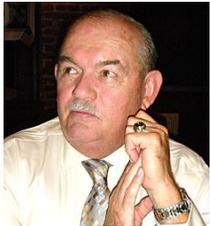


## In this issue:

- President's Message
  - Scholarship Awards Dinner Slated for May 1
  - May Scholarship Dinner Reservation Form (due: April 24)
  - Mix & Mingle Brings Fun and Profit
  - Member Spotlight: Get to Know Your Members
  - Babies Need Our Help
  - Homeless Veterans Facing Summer Heat
  - Happy Birthday, Members
  - 2018 Events Schedule
  - 2018 Officers, Directors and Chairs
  - Sponsors · Photo Gallery · Archived Newsletters
- From National MOAA**
- MOAA Presses Congress to Pass Veterans Health Care Reform
  - 6 Military Deals You Might Be Missing Out On
  - Monument Honors Female Veterans
  - How to Take Control of Your Financial Life

## President's Message



**The time has come for our Chapter's final newsletter for this spring and summer.** We look forward to a very good spring and summer. We hope that everyone departing for the cruising season or just a little cooler part of the country a safe and pleasant journey, and we will welcome you back in the fall.

The first item is that we are proposing a midsummer luncheon (mid-to-late July) at La Posada rather than a travel outing. We need a response from our membership as to whether you would consider attending this luncheon. Not a reservation at this point, but rather whether it is a good or bad idea. Cost would be about \$20 per person and we would encourage guests to attend the meeting. Maybe this would be a good idea for La Posada folks to enjoy? We would get an interesting speaker that the whole community might enjoy. We need your input! Call me (520) 777-6141 or send an email indicating "yes" or "no" to: [jdkomaha@msn.com](mailto:jdkomaha@msn.com).



Two things: The recent passage of the Federal Military Appropriations and the 2018 Budget have left many retirees on TRICARE/TFL with questions. I would suggest that all of you check out the latest MOAA Newsletter April 5<sup>th</sup> edition (<http://www.moaa.org/Content/Publications-and-Media/Military-Officer-Magazine/Military-Officer-Magazine.aspx>) or email [msc@moaa.org](mailto:msc@moaa.org) regarding your costs for prescription medication which is going to increase substantially. See MOAA's response to the TRICARE question.

The second thing, also in the latest MOAA Newsletter, related to TRICARE/TFL is that TRICARE is cancelling dental care insurance as of December 31<sup>st</sup> on this year. They are replacing it with a combined Dental and Vision insurance, from FEDEMPLOYEE list of 10 different plans. But, you have to sign up for the new insurance during the Federal open enrollment period from mid-November to mid-December. Don't forget, or you will be going without insurance for the next year!

CDR John Chernoski is participating in "Storming the Hill" on April 18<sup>th</sup> in Washington, DC. John has just recently returned from doing Chapter reviews in New Mexico, Missouri, and Arkansas.

## BREAKING NEWS

Our Green Valley MOAA Mix & Mingle results from March 22<sup>nd</sup> are in! Many **'thanks'** to the extraordinary effort of Joe and Dianne Longo in setting up the Silent Auction; to Marianne Cobarrubias, Tom Contreras, and Peggy McGee plus the Jeopardy contestants, and especially Barbara Brown who does the thankless job of taking the reservations, collecting money for meals, and ensuring everyone gets fed. Although the results are mixed, the finger food was very good, the Jeopardy Game was a 'Big Hit' (we also learned how much we didn't know about the State of Arizona!), and the Silent Auction brought in almost \$700. The donations for the Silent Auction exceeded anybody's estimates for which we thank our members. The biggest problem we had was the lack of members attending.

Our next membership meeting will be the JROTC Scholarship Awards dinner on the 1<sup>st</sup> of May, at the Madera Clubhouse at Quail Creek. Social time starts at 4:30 with pictures being taken of the scholarship winners, their parents and instructors. Dinner will be served at about 5:15 with individual scholarships being awarded after the dinner. A no-host bar will be open throughout the dinner event. Music will be provided by Cyndy Gierada for your entertainment. Check out our website at [greenvalleymoaa.org](http://greenvalleymoaa.org) to get your scholarship dinner reservation mailed to Barbara Brown or notify her at least a week earlier than May 1st. We look forward to seeing all of you at our Scholarship Awards Dinner.

As per normal, as part of our 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 your mail boxes at this time year. We will be accepting these items at all the meetings throughout the year. And remember, there are many female homeless veterans, some of them pregnant, so feminine and baby items are needed also!

