open up to other people in the program. As a result of that, TROT now sponsors a weekly social period where the veterans and their families can mingle with other veterans as they build up their self-confidence. Not only is she the volunteer coordinator, but Becky also works with the veterans during their therapy sessions.



Betty Atwater, Julie Hazelton, and Peggy McGee were on the organizing committee for the event. When people told them they could not attend the luncheon because of other commitments, they unabashedly asked for donations. That effort netted \$380 for TROT. In addition, with the help of Betty Eby-Deardorff, they held a split-the-pot raffle which raised another \$185 for TROT. In the end they were able to present a check for \$785 to support TROT's *Heroes on Horses* program. For more information on TROT, please visit their website at trotarizona.org.

The organizers send a heartfelt thanks to all who attended or supported their efforts.

All About Services for Blind Veterans

Diane Kellermeyer, Chief Southwestern Blind Rehabilitation Center at the Tucson VA hospital, was the speaker at the January Chapter luncheon. She reported that the requirement to help those blinded by their military service was established on January 8, 1944 when President Franklin D. Roosevelt decreed that "no blinded servicemen from World War II will be returned to their homes without adequate training to meet the problems of necessity imposed upon them by their blindness." This responsibility continued beyond World War II when President Harry S. Truman transferred the responsibility to care for blind veterans to the Veterans Health Administration on May 28, 1947. The first VA controlled Blind Rehabilitation Center opened on July 4, 1948. Besides the Center in Tucson, there are 12 additional centers scattered throughout the USA.



The centers have for their mission to serve both veterans and active duty service members who are totally as well as legally blind or who suffer from significant vision loss. Training is not only limited to the service members but to families as well who must interact with the veteran on a daily basis.

From the initial stages of the program where orientation and mobility training were foremost, the program learned from its mistakes by individualizing each person's need vs. a broad brush stroke approach to the visually impaired. Today's veterans get instruction in basic home repair, tool safety, problem solving as well as how to use technological aids to help them. And here in Green Valley there is a golf program at the Haven Golf Course for blind veterans who come here to enjoy our mild winters as well as learn to play golf.

Diane Kellermeyer is pictured with MOAA President Jim Knox. Photo credit: Betty Atwater.



FREE TAX ASSISTANCE AND E-FILING FEDERAL & ARIZONA TAX RETURNS 2018 Schedule

~ AT ~

- **EPISCOPAL CHURCH of ST. FRANCIS-IN-THE-VALLEY**
600 S. La Canada Drive, GV
Mondays, 1:00 to 6 pm, 2/5 through 4/16.
No new clients accepted after 5pm
Fridays, 10:00 am to 3:00 pm – 2/2 through 4/13. Closed 3/9.
No new clients accepted after 2 pm
- **LA POSADA – The Recreation Building, 501 La Posada Circle, GV**
Wednesdays, 10:00 am to 3:00 pm – 2/7 through 4/11
No new clients accepted after 2 pm
- **EAST SOCIAL CENTER 7 South Abrego Drive, GV**
Appointments only. Call 300-6407.
Saturdays, 10am to 3:00 pm 2/3 through 4/14

Please be sure to bring:

- Picture ID for taxpayer and spouse
- Social Security cards for each family member
- Proof of income to include all W-2 and 1099 forms
- Documentation for deductible expenses
- Form 1095-A, 1095-B or 1095-C for proof of medical insurance
- Prior year's tax returns
- Driver's license or state issued ID
- Blank check showing account and routing numbers for direct deposit or debit
- Both spouses or power of attorney, if married filing jointly.

2018 Events Schedule

Additional dates for 2018 will be added to this list.
Check the website for updates: greenvalleymoaa.org.

January 13 10:00am MOWW Massing of the Colors & Service Remembrance; Sahuarita High School Auditorium

January 23 12:00-2:00pm Luncheon Meeting; Diana S. Kellermeyer, the Chief of Blind Rehabilitation Service and the Southwestern Blind Rehabilitation Center (SWBRC) at the Tucson VA; Quail Creek Clubhouse.

February 27 12:00pm Auxiliary Luncheon to Benefit TROT; Quail Creek Clubhouse.

March 22 4:30pm-6:30pm "Mix & Mingle". Highlights: MOAA Jeopardy, & Silent Auction. Hors d'oeuvres. Quail Creek Clubhouse. No Host Bar.

May 1 JROTC Scholarship Dinner; Quail Creek Clubhouse. Details: TBA

June 2 Spring AZCOC Meeting · Luke Chapter in Phoenix, AZ

October 1-4 Fall AZCOC Meeting in Phoenix, AZ. Lt General Atkins to present LOE Awards (date may change)

Board Meetings

The Board of Directors meeting is the 1st Wednesday of each month 8:30-10:00 a.m. at the Friends in Deed Building, Green Valley. Members are welcomed to attend... join us!

There will be no Board meetings in June, July or August.

2018 Officers, Directors & Chairs

President: LCDR James Knox, USN (Ret) 605-941-0335

First Vice-President and Membership:
1LT Joseph Longo USA (Fmr) 509-645-4993

Second Vice-President:
CAPT Tom Contreras, USN (Ret) 520-207-8941

Secretary: Mrs. Bettie Rundlett 509-389-1696

Treasurer: COL Peggy McGee, USA (Ret) 520-207-6188

Immediate Past President, President, 501(c)(3):
1LT Richard Newman, USAR (Fmr) 520-399-3550

National MOAA Board Member, Past President, ESGR and Legislative Affairs:
CDR John Chernoski, USN, (Ret) 520-625-3909

Director, Auxiliary Affairs: Betty Eby-Deardorff 520-625-3545

Director, Personal Affairs:
CWO3 James Rundlett, USCG (Ret) 509-389-4286

Past President & Chaplain:
COL Eugene Friesen, USA (Ret) 520-625-4231

Director/JROTC Liaison:
CAPT Tom Contreras, USN (Ret) 520-207-8941

Historian: COL Marianne Rogers Faust, USAF (Ret) 210-861-9440

Transition Liaison:
CPT Kelly Galvin, USA, (Ret) 520-393-0037

Public Relations Officer:
COL Peggy McGee, USA (Ret) 520-207-6188

Webmaster/Newsletter Editor:
Marianne Cobarrubias, webmaster@greenvalleymoaa.org

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★Happy Birthday!★

MARCH

Barbara Brown
Arlis Lundell
CAPT James R. Lynch
CWO4 Danie R. Cady
CAPT Tom J. Contreras
CW4 Robert R. Ozier
LTC Richard H. Johnston

APRIL

COL Lynda Linker
Col Robert A. Nugent
CDR Joel Greenberg



MAY

LtCol Susan Singleton
1LT Richard G. Newman
COL James N. Anderson
LtCol Robert S. Atwater
Bettie R. Rundlett

Sponsors

A special "thank you" to our sponsors who support MOAA of Green Valley with a sponsor ad.

Now and Always
We'll be There.

★

MOAA
INSURANCE
PLANS

1-800-247-2192 • www.moaainsurance.com

COPPER VIEW
Realty

509-945-4993 Cell / longojv5@gmail.com

Joe Longo

Facilitating Your Housing Dreams

A small portrait photo of Joe Longo, a man with grey hair wearing a light-colored jacket, positioned on the right side of the ad.

Photo Gallery

Photos and video clips may be accessed in the Photo Gallery via a link in the website sidebar:
greenvalleymoaa.org.

Archived Newsletters

Looking for back issues of the chapter's newsletter?
Go to the News & Events page on the website:
greenvalleymoaa.org/news-events.

FROM NATIONAL MOAA

2018 Tax Reform and What It Means to You

No matter how you feel about the recent tax reform the president signed into law in late 2017, it probably will have an impact on both your paycheck and your 2018 annual tax return and beyond. Let's cut through all the political noise and see what the tax bill might mean to you.

The new tax tables lower the tax rate for every bracket (except the very lowest) and effectively eliminate the marriage penalty. This means the majority of taxpayers will see more money in their paycheck.

Standard deductions (what you deduct from taxable income if you don't itemize) are increasing substantially. Whether this works in your favor will be determined by the amount you typically itemize and if your deductions still are allowed. Taxpayers in high-tax states could see an increased tax burden due to the elimination of the SALT (state and local taxes) deduction. Other itemized deductions, like home equity loan interest and unreimbursed employee expenses, also have been eliminated.

Taxpayer favorites like the mortgage interest, medical expense, and charitable contribution deductions still are allowed (with some changes). But unless your total for these allowable deductions is higher than your new and improved standard deduction — if you're a senior with high medical costs or a generous giver, for instance — you might no longer find it beneficial to itemize.

What didn't get much press was that personal exemptions are eliminated. Historically, this deduction could be significant, especially for large families. But wait! The child tax credit has been doubled to \$2,000, and a credit directly decreases your tax burden, not your taxable income. That's a plus, right? Yes, but the overall impact of these changes still might actually raise your taxes, especially for families with dependents over age 17.

Freelancers, rejoice! Many small business owners will be able to deduct a whopping 20 percent of their qualified business income, but how this income and deduction is defined and calculated is extremely complex so run, don't walk, to your tax professional's office on this one.

The only direct mention of the military in the new tax bill relates to PCS moving expenses, which are the only type of moving expense deduction still allowed.

Ultimately, the new tax bill's impact can vary greatly based on your family size, location, income, and many other circumstances. Check [here](http://www.nola.com/national_politics/2017/12/republican_tax_plan_calculator.html) (http://www.nola.com/national_politics/2017/12/republican_tax_plan_calculator.html) for a list of tax calculators to estimate your 2018 tax burden.

Managing Your Portfolio in Retirement

Achieving your various financial objectives necessitates diversified accounts. Each account is a battle in the effort to win the retirement war. Each account has an objective. Each objective has a specific strategy. Identify the risks associated with each strategy. Counteract the risks of each account with the strategies of the other accounts. The theater-level operation of all your accounts working in concert determine your financial status. Consider as examples:

- Objective: immediate income. Strategy: a stable-value cash account. However, stable value means no growth potential. The risk here is the inability to offset taxes and inflation over time.
- Objective: long-term growth. Strategy: investments in ownership (i.e., stocks). However, ownership leads to short-term volatility. The risk here is the inability to rely on this for short-term income.

Note how each account has its own form of risk that the other account mitigates.

If your retirement expenses are less than your guaranteed income sources, your other assets are free to achieve other objectives and those objectives may allow aggressive strategies.

If your retirement expenses are more than your guaranteed income sources, you need both income and growth from your other assets. This requires more finesse than just being more aggressive.

Physical Readiness – Then and Now

Here's how the services' fitness requirements have changed over the years.

The Army is reviewing its fitness requirements as the service grapples with rising obesity rates in the ranks.

Seventeen percent of active-duty soldiers were classified as obese in 2015, according to service's 2016 "Health of the Force" report. Leaders rolled out a new holistic health and fitness program in 2017 to address the problem, which includes a possible new combat fitness test that could replace soldiers' existing test.

Marines completed their own review in 2016 that resulted in changes to their body composition and fitness standards. A year earlier, Coast Guard leaders looked at rolling out the first-ever service-wide fitness test. Coasties had been taking fitness test specific to their jobs, and the commandant ultimately decided to keep it that way.

This isn't the first-time military leaders have worried about the possibility of troops' declining fitness. In 1960, the head of the physical education department at the U.S. Military Academy at West Point, N.Y., lamented the issue in a memo to the commandant of cadets, the school's highest-ranking officer.

"We find ourselves now in a rather serious predicament, one which is becoming more serious each year," the memo states. "Incoming cadets possess less physical ability than they did 20 or 30 years ago. ... At the same time, it is apparent that the officer of today and tomorrow will need more physical coordination, strength, and stamina than his predecessor."

The May Desert Duster Newsletter will be published: **APRIL 17, 2018**

★**DEADLINE**★

Please submit all newsletter items by APRIL 12th to: gvmooa@gmail.com. Thank you!

CONTRIBUTORS

Betty Atwater · Barbara Brown · Tom Contreras
James Knox · Peggy McGee
Editor: Marianne Cobarrubias

VISIT OUR WEBSITE:

greenvalleymoaa.org

MEMBERSHIP:

greenvalleymoaa.org/membership-info

PHOTOS & VIDEOS:

greenvalleymoaa.org/photos-events