President's Message

The time has come for our Chapter's first newsletter for this fall and winter. We look forward to a very good fall and winter season, and hope everyone arriving from the cruising season or just a little cooler part of the country had a safe and pleasant journey. We are glad to have you back in Green Valley.

We have just received word of Senator McCain’s passing. Without belaboring the point whether you were a fan of his or not, before he was a Senator he was a Military Officer and he spent 6-7 years as a POW rotting in Hanoi. We, as Military Officers, owe him respect for that. May he rest in peace.

Two things: The recent passage of the Federal Military Appropriations and the 2018 Budget has left many retirees on TRICARE/TFL with questions. I would suggest that all of you check out the latest National MOAA Newsletter (August 23rd edition) to learn about your costs for prescription medication which are not going to increase. The MOAA Newsletter is only available to and emailed to all members in good standing (membership dues paid) which is why we are not able to post the MOAA Newsletter on our website (a public internet venue).

WARNING!! In the latest MOAA Newsletter (related to TRICARE/TFL) -- TRICARE is cancelling dental care insurance as of December 31st this year. They are replacing it with a combined Dental and Vision insurance from FEDEMPLOYEE, a 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 participated in “Storming the Hill” on April 18th in Washington, DC. John had returned from DC too late for us to print his pictures in the last newsletter but you find the photos on our website. He was with both the Honorable Rep. Martha McSally and Rep. Kyrsten Sinema (as I have said before, MOAA is strictly nonpartisan).

We gave out four scholarships at the Green Valley MOAA Scholarship Dinner on May 1st ($1,000 - $1,500 each) to deserving, graduating JROTC students from the four high schools within our area. (Note: The judges for the scholarship winners had a very difficult time because all of the schools submitted many outstanding candidates.) Many ‘thanks’ to the extraordinary effort of Capt. Tom Contreras in setting up selection board paperwork (and reading all of the applications), and to Col Marianne Rogers Faust and our GVMOAA Board Members that attended the various high school award nights and/or graduations. If YOU would like to participate in next year’s scholarship selections and/or presentations, just tell any of the board members. (It helps to be a little hard-of-hearing when winning students scream at the top of their lungs 6 inches away from you -- because if you weren’t before, you will be now!) All kidding aside, providing scholarships is one of the most enjoyable and rewarding things we do and we encourage all of you to be part of presentation.

From National MOAA

- How to Manage Investments During a Crisis
- New GI Bill Provisions Offer Veterans Technical Training and Education
- Beware: Trust and VA Home Loans Don’t Mix

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From National MOAA

- How to Manage Investments During a Crisis
- New GI Bill Provisions Offer Veterans Technical Training and Education
- Beware: Trust and VA Home Loans Don’t Mix
During the summer we participated in several events. On Memorial Day, Joe Longo and I placed the wreath at the Green Valley Mortuary and Cemetery in Sahuarita. The beautiful wreath was made and donated by Bettie Rundlett. One of our own, CDR Joel Greenberg (former GV Chapter President) was the guest speaker. Several others from MOAA attended and you will see pictures on our website.

The end of May, John Chernoski, Joe Longo and I attended the two-day AZ COC meeting in Phoenix where we were presented with a 5-Star rating in communication for our website by General Adkins, the National CEO of MOAA.

Peggy McGee organized the Food for Troops event at Quail Creek for July 4th. Kudo’s to Peggy! Dick Newman and Joe Longo participated along with Betty Atwater and Marianne Rogers Faust who sold all the raffle tickets. Pictures of this event are also on our website.

In October of this year, MOAA National plans on visiting our Chapter in Green Valley for a “courtesy” visit (tentatively Oct 3rd). We are invited again to the AZ COC meeting Oct 31st in conjunction with the Western Regional meeting (with General Adkins and staff) on Nov 2nd and 3rd in Phoenix. With our planned Board of Directors election in November and installation during the December meeting, the Turkey for Troops event with 162nd AZANG, and our Toys-for-Tots program for Christmas, I think we will be very busy. We welcome any help from our members. On that note, Peggy asked me to include that the Board of Directors needs a military member or military person (or spouse) to take over the Treasurer’s position in 2019. If you are good with numbers or have an analytical mind, we would love to talk to you. The position doesn’t require attendance at every meeting - just monitoring our books; writing and issuing checks. Sound interesting? (You would be privy to the deepest, darkest secrets of the Board of Directors!!! Good blackmail position! Heh, heh, heh…)

