

MILITARY OFFICERS ASSOCIATION OF AMERICA

Green Valley Chapter, Arizona • DESERT DUSTER NEWSLETTER

December 2022/January 2023 • Winter Issue



PRESIDENT'S MESSAGE • Merry Christmas & Happy New Year



We hope you will be able to join us for one of our upcoming activities.

Details of our December and January events are outlined on pages 3 and 13 of this newsletter.



The election of officers for 2023 will take place at our dinner on November 15. The new officers will be installed at our holiday luncheon. (See page 16.)

We are always looking for new members to join the Board to share ideas. Please let me know if you have any interest in serving on our Board. We meet at Friends in Deed at 9 a.m. on the first Wednesday of the month, September thru May.

If you have not yet renewed your membership, we hope you will soon. It is renewals that help us maintain our 5-Star Level of Excellence status as well as meet the needs of the military community. Our expanded dues form is on page 6.

Our chapter has established a Facebook page that can be accessed at: facebook.com/GVMOAA. Please follow us and LIKE our page.

Military retirees, VA beneficiaries, Survivor Benefit Plan annuitants, and Social Security recipients are on track to receive the highest cost-of-living adjustment (COLA) in over 40 years. The 8.7% increase means the average monthly Social Security check will go up by about \$144 in 2023, and a military retiree or annuitant will see an extra \$87 per \$1,000 of pay each month. It is great that the military retirement pay is no longer taxed in AZ. [Click here for more information.](#)

As I mentioned in the last newsletter, things are changing relative to TRI-CARE Pharmacies. MOAA is working hard to reduce these closures. [For more Information, click HERE.](#) (Continued, next page)

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SCAN OUR QR CODES

[GV MOAA WEBSITE](https://greenvalleymoaa.org)



[GV MOAA member page of
GREEN VALLEY/SAHUARITA
CHAMBER OF COMMERCE](#)

QR Codes: [What are they & how do I scan a code?](#)

FIND US ON FACEBOOK: facebook.com/GVMOAA

VISIT: MOAA.org/takeaction

[MOAA's "Never Stop Serving" Podcasts](#)

PHONE NUMBERS LISTED IN THIS NEWSLETTER ARE
LOCAL (520) NUMBERS UNLESS OTHERWISE INDICATED.

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Last month I was able to attend the 2022 Annual Meeting of MOAA in Kansas City. At the meeting the Arizona Council as well as all chapters in Arizona, (including Green Valley) were awarded the 5-Star Level of Excellence award. Representatives from Tucson, Green Valley, Luke, Flagstaff, Sierra Vista and Yuma Chapters are pictured below:



The upcoming Chapter events are as follows:

- **November Membership Dinner: Grill on the Green, November 15, 5 p.m.**
- **Christmas Luncheon with gift give-away: Grill on the Green, December 13, 11:30 a.m.**
- **January Luncheon: Dominick's, January 19, 11:30 a.m.**

Looking forward to seeing everyone at our upcoming events. Meanwhile, stay safe, stay healthy, and stay positive. Joyous holidays and Happy New Year to all.



Elliott Jones 1LT USA (former)
2022-2023 Chapter President
Green Valley Chapter, MOAA

NEVER STOP SERVING



MOAA PLANS HOLIDAY LUNCHEON

Peggy McGee, 2nd Vice President/Programs



Santa Claus will soon be coming to town and your Chapter is gearing up for the holiday season with a luncheon at Grill on the Green on December 13 starting at 11:30 a.m.

Rather than having a speaker, your attention can be focused on the gifts that each attendee will receive. These gifts are the Chapter's way of saying thank you to our members for all their support during the year.



Menu choices include Top Sirloin with mashed potatoes and vegetables or Grilled Salmon with rice and vegetables. Gluten-free and vegetarian options are available upon request. All will get a Chef's Choice Holiday Dessert. The \$24 fee includes coffee or ice tea. A cash bar will also be available.

Reservations are required for this luncheon and can be made by contacting **Ken Cottrill at kecottrill@comcast.net or 304-702-3693 no later than December 3**, if you can't get your reservation mailed on time. (Reservation form is on page 4.) Photo by Peggy McGee

HOLIDAY SHOPPING ON AMAZON

Peggy McGee, 2nd Vice President/Programs



If you will be shopping on Amazon for your holiday gifts, please consider switching from your regular Amazon account to AmazonSmile. There is no difference in the selection of merchandise or price but if you use AmazonSmile for your purchases, your Chapter will get a small percentage of your price from Amazon at no cost to you. This even works with Amazon Prime. It is super easy to set up the account. Just use [this link](#) and fill in the blanks.

If you are already an AmazonSmile user, you can switch to another charity. This is a no cost way for members to help our scholarship program. Find information [on our website](#).

DECEMBER HOLIDAY LUNCHEON RESERVATION FORM

(This reservation form may also be found on the GreenValleyMOAA.org website)

13 December 2022 • 11:30 AM

Grill on the Green • 5800 S. Camino Del Sol, Green Valley

Please make your reservations by DECEMBER 3

Reserve _____ places

Cost: \$_____ (\$24 per person)

MENU:

#1 Top Sirloin with mashed potatoes and vegetables. #2 Grilled Salmon with rice and vegetables.

Gluten-free and vegetarian options available upon request. Luncheon includes Chef's Choice Holiday Dessert, coffee and iced tea. Cash bar will be available.

Check # _____
Attn: GV MOAA Reservation

Mail check and reservation form to:

MOAA of Green Valley • PO Box 1535 • Green Valley, AZ 85622-1535

RANK: _____

NAME: (please print) _____

Indicate Menu Selection (#1, #2)

Member/Guest name: _____

Member/Guest name: _____

Member/Guest name: _____

Member/Guest name: _____

If you require a ride to the meeting, program or event 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 contact: Ken Cottrill at kecottrill@comcast.net or 304-702-3693 no later than December 3. 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.

IT'S MEMBERSHIP RENEWAL TIME

Jack Bundy, 1st Vice President/Membership

As we head into our holiday season, our membership is strong, and we are getting stronger all the time. Over the course of this year, we have added eight new members with several more who have expressed interest in joining. We hope for more to have joined after our Mix and Mingle Event which took place on November 4. We are currently at 79 members (former military officers, retired military officers, and our surviving spouses), and we have an additional 16 auxiliary spouses who are on our Chapter roles.



We are now in the process of collecting our Green Valley MOAA Chapter Dues for 2023. This is in addition to any dues you may be paying to MOAA National. We already have 25 members who have paid their 2023 dues, and it is only the beginning of November. For those of you who have not yet paid and would like to renew your Chapter membership, please mail in your dues with the (new) 2-page [Membership Application & Renewal Form](#) (on our website). You may also find the membership form on the next page of this newsletter. Please remember to complete the reverse side of the form showing us your areas of interest in supporting our Chapter. Dues are \$25 per member and \$15 for a spouse, should you wish to register your spouse.

We look forward to seeing all our members and spouses at our next two events, the dinner event on November 15th, and our annual Christmas dinner on December 13th.



Happy Holidays and keep those memberships coming!



Military Officers Association of America
Green Valley, Arizona Chapter
PO Box 1535 • Green Valley, AZ 85622-1535

2023 Chapter Membership/Renew Dues

Chapter Dues: (Regular-\$25; Spouses-\$15)

Membership Dues \$_____ Make check payable to: Military Officers Association of Green Valley or GV MOAA.

PLEASE PROVIDE THE INFORMATION BELOW:

Name:_____ New ___ Renewal___

Rank:_____ Branch of Service:_____(Status) _____ National # _____

Spouse/Partner_____

Address:_____

City, State, Zip_____

DOB (Month/Day/Year) _____

Phone:_____ E-Mail: _____

Scholarship & Military Assistance Fund \$_____ Donation.

Make check payable to: Green Valley MOAA Scholarship and Military Assistance Fund or GV MOAA S&MA Fund.

Dues may be paid at any meeting or mailed to Military Officers Association of America, Green Valley, Arizona Chapter, P.O. Box 1535, Green Valley, AZ 85622-1535.

SEE REVERSE SIDE (next page)

MILITARY OFFICERS ASSOCIATION OF AMERICA

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(Page 2 of new Membership Form) Congratulations on becoming a member of the second oldest of the nine MOAA Arizona Chapters. The MOAA is recognized as the most respected and influential professional military association in America. The Vision Statement "NEVER STOP SERVING" provides a focus for the entire MOAA organization.

To help us better understand how you would prefer to contribute to our Chapter, please complete the following questions.

Previous work and/or volunteer experience _____

Description of training, leadership and knowledge that may be pertinent _____

PLACE A CHECK NEXT TO YOUR DESIRED CHAPTER AREAS OF PARTICIPATION:

- _____ Fundraising or Assistant
- _____ Public Relations or Assistant
- _____ Scheduling & managing Chapter events or Assistant
- _____ Grant writing or Assistant
- _____ Chapter secretary or assistant
- _____ Chapter Treasurer or assistant
- _____ Community Partner Programs committee member
- _____ Historian
- _____ Chapter Liaison to military units
- _____ Chapter Liaison to JROTC units
- _____ Chapter Liaison to Green Valley Chamber of Commerce or Assistant

RETURN THIS NEW MEMBER QUESTIONNAIRE WITH YOUR CHAPTER APPLICATION/RENEWAL FORM.

Welcome Aboard

TURKEYS FOR THE TROOPS 2022 STYLE

Peggy McGee, 2nd Vice President/Programs



Melissa Gonzales, XO of the 162nd at the Mix & Mingle on November 4.

Photo by Elliott Jones

With a limit on the number of turkeys one can buy still in effect at the Davis-Monthan Commissary, the Chapter had to do a modified *Turkeys for the Troops* presentation this year. Instead of a turkey and \$25 gift card to purchase the necessary foods for a Thanksgiving feast, 30 junior enlisted troops from the 162nd Fighter Wing, AZ Air National Guard, will be receiving a \$50 gift card for the commissary. Unfortunately, we did not receive our usual \$1500 grant for the *Turkeys for the Troops* project this year. Rather, these gift cards were made possible with the successful *Food for the Troops* collection and 50-50 raffle at Quail Creek on July 4 plus the generosity of many of our members.

Joe Longo, President of the MOAA Scholarship & Military Assistance Fund presented the gift cards to MAJ



TRAVEL-SIZED TOILETRIES, HATS & SCARVES FOR HOMELESS VETS

Peggy McGee, 2nd Vice President/Programs



If you will be travelling at Thanksgiving time or over the Christmas or New Year's holidays and staying in hotels, please consider bringing home any unopened soaps, shampoos, conditioner and lotions for the homeless veterans served by the VA Hospital. They can also use toothpaste, toothbrushes, floss.

Now that winter is upon us or at least rapidly approaching this area, the VA is requesting hats, scarves and gloves for both male and female veterans. These can be handmade or purchased.



You may bring all items to the MOAA get-togethers on November 15, December 13 or January 19.

Thanks in advance for helping your fellow veterans.

The CHAPLAIN'S *Corner*

Robert D. Lewis, Chaplain



The Holidays are upon us...where did the summer go? Seems like we went from summer to winter (at least an Arizona winter) missing the fall weather everyone enjoys. The Pecan Groves however provide a sense of season. As the pecan trees turn colors, then shed their leaves, the harvest begins. I always enjoyed watching this miracle occur.

The Bible provides similar references to this seasonal transition, the life cycle, the harvest of first fruits, tithes and offerings. This bounty can be monetary, spiritual, medical, family, friends etc.

I like to think that Thanksgiving should extend not just through November but for the entire Holiday season. Thanksgiving for the Son of Man is worthy of this consideration.

As we celebrate the holidays, please keep in mind ALL of the bounty you have. Search yourself, ask the question...what am I thankful for?.... even write them down.

You will be surprised how long the list will be.

To help you start your list, add the MOAA, Green Valley Chapter to your list. You will definitely have friends there. Remember you are part of the Chapter that provides opportunities for members to get together, break bread together, whether it be social or business. You can celebrate your membership in a 5-Star Chapter. I have really enjoyed our annual Christmas event. It is spectacular! Please don't miss our holiday luncheon on December 13.

Your Chapter provides scholarships to deserving students, engages the community for the benefit of all and so on. You can add to your list the benefit you bring to the community by your membership in the MOAA.

So, your list should be filling up! Now make sure to add the monthly meetings to your calendar! We are all grateful for you, your friendship and contributions.

You remain in my prayers!!



LEGISLATIVE NEWS

Darren Venters, Legislative Affairs and Transition Liaison



Not much activity in Congress. It is unlikely the National Defense Authorization Act (NDAA) and Congress will pass a Continuing Resolution to keep the lights on. MOAA, however, is continuously active working with members of Congress.



MOAA is currently working on over 20 issues, many of which will affect you or someone you know. How can you influence Congress? Click this link: moaa.quorum.us to visit the section of the Action Center and provide input on those issues that are most relevant for you.

MOAA's advocacy priorities for retirees in the 117th Congress includes:

- Sustain pay raises and adequate BAH for the troops and COLA raises for retirees.
- Achieve concurrent receipt of service earned retirement pay and VA disability pay.
- Protect full military honors and burial at Arlington National Cemetery for those currently eligible.
- Protect the value of military health care benefits.
- Protect the MHS pharmacy benefit and achieve flexibility in TRICARE pharmacy co-pays.

Here is the link: moaa.quorum.us/issue/47367 to see more.

I am sure you voted. The results will be available after the General Election on November 8th. Congratulate the winners, get their new phone numbers and email addresses so you can let them know YOUR position on the issues.

The Arizona Capital is quiet now, although I have talked to several members that have been working on legislation to be introduced in January.



JROTC UPDATE

Marianne Rogers Faust, Director/JROTC Liaison



The NJROTC program requires schools to be inspected each year by a NJROTC Program Manager or active-duty Commander or Captain to ensure that units and the school districts are complying with the requirements set forth in the Memorandum of Agreement between the U.S. Navy and the school district. Every cadet participates in a personnel inspection and a Pass in Review Parade. The NJROTC received its Annual Military Inspection on 19 October at Sahuarita High School. Three of our chapter members (Peggy McGee, Jack Bundy, and Fred Roeming) were able to attend this special event and they all were very impressed with the precision and amount of practicing that must have been required to achieve such excellence. The Inspecting Officer was Commander Thomas Garcia, USN, (Ret), the NJROTC Area Eleven Program Manager. He has oversight of 55 NJROTC units in Arizona and Southern California. He commented to the spectators and cadets that “Sahuarita NJROTC is consistently among the top units in Area Eleven due to the enthusiasm and energy of the cadets.”



The NJROTC competed in the John McCain Drill Meet in Phoenix on October 29 and won first place overall. The team also earned 1st Place prizes in Drill and PT and 2nd Place in Academics.



Photos by Brad Roberson

The AJROTC unit at Rio Rico High School continues to be very busy too. They participated in a POW/MIA ceremony for the Military Order of the World Wars Massing of the Colors in Tucson on 6 November. Then several cadets will participate in the Veterans Day Parade in Nogales on 11 November. And many cadets look forward to participating in an Orienteering Meet that will be conducted at Cholla High School in Tucson on 19 November.

The AFJROTC cadets at Nogales High School continue to participate in the Civil Air Patrol (CAP) flights. The entire unit is enjoying their Astronomy studies using the ten telescopes they received from CAP. Their Color Guard and Drill Team are preparing to participate in competitions soon. All 147 cadets have signed up to participate in the Nogales Veterans Day Parade on 11 November. Top photo by Peggy McGee

MEMBER SPOTLIGHT

Peggy McGee, 2nd Vice President/Programs



Nora Durham was born and raised in Swansboro, NC. She began her career with the Department of Defense (DOD) at the United States Marine Corps Air Station Cherry Point, NC. With a Computer Science degree, she was also employed by the US Navy, Headquarters, USMC, Installations and Logistics in Arlington, VA, the Defense Logistics Agency (DLA) in Richmond, VA and the US Army Europe in Heidelberg, Germany with duties that included being the liaison between the European Command and the North Atlantic Treaty Organization.



Back in the States, Nora was the Director of a DLA Center on Wright-Patterson Air Force Base, Dayton, OH. After 38 years as a DOD civil servant, Nora retired to Colorado Springs, CO. Shortly thereafter, Nora enjoyed a short stint with the David Glass Technology Center within the Walmart Headquarters in Bentonville, AR.

In February 1987, Nora met her husband, COL Tom Durham, a USMC Naval Aviator, while he was on the General's Staff at Marine Corps Air Station, Cherry Point. They were married on May 10, 1988. Tom, who retired from the USMC in 1988, passed away on February 10, 2001 from a massive heart attack while they were on a ski trip in Obergurgl, Austria. Thus, Nora was forced to assume the much-dreaded role of surviving spouse.

She enjoys downhill skiing, cycling and is a PADI certified SCUBA diver. Nora became a member of MOAA in April 2019 and then became the Surviving Spouse Liaison for the Pikes Peak Chapter in Colorado Springs, CO. She joined the Green Valley Chapter on September 23, 2020. Nora was recently appointed to the MOAA Surviving Spouse Advisory Council.

January Program: INTERNMENT CAMPS IN ARIZONA

Peggy McGee, 2nd Vice President/Programs



Did you know there were Japanese internment camps in Arizona during World War II? If you didn't, then you do not want to miss the talk at our luncheon on January 19 at Dominick's Grill, 77 Paseo de Golf. It is right off Abrego Drive in the Country Club of Green Valley Golf Course building.



Our speaker will be Jaynie Adams, History Engagement Coordinator for the Arizona Historical Society (AHS). She holds an MA in history from the University of Arizona and is privileged to work in Tucson, her hometown. Jaynie is one of AHS' team of staff historians. Her work as a historian is rooted in a place-based practice where she critically explores race, place, and belonging in the American Southwest.

The menu for this event can be found on the next page. Cost is \$25 with checks payable to GV MOAA. Price includes a non-alcoholic beverage and dessert. Cash bar will be available. Reservations are required and can be made by contacting Peggy McGee at peggy@greenvalleymoaa.org or 207-6188 no later than **January 10** if you can't get your reservation mailed on time.

TOYS FOR TOTS COLLECTION



Every year your Chapter tries to make Christmas a little merrier for the less fortunate children in the local area. Please help us with our goal by bringing an unwrapped toy appropriate for boys and girls from newborn through age 12 to the MOAA dinner on November 15. Toys, books, bikes, stuffed animals all work to make the holidays extra special for these children.



If you won't have time to shop, we can accept monetary donations too allowing the Marines in Tucson to purchase toys for which the need is greatest after they count all the toys they receive. Make checks payable to MOAA S&MA Fund. Your Chapter will send you an acknowledgement of your donation. If you want a receipt for cash donations, please put the money in an envelope with your name on it so we will know whom to thank.

If you are unable to attend the November 15 dinner at Grill on the Green but would still like to help, starting on November 10, there will be drop-off boxes in the lobby of the Quail Creek Madera Clubhouse at 2055 E Quail Crossing Blvd. Checks may also be mailed to Green Valley MOAA, P.O. Box 1535, Green Valley AZ 85622-1535. Donations must arrive by November 25. Please write Toys for Tots on the memo line.

Thanks for your support for the less fortunate children in our area.

JANUARY LUNCHEON RESERVATION FORM

(This reservation form may also be found on the [GreenValleyMOAA.org website](https://www.greenvalleymoaa.org))

19 January 2023 • 11:30 AM

Dominick's • 77 E Paseo de Golf, Green Valley

Please make your reservations by JANUARY 10

Reserve _____ places

Cost: \$_____ (\$25 per person)

MENU:

#1 Lasagna with garlic bread. #2 Eggplant Parmesan. #3 Chicken Piccata with pasta.

Gluten-free and vegetarian options available upon request. Luncheon includes dessert (two mini-tartlets: one filled with chocolate mousse, the other with lemon), coffee and iced tea. Cash bar will be available.

Check # _____
Attn: **GV MOAA Reservation**

Mail check and reservation form to:

MOAA of Green Valley • PO Box 1535 • Green Valley, AZ 85622-1535

RANK: _____

NAME: (please print) _____

Indicate Menu Selection (#1, #2, #3)

Member/Guest name: _____

Member/Guest name: _____

Member/Guest name: _____

Member/Guest name: _____

If you require a ride to the meeting, program or event 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 contact:** **Peggy McGee** at peggy@greenvalleymoaa.org or 207-6188 no later than January 10. **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.

MIX & MINGLE EPILOG

Peggy McGee, 2nd Vice President/Programs

Chapter members gathered at Grill on the Green for a Mix & Mingle on November 4. The primary purpose of the annual event is to recruit new members for the Chapter. That goal was definitely met. In addition to the usual attendees at many of our meetings, it was great to see some new faces among the guests, all of whom decided to join. The “finger” foods were oh so tasty and the strawberry shortcake was a wonderful finale.



Our new members are Paul (Army) and Mary Margaret Fitch; Gene (Army) and Cheryl Graff; Terry (Navy) and Kathy Kryway; Angel (Army) and Tim Parrish, Jack Schlaefli (USMC) and Evelyn Tannehill. Angel is a Lieutenant Colonel on active duty at Fort Huachuca. We welcome them all and look forward to seeing them again at our upcoming events.















The highlight of the evening was welcoming Bob and Evie Sanchez who became our first Community Partner. To become a Community Partner, one must pledge to donate a minimum of \$2,500 to the Scholarship and Military Assistance Fund on an annual basis. Maj. Gen. Jim Whitehead was instrumental in getting the Community Partner program off the ground. He saw a need for the program because some of the grant opportunities for scholarships are no longer viable. And the Chapter wanted to increase the amount of our scholarships from \$1,500 to \$2,500 to keep up in a small way with the rising costs of higher education. Bob, who is the Area Manager for Guaranteed Rate Mortgage financing, is especially committed to helping those who have served in the military. As a partner with the USO, Guaranteed Rate charges no Lender Fees for US veterans applying for VA home loans.

The Chapter looks forward to a long relationship with Bob and Evie.

Photo: Maj. Gen. Whitehead presents a commemorative plaque to Bob Sanchez on the occasion of his becoming the Chapter's first Community Partner. (Photo by Elliott Jones)

Election of the 2023 OFFICERS, DIRECTORS, and CHAIRS



PRESIDENT 1LT Elliott Jones USA (Fmr) (847) 366-6466		First Vice-President, Membership CW3 Jack Bundy USA (Ret) (951) 760-8706		2nd Vice-President, Programs, Public Relations COL Peggy McGee USAR (Ret) 207-6188	
Immediate Past President, President, 501(c)(3) LT Joseph Longo, USA (Fmr) (509) 945-4993		Secretary Maj. Gen. James Whitehead, Jr. USAF (Ret) 475-8033		Treasurer COL Mike Faust USAF (Ret) (210) 240-8730	
	Legislative Affairs, Transition Liaison Lt Col Darren Venters USAF (Ret) 490-4470		Surviving Spouse Liaison Nora Durham (714) 232-9277		
Director, Personal Affairs CWO3 James Rundlett JSCG (Ret) (509) 389-4286		Chaplain CWO3 Robert Lewis USA (Ret) 481-6994		Director/JROTC Liaison, Historian COL Marianne Rogers Faust USAF (Ret) (210) 861-9440	
				Grant Writer <i>Open Position</i>	

MOAA • GREEN VALLEY CHAPTER • 2023 Officers & Board Members Webmaster/Newsletter Editor: Marianne Cobarrubias

MARK YOUR 2022-2023 CALENDARS

- 15 November** – Membership Dinner (election of new officers & Toys for Tots collection) 5-7:30 Location: Grill on the Green
- 13 December** – Holiday Luncheon (with gift give-away; installation of new officers) 11:30-2 Location: Grill on the Green
- 19 January** – Luncheon 11:30-2 Location: Dominick's



The Board of Directors meetings are the 1st Wednesday of each month from 9-10:30am at the Friends in Deed Building, Green Valley.



Members are welcomed to attend... join us!

There are no Board meetings in June, July or August.

SPONSORS

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



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Robert D. Lewis, DBA

Licensed Ordained Minister
National Association of Christian Ministers

520-481-6994

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*Member loan/no lender fee available for VA loans that have a triggered RESPA app date as of January 1, 2022, through December 31, 2022 at 10:00pm EST. This offer does not extend to Housing Finance Agency loans. "Triggered RESPA" in accordance with Regulation X, is defined as lender receipt of all six pieces of information received in a secure format: applicant name, property address, home value, loan amount, income and 508. Not all borrowers will be approved. Borrower's interest rate will depend upon the specific characteristics of borrower's loan transaction, credit profile and other criteria. Offer not available from any affiliate or operations that do not operate under the Guaranteed Rate name. Restrictions apply. Guaranteed Rate, Inc. has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the US Department of Agriculture or any other government agency. United Service Organizations, Inc. (USO) is a non-profit 501(c)(3) organization (EIN Tax ID: 13-1604431) and not part of the Department of Defense (DoD). Using funds from a Cash-out Refinance to consolidate debt may result in the debt taking longer to pay off as it will be combined with borrower's mortgage principle amount and will be paid off over the full loan term. Contact Guaranteed Rate for more information.

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Rob Sanchez
Area Manager

O: (520) 245-8622 C: (520) 245-8622
rate.com/robsanchez rob.sanchez@rate.com
140 West Duval Mine Road, Suite 106 Green Valley, AZ 85614



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WORD SEARCH

GV MOAA Chapter: 2022 Officers & Board Members

I	T	J	A	C	K	B	U	N	D	Y	Y	R	L	Q	X	R	M	V	M
K	S	S	M	I	K	E	F	A	U	S	T	L	D	X	R	P	V	A	Q
S	E	G	U	T	P	W	K	Q	L	D	L	A	D	N	J	L	R	T	K
O	N	K	B	A	D	E	D	P	J	N	E	X	Q	N	N	I	T	P	Y
N	O	Y	L	R	F	G	G	L	S	H	N	Q	M	Y	A	E	M	T	D
R	J	L	J	V	J	S	V	G	E	I	D	N	M	N	L	Y	N	B	K
E	T	P	Q	Z	N	Q	R	T	Y	I	W	D	N	D	Z	L	D	Q	R
H	T	J	J	D	D	I	E	C	M	A	E	N	D	K	K	P	G	V	
C	O	K	Q	J	N	H	D	K	G	R	C	U	L	J	Q	N	T	V	Q
N	I	B	N	N	W	O	K	B	R	O	R	G	T	T	L	T	M	M	Z
H	L	V	X	S	L	O	R	E	B	S	R	O	E	D	R	B	N	T	V
O	L	N	E	L	S	L	N	A	E	R	P	E	G	E	Q	E	B	D	D
J	E	M	D	N	T	V	R	M	D	X	J	D	N	N	K	D	B	Y	D
R	A	M	I	Q	E	R	A	L	J	U	Q	W	D	N	O	J	T	O	P
J	P	C	G	N	U	J	N	L	W	L	R	K	D	P	A	L	K	B	R
Y	K	V	T	B	N	N	T	B	L	Y	P	H	R	J	X	I	E	Z	T
T	G	E	I	L	R	X	M	M	D	Y	Y	R	A	N	V	N	R	O	V
Y	R	A	N	Y	Z	Y	N	D	K	Z	R	T	B	M	Y	X	J	A	J
S	S	Y	B	X	W	T	D	W	L	Y	J	G	Q	R	W	R	G	Q	M

Jack Bundy
 John Chernoski
 Marianne Cobarrubias
 Nora Durham
 Marianne Rogers Faust
 Mike Faust
 Elliott Jones

Dick Kosnick
 Robert Lewis
 Joe Longo
 Peggy McGee
 James Rundlett
 Darren Venters
 James Whitehead

Locate the names in this puzzle in the horizontal, vertical, or diagonal -- forward and/or reverse directions.

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MOAA NATIONAL NEWS

NEW HOME DEPOT APPLIANCE DISCOUNT COMING VIA EXCHANGE DEAL

November 2022 -- A new partnership between Home Depot and two military exchange systems will give military and veteran shoppers an extra discount on Home Depot-sourced appliances bought through the exchange system, officials recently announced.

The new program, which will roll out next year at the Army and Air Force Exchange Service (AAFES) and the Navy Exchange (NEX), will shift all sourcing and delivery services for appliances purchased at the exchange to Home Depot. The new discount program will be accessed through the exchange stores or websites, not Home Depot locations.



The 10% military and veteran discount at Home Depot stores excludes appliances completely and is capped at \$400 of qualifying purchases per year. That means the new exchange partnership discount should be welcome news to shoppers who are looking for that type of savings.

But what the new discount will be as compared to local Home Depot stores remains to be seen. Officials with AAFES and Home Depot said it will vary by product and local sales tax rate. It will be available only at U.S. exchange locations, including Alaska, Hawaii and Puerto Rico.

The new program is also slated to "significantly expand" the brands and types of appliances available at exchange stores, said Chris Ward, an AAFES spokesperson.

The deal is available to veterans and their families, active-duty troops and their families, and all other authorized exchange shoppers, he said.

The discount will start in spring of next year, Home Depot officials said. It will include a Home Depot-branded section on the exchange websites, where shoppers can order products and schedule delivery, Ward added.

The **Desert Duster Newsletter** is published by the members of the [Green Valley Chapter](#) of the [Military Officers Association of America](#) (MOAA). The newsletters are sent electronically to Chapter members and posted on our website's [News and Events page](#) (in a downloadable PDF format).

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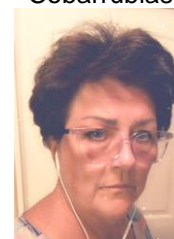
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holidays!