I exhort you to please get your 2018 dues into Peggy no later than May 1<sup>st</sup> (\$25 Regular, \$15 Auxiliary), as our revised by-laws require our chapter to drop you from our membership for nonpayment. We will be checking the P.O. Box daily and collecting dues at the next meeting.

I realize that many of you participated in Peggy McGee's FREE IRS tax preparation, courtesy of AARP. After sweating out my own taxes these last couple of weeks, even I might take her up on the offer next year if it is offered again. **Thanks** from all of us, Peggy!



I would like to thank our members for all the awards and many 'thank-you' letters we have received as a MOAA Chapter. Many thanks for continuing to make a needy Veteran's or child's day a little brighter!

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

To all of our members from myself and your Board of Directors -- may you have a happy and safe summer whether it be vacationing around the world, visiting family and friends in the states, or enjoying the summer here in Green Valley!

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

**“Never  
Stop Serving”**

## Scholarship Awards Dinner Slated for May 1



The next MOAA event will be a dinner on May 1 in the Ballroom at Quail Creek (social: 4:30; dinner: 5:15). Scholarships will be awarded to JROTC students from the Sahuarita, Rio Rico and Nogales School districts. The Sahuarita JROTC Honor Guard will present the Colors and Cyndy Gierada will provide the musical entertainment.

Menu choices include grilled Salmon with lemon Beurre Blanc, roasted red potatoes and seasonal vegetables or slow roasted sliced Sirloin of Beef seasoned with Cabernet Demi Glaze, roasted red potatoes and seasonal vegetables. A mixed greens salad will be offered with either entrée. Dessert will be chocolate mousse with whipped cream and wafer.

Tickets are \$26 and can be ordered by completing and submitting the reservation form in this newsletter. The form is also on our website ([www.greenvalleymoaa.org](http://www.greenvalleymoaa.org)). If you cannot get your reservation mailed in a timely manner, please contact Barbara Brown at 520-625-8066. Deadline to sign up is April 24.

# Military Officers Association of America

Green Valley Chapter · Desert Duster Newsletter · May 2018 issue



## May Scholarship Dinner Reservation Form

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

**MAY 1, 2018 · Social: 4:30 p.m. · Dinner: 5:15 p.m.**  
Quail Creek Madera Clubhouse

**Please make your reservations by April 24<sup>th</sup>!**

Please reserve \_\_\_ places for me for dinner

Cost: \$ \_\_\_\_\_ (\$26 per person)

### Entrée Selections:

#1 Grilled Salmon with Lemon Beurre Blanc

#2 Roasted Sliced Sirloin of Beef with Cabernet Demi-Glaze

Meal includes: Mixed greens with assorted accompaniments and a choice of Ranch or Raspberry Vin dressing; roasted red potatoes with seasonal vegetables. Dessert: Chocolate Mousse with whipped cream & wafer.

Check # \_\_\_\_\_  
Attn: Dinner Reservation

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 Brings Fun and Profit

The Chapter hosted its annual Mix & Mingle in March. Highlight of the evening was MOAA Jeopardy, starring our very own Alex Trebek, a.k.a. Tom Contreras. The three contestants (Dick Kosnick, Lynda Linker, and Lee Cornelison) were asked questions centering on desert plants, movies made in Arizona, famous Arizona females, landmarks in Arizona and of course, a few on the Chapter. Even though they were among their MOAA colleagues, the contestants appeared to have instances of stage fright, hesitating before answering a question. Members of the audience were able to help them when they got stumped. Lynda was the winner, getting her dues for 2019 paid in full. The two runners-up got bottles of wine. Kudos to Marianne Cobarrubias for designing the game.



During the event that also served as a fund raiser for the Chapter's many projects, a variety of items were available for bidding in a Silent Auction. Many thanks to Joe and Diane Longo for organizing the auction and collecting the donations and to those who contributed merchandise for the auction that netted \$695.



The 50-50 raffle brought in an additional \$43 for the Scholarship and Military Assistance Fund.

(L-R) Dick Kosnick, Lynda Linker, and Lee Cornelison were the Jeopardy contestants. Additional photos may be found on the website: [www.greenvalleymoaa.org/photos-events](http://www.greenvalleymoaa.org/photos-events). (Photo credits: Betty Atwater, Marianne Cobarrubias)

## Member Spotlight: Get to Know Your Members



1LT Elliott Jones received a bachelor's degree in economics and business administration from Wheaton College in 1969 and was commissioned a 2<sup>nd</sup> LT after completing four years of ROTC. He completed basic training at Ft. Riley, KS and Ft. Gordon, GA. In early 1970 he was assigned to lead Company D, 26<sup>th</sup> Signal Battalion at Fort Hood, TX. Later he served as a First Lieutenant and Battalion Communications officer for the 8<sup>th</sup> Engineer Battalion with the First Air Cav in South Vietnam from 1970 -1971 and was awarded the Bronze Star w/ 1OLC, Air Medal and Army Commendation Medal, Vietnam Service Medal, and Vietnam Campaign Medal w/ 1 Overseas Bar.

After returning from Vietnam and leaving active duty he began his career in 1971 as an underwriter for CNA Insurance Company and worked in this industry for over 43 years in various capacities. Elliott retired in December, 2014 as Managing Director of the Aon's Chicago Service Center in Lincolnshire, IL. He was responsible for a staff of over 300 people whose job it is to provide service in support of their clients to Aon offices throughout the US.

Before joining Aon in 1999, Elliott was employed by Willis and Alexander & Alexander where he managed brokerage operations specializing in casualty insurance and alternative risks programs. While at Willis he was named President and CEO of the Chicago office of Willis' wholesale broker, Stewart Smith.

Elliott is the Past President of the Chicago chapter of the National African American Insurance Association.

After visiting Carin's mother over the years, Elliott and Carin decided to become part time residents of Green Valley in 2015 and permanent residents in 2017. Elliott joined our Chapter in October, 2017. He and Carin moved to Quail Creek in February, 2018.

## Babies Need Our Help



So far this year, we have furnished layettes for six babies who were born to homeless veterans. More will probably make their appearance over the summer. The Knit Wits are doing more than their share to make blankets not only for the babies but also full-sized afghans for the moms. We could use newborn and size 1 diapers, wipes, baby shampoo and body wash, clothing (can be gently used), bibs, or anything else a new baby can use. We can also use some 6-9 month clothing for the two boys and four girls who were born so far in 2018.

Donations may be brought to the dinner on May 1 or dropped at the McGee's at 1908 E. Longspur Place in Quail Creek. That's the first right after the waterfall. Thanks for any support you can provide.

## Homeless Veterans Facing Summer Heat



With really hot weather just around the corner, the homeless veterans would really appreciate donations of sunblock, Chapstick, bottled water, sunglasses and hats to protect them from the sun. Needed all year round are full and travel sized containers of shampoo, conditioner and lotion as well as tooth paste and floss. Donations may be brought to the dinner on May 1 or dropped at the McGee's house, 1908 E Longspur Place in Quail Creek.

As you are travelling to beat the heat and staying in hotels this summer, please save any unopened bars of soap, along with any grooming items provided. They can be brought to the September meeting.

## ✧ Happy Birthday! ✧

*(Names are listed chronologically by birthdate)*

### MAY

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

### JUNE

MAJ Sandra H. Galvin  
COL Dietrich W. Geschke  
LT Walter Dow  
Col. Stephen W. Zolomji  
CWO3 James M. Rundlett  
CPT Kelly J. Galvin  
LTC James E. Rusk

### JULY

Lt Col Herbert J. Pahoresky  
LTC Richard Moll  
LCDR James D. Knox  
Maj Robert F. Kaiser

### AUGUST

Col Stephen W. Shambaugh  
2LT Robert D. Kurtz  
CPT Joseph E. Sovis  
COL Jim Barr  
Lt Col Edward G. Brown, Jr.



## 2018 Events Schedule

Additional dates for 2018 will be added to this list.  
Check the website for updates: [greenvalleymoaa.org](http://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: Social 4:30pm · Dinner 5:15pm

**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

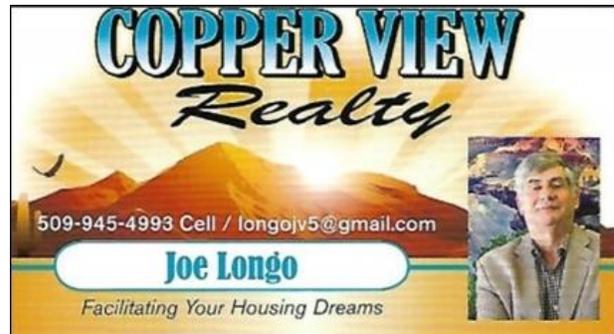
**Transition Liaison:**  
CPT Kelly Galvin, USA, (Ret) 520-393-0037

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

**Webmaster/Newsletter Editor:**  
Marianne Cobarrubias, [webmaster@greenvalleymoaa.org](mailto:webmaster@greenvalleymoaa.org)

## Sponsors

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



## Photo Gallery

Photos and video clips may be accessed in the Photo Gallery via a link in the website sidebar:  
[greenvalleymoaa.org](http://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](http://greenvalleymoaa.org/news-events).

---

## FROM NATIONAL MOAA

### MOAA Presses Congress to Pass Veterans Health Care Reform

MOAA urged lawmakers to strike a bipartisan deal to replace VA Choice and consolidate existing community-care programs during a Wednesday joint House-Senate hearing on Capitol Hill.

A year has passed without an agreement in Congress to replace the VA Choice program, which allows some veterans to seek care closer to home. Competing bills addressing reform have languished on the Hill - one in the House and one in the Senate - and veterans are ready to see resolution, said Cmdr. René Campos, USN (Ret), MOAA's senior director of Government Relations for veterans and wounded warrior care.

“Veterans and their families sacrificed so much during their service,” Campos told lawmakers. “To ask them to continue giving after service by funding their earned benefits or cannibalizing benefits to pay for another ... program is asking them to go above and beyond what we expect.”

Rep. Tim Walz, Minnesota Democrat and retired Army sergeant major, and Sen. Jon Tester, D-Mont., stressed the importance of hearing from VSOs as lawmakers consider new VA legislation. Congress takes direction from VSOs “every step of the way,” Tester said.

MOAA was one of nine military and veterans service organizations to provide remarks during the hearing. In addition to community-care reform, MOAA also advocated for caregiver support, attention on women's health issues, and continued toxic-exposure research. Here's how Campos defined some of MOAA's top legislative priorities.

**Reforming health care.** Congress has never been closer to reconciling the differences in the community care bills: the [Caring for our Veterans Act of 2017](#) in the Senate and the [VA Care in the Community Act](#) in the House.

MOAA and most other VSOs support the Senate version of the bill, which includes provisions to expand VA support and services for full-time caregivers and builds on VA Secretary David Shulkin's [Community Access for Rewarding Experiences](#) (CARE) proposal.

"We urge the committees to strike a bipartisan, bicameral agreement on legislation to enact community-care reform and ensure full funding for Veterans Health Administration resources," Campos said.

**Expanding caregiver support.** MOAA would like to see caregiver benefits extended to veterans who served prior to 9/11. The need for caregiver support is great among all generations, Campos said. She shared the story about one MOAA member named Peter, an 81-year-old blind veteran whose 100 percent disabled.

"Peter recognizes the toll caregiving is taking on his wife," Campos said. "He says, 'She's been my caregiver for over 20 years, and the burden is wearing on her but VA told me they don't have support services to help her.'"

Sen. Johnny Isakson, R-Ga., said VSOs like MOAA help Congress "make decisions critical to VA."

"On blue-water Navy and caregiver [benefits], we got the message loud and clear and we are working on it," the committee chairman said. Blue-water Navy refers to the 90,000 servicemembers [exposed to Agent Orange](#) while operating off the coast of Vietnam.

**Women's health needs.** Roles for women in uniform continue to evolve, and Campos said the VA and Defense Department must prepare to serve their health needs. MOAA recently teamed with United Health Foundation [to study](#) some of the health challenges facing female veterans. They found that women who served in the military were [more likely to suffer](#) from mental illness, cardiovascular disease, and other problems compared to female civilians.

Sen. Bill Cassidy, a Republican physician representing Louisiana, said he agrees. "Women have the privilege as men do to serve in some of these roles that were once just for men," he said. "Our VA should respond to that."

As part of this effort, Campos said MOAA recommends Congress pass the [Deborah Sampson Act](#), which calls on the VA to carry out a three-year pilot program to assess peer-to-peer assistance for women leaving the military - especially for those who suffered sexual trauma or are at risk of becoming homeless.

**Researching toxic exposures.** Campos said Pentagon and VA officials must continue working together to study servicemembers' exposure to toxic materials in order to determine whether it's responsible for illnesses.

"It's unreasonable to require veterans to provide the scientific and medical evidence for their claim when that expertise resides within the government itself," Campos said.

MOAA would like to see investment in federal resource on servicemembers' exposure to hazardous toxins so health care benefits can be provided when appropriate.

## Military Deals You Might Be Missing Out On

### Custom Banners

Are you looking for the perfect way to welcome home your loved one? [Build A Sign](#) offers free, 100-percent-customizable banners for families celebrating the homecoming of their deployed servicemember. This is the perfect way to show your loved one how much you have missed them.

### Amusement Parks

Many amusement parks across the country offer discounts for military families. Places like [Busch Gardens](#), [Sea World](#), and [Sesame Place](#) provide military members one free admission a year. Learn more at [wavesofhonor.com](#). Find additional attractions and vacation ideas for your family — all with military discounts — in ["Kid-Friendly Vacations."](#)

## Cellphone Discounts

Most major cellphone providers — including AT&T, Boost Mobile, Sprint, U.S. Cellular, and Verizon — offer military discounts on wireless plans to current and former servicemembers. To find the best deal for your family, do some shopping and focus on the plan that is right for you.

## Athletic Apparel and Shoes

Nike offers a 10-percent discount to servicemembers. Registration is quick and easy. All you need is a valid military ID card. To find how you can get your discount, visit [nike.com](http://nike.com).

## Event Tickets

The [Veteran Tickets Foundation](http://vettix.org) offers free tickets to currently serving military members of all branches of service and veterans. The foundation's goal is to support troops by providing positive family and life experiences. Tickets are provided for events, concerts, performing arts, and educational and family activities across the nation. To receive your free tickets, sign up at [vettix.org](http://vettix.org).

Visit the websites listed above to ensure eligibility. Plenty of other organizations and companies offer discounts for members of the military, so be sure to always inquire about deals at the time of purchase.

## Monument Honors Female Veterans

A new monument at [Veterans Memorial Park in Las Cruces, N.M.](#) places a much-deserved spotlight on the nation's female veterans.

Architect Patricia Grumet Decker designed the monument, which was dedicated March 10 and features six life-size bronze statues representing Army, Marine Corps, Navy, Air Force, Coast Guard, and Army National Guard female recruits in detailed uniforms from World War I, World War II, Korea, Vietnam, the Cold War, & current eras. The statues were created from detailed maquettes sculpted by artist Matt Glenn.

The nonprofit [United Military Women of the SouthWest \(UMWSW\)](#) initiated the project and received funding from the state for its construction. The original estimated cost was \$306,200, but the legislature ended up providing \$406,200, notes former Marine Corps Capt. Carol Gaines, past president of the UMWSW.



Gaines pushed for the monument because she felt all women who have served deserve to be recognized, whether they served in uniform or helped the war effort by assuming jobs traditionally held by men. "Women took office jobs, they took welding jobs - they did whatever needed to be done," Gaines says.

Christine Sautter, USAR (Ret), a member of MOAA and of the Women Veterans of New Mexico, says the monument is important because it gives a voice to the women who went unrecognized for their military service upon returning home.

"I know many nurses who served in Vietnam, came home, and quietly went about their lives," Sautter says. "No one really recognized them. It was the same for women who served in World War I and World War II. This monument speaks to our dedication to our nation and to our service. It's important that women are now being heard, and that they receive recognition for a job well done."

## How to Take Control of Your Financial Life

As you would expect, the overwhelming majority of people who join the uniformed services do not retire from their respective service. That being the case, while the new blended retirement system is still in its infancy, it will come to have much greater importance in the future. (Download [MOAA's Retirement Guide](#) to learn how changes to military retirement will affect you and your family.)

Most employees in the corporate sector also rely on 401(k)s for their future retirement income. This means most people have to trust their investment skills to retire comfortably. Social Security benefits were not designed to provide a comfortable retirement, only supplement it.

To start down the road to investment success, you must assume responsibility and control over your future. Living for the present day, to the detriment of the future, is a significant setback under financial rules of engagement. Time is your greatest asset, so it's in your best interest to start immediately.

In addition to adopting a future focus, you must recognize the widespread messaging we receive daily is a form of destructive indoctrination. As I see it, the financial service industry and the media do not properly educate consumers on how to invest and create wealth. Messages about house-flipping schemes, lotteries, precious metals speculation, stock options, cyber-currencies, and conservative savings programs will not lead to success. Too many of us are looking for a get-rich-quick plan. No such plan exists, even though daily messages keep telling us an easy way to achieve wealth is out there.

To succeed in investing requires a little knowledge and a lot of discipline. To paraphrase investor Warren Buffet, the risk is in what we don't know. We are smart people, and we just have to apply some of our energy and time to our financial futures. You can do this!

Read about strategies, products, services, your benefits, and more on [MOAA.org](#). Explore [MOAA's financial blog](#) to build your knowledge base further as you invest wisely in 2018 and beyond.

### CONTRIBUTORS

Betty Atwater · Barbara Brown · Tom Contreras  
James Knox · Peggy McGee · Bettie Rundlett

Editor: Marianne Cobarrubias

### VISIT OUR WEBSITE:

[greenvalleymoaa.org](#)

### MEMBERSHIP:

[greenvalleymoaa.org/membership-info](#)

### PHOTOS & VIDEOS:

[greenvalleymoaa.org/photos-events](#)