Our next membership meeting will be the luncheon on the 18th of September at the Madera Clubhouse at Quail Creek. Social time starts at 11:30, lunch will be served around 12:00, and a no-host bar will be open throughout the luncheon. The guest speaker will be Karen Kuciver of the Women Warriors Organization. This promises to be an interesting presentation. Check out our website at greenvalleymoaa.org to download and print the September luncheon reservation form to mail it to Barbara Brown (or notify her at least by September 11th if it will not reach her by that date). For your convenience, we also have the luncheon reservation form in this newsletter on page 4. We look forward to seeing all of you at the membership luncheon meeting.

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 items for the Vets such as toiletries, soap, socks, books, etc., or even those small calendars that will start flooding your mailboxes soon. We will be accepting donations (physical and/or monetary) at all the meetings. And remember, there are many female homeless veterans, some of them pregnant, so feminine and baby items are also in need! If you have too many items to carry to the meetings, please call me (605) 941-0335 or Peggy (520) 207-6188 and we will see that someone picks up the donations at your home or apartment.

I am asking you to please get your 2019 dues to Peggy starting in September but no later than December 31st ($25 Regular, $15 Auxiliary). Our revised By-laws require our Chapter to drop you from our rolls for nonpayment. If you haven’t paid your 2018 dues yet, please do so immediately. We will be checking the Post Office Box daily, and collecting dues at the membership meetings now through the end of December.

I would like to thank our members for all the awards and many ‘thank you’ letters the Chapter has received. Many thanks for continuing to make a needy Veteran’s or child’s day a little brighter!

To all of our members, from myself and your Board of Directors, may you have a happy and prosperous fall. Welcome back to Green Valley Chapter of MOAA, whether it’s from vacationing around the world, visiting family and friends in the states, or just enjoying the summer here in Green Valley.
September Luncheon Planned
After a 4-month break while many of you were traveling to escape the heat, the Chapter will soon start its fall line-up of activities. First will be a luncheon on Tuesday, September 18 starting at 11:30 in the Ballroom. Lunch will be served at noon. Menu choices include a Cobb Salad or Enchilada plate with Chicken Enchilada, Chili Rellenos, Spanish rice and refried beans. Both entrees will feature a macadamia cookie for dessert. Cost is $17 with checks payable to GV MOAA. Reservations are required and can be made by mailing in the form (on page 4 in this newsletter). If you cannot get your reservation mailed in time to meet the deadline, please call Barbara Brown at 520-625-8066.

The guest speaker will be Karen Kuciver, founder and Chairperson of the Women Warriors program in Tucson. Women Warriors, a 501(c) 3 organization, is dedicated to female veterans who suffer from military service connected issues such as Military Sexual Trauma (MST), Post-Traumatic Stress Disorder (PTSD), substance use disorder, eviction, joblessness, homelessness or just having trouble adjusting to civilian life. She also volunteers at the Southern Arizona VA Voluntary Service office and with the caregiver support program.

Karen describes herself as a survivor. She spent most of her life as an alcoholic and struggled with drug addiction. She has lived through verbal abuse, domestic violence and was brutally raped, beaten and left for dead on the streets. She was homeless for over 8 years. This all changed on July 25, 2010 when she decided that she had had enough and made a commitment to herself to change her life for the better. And change it she did by going back to school where she earned two associate degrees and is now attending the University of Arizona to pursue her bachelor’s degree in human services with a minor in organizational leadership.

Karen’s greatest passion is bringing healing to people who have been through stressful/traumatic experiences and help them find a healthy perception of themselves to regain their self-esteem and dignity, so they can now themselves become survivors and achieve their greatest potential.

Karen will talk about when and how the program started. How they have helped many veterans already, the event coming up and what their goals are for the future of Women Warriors.
September Luncheon Reservation Form

September 18, 2018 · Social: 11:30 a.m. · Lunch: 12:00 p.m.
Quail Creek Madera Clubhouse

Please make your reservations by September 8th!

Please reserve ___ places for me for lunch

Cost: $ ________ ($17 per person)

Entrée Selections:

[ ] (#1) Cobb Salad
[ ] (#2) Enchilada Plate (includes a Chicken Enchilada, Chili Rellenos, Spanish Rice, Refried Beans)


Check # __________________ Attn: Dinner Reservation

Mail your check and this reservation form to:
MOA of Green Valley, PO Box 1535 · 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: [ ]

X ____________________________ 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.
Chapter Dues are Due Soon!

Current dues expire on December 31, 2018 but the call for renewals is starting now. There is no change in the dues, $25 for military members and $15 for spouses/members of the Auxiliary. Any dues paid at the September 18 luncheon will carry members through December 31, 2019. The form is in this newsletter for your convenience. Just print page 6. Checks should be made payable to GV MOAA.

You are encouraged to donate to support the Scholarship and Military Assistance Fund. This past year, your Chapter awarded four scholarships to JROTC cadets from the Sahuarita, Rio Rico and Nogales School Districts as well as provided funds for the Food Pantry at the 162nd Fighter Wing. At Thanksgiving time, we will use some of the money to purchase turkeys for the junior enlisted personnel in the 162nd. This fund was supplemented by some grants thanks to our expert Grant Writer, Dick Newman but we can’t count on those every year. Thus, your support is needed to enable us to continue our history of giving. Checks for donations should be made payable to GV MOAA S&MA Fund.

So as not to confuse our treasurer, please write separate checks for dues and donations.

Member Spotlight: Get to Know Your Members

New member 1LT Lyle Wogan grew up in New England just outside Boston and attended business school, graduating with a Bachelor’s degree in Accounting/Finance. While he was in an Army Corps of Engineers Battalion his leadership skills were quickly recognized and he was subsequently commissioned. Lyle completed the Engineer Officer Basic Course at Ft. Belvoir, VA. After graduation, his primary duties included training both in field and unit environments. He also served as motor officer, unit records coordinator and unit training instructor.

Raised in a good New England household with two sisters, Susan, Marilyn and a brother Jeffrey, his Ma gave all of them a warm and sincere home. His Dad’s tutelage gave him a fantastic sense of direction. He said getting his driver’s license was one of the easiest things he ever accomplished! Going to new places became second nature to Lyle.

Having to work while attending college and his subsequent military training afforded him the opportunity to apply the real world to his on-the-job training. His diverse work background included private, manufacturing, service and the gaming industries. As an accountant, he controlled segments of the administrative details of a missile defense contract acclaimed as the initial and most successful Sam-D system. Lyle continued with accounting while associated with the Gaming industry; however, he branched off to teach regulatory law and used his public speaking skills in his role as the property Compliance Manager.

His primary hobbies over the years have been photography and classic cars. While travelling to various parts of the country, he found an immense number of ideal subjects to capture on the newest digital format.

Lyle had an opportunity to visit the Southwest in 1988 and was introduced to Green Valley while living in Tucson back in 1993. While still working in Las Vegas but with an eye on retirement, he decided a move to Green Valley would be ideal for him. As fate would have it, his real estate agent was Chapter Vice President Joe Longo who enticed him to join the Chapter.
2019 Chapter Membership Dues

Chapter Dues: (Regular-$25; Auxiliary-$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: _________ National # _______________________

Auxiliary ______________________

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.
John F. Long Foundation Supports the Chapter
The John F. Long Foundation (Long Reality) responded to our request for a grant. On August 15, Dick Newman went to the mail box and found a letter from the foundation. Normally thin envelopes denote a “sorry, no funds for your organization”. Opening the envelope, Dick noticed two items: a letter and a check for $1,500. The check was their approval of a grant request made in March. The money will be used to continue our support of the non-perishable food bank operated as part of the Family Readiness Program of the 162nd FW, Arizona Air National Guard.

Many thanks to the John F. Long Foundation for supporting this program and benefitting the enlisted personnel and their families.

Food for the Troops
The annual Food for the Troops collection conducted at Quail Creek from July 1-4 was another success story for the Chapter. In addition to the groceries, Chapter members and Quail Creek residents donated $400 in checks for our Turkeys for the Troops program. Each November, 30 turkeys and 30 gift cards are purchased for the junior enlisted personnel in the 162nd Fighter Wing, Air National Guard in Tucson. These enable the troops to have a festive Thanksgiving celebration with their families.

A special thanks to COL Marianne Rogers Faust and Betty Atwater for selling the 50-50 raffle tickets on the 4th of July. Their efforts netted the Chapter another $297 towards the purchase of turkeys. The remaining funds will come from a grant from USAA.

Fourth of July MOAA 50-50 raffle winner Joe Carlone is presented a check for $296 by MOAA member Lt Col Bob Atwater. Joe generously donated part of his winnings back to the Chapter. Photo Credit: Betty Atwater. For additional photos, visit: www.greenvalleymoaa.org/photos-events.

Naval JROTC Car Wash
The morning was a bit overcast but that didn’t stop the 75 Naval JROTC cadets from coming out in force to clean cars on August 11. The parade of cars: family sedans, SUVs, pick-up trucks and some fancy sports cars started arriving at 9 a.m. and the flow was continuous until just beyond 11 a.m. The cadets formed teams with many of them having specialized jobs like windows, wheels, and the taller ones got to dry roofs. The camaraderie among of the cadets was infectious and their efforts earned them funds to support the Naval Ball festivities to be held this fall at Quail Creek.

The Sahuarita Naval JROTC unit has 175 cadets this year from both Sahuarita and Walden Grove High Schools. The unit has several different teams, armed drill, unarmed drill, color guard, marksmanship, orienteering, academic and a Raider team. They compete against teams across the state of Arizona, in California and in national competitions in Utah and Florida. In addition, over 30 cadets participated in summer training activities this year in Arizona, New Mexico, and Texas. Most of the travel expenses were covered due to generous tax credit contributions to the Sahuarita Unified School District from patriotic organizations and individuals in Green Valley and Sahuarita.

The unit routinely performs over 2500 hours of community service each year in the Southern Arizona area, including participating in the White Elephant Parade, Massing of the Colors Ceremony and the Teen Community Emergency Response Team (CERT) program. (… continued next page)
(Car Wash, continued…) If you would like to further help the cadets who are our future military leaders, please consider donating to their program. This is a win-win opportunity, money for the JROTC program and a break on your Arizona taxes for you. Couples filing jointly can donate up to $800 and then get a dollar for dollar AZ tax credit up to their tax liability. Single filers can claim $400. These tax credits can be claimed even if you do not itemize on your tax return. Donation forms will be available at the September luncheon.

In addition to cars, the cadets also washed a dog! Photo Credit: Betty Atwater. For additional photos, visit: www.greenvalleymoaa.org/photos-events.

Chapter Awards Four Scholarships
Your Chapter awarded an unprecedented four scholarships to JROTC students from three local high schools. The money was raised with a combination of Chapter member donations and grants. A $1000 donation came from the Quail Creek Veterans Golf Association.

Cadet Commander Roman Duarte, a graduating senior from Walden Grove High School, was a member of the Naval JROTC program. His $1500 scholarship will be used at the University of Arizona where he will major in either Criminal Justice or History. He will participate in Naval ROTC in college and plans to earn a commission and serve in the Marine Corps after graduation.

Graduating from Nogales High School after spending four years in the Air Force JROTC was Captain Marshall Morgan. He will be heading to Arizona State University where he will major in Environmental Studies. After college he plans to go to law school to study environmental law. He was awarded a $1500 scholarship.

Two closely matched cadets participated in the Army JROTC at Rio Rico High School for four years. Captain Gustavo Soto will be studying Mechanical Engineering at the University of Arizona. Captain Pedro Ruiz, III will first attend Pima Community College to complete the requisite courses and then attend Arizona State University to obtain a degree in Criminal Justice/Criminology. Each received a $1000 scholarship. Photos: Peggy McGee. For additional photos, visit: www.greenvalleymoaa.org/photos-events.
Annual Clothing Drive for Homeless Veterans
This year’s clothing drive, sponsored and hosted by The Women of Quail Creek, will take place on Saturday, October 20, from 9-11 a.m. in the Quail Creek parking lot near the clubhouse. In addition to gently used clothing (socks and underwear must be new but packages can be opened), they are also in need of small household items—bed linens in single, double and queen sizes, towels, kitchen utensils, pots and pans, dishes, cutlery, trash cans. They can also use paper products to include toilet paper, and trash can bags as well as cleaning and hygiene items. Due to space limitations, the VA can only accept winter-weight clothing at this time.

There are currently 1,074 veterans in the Tucson VA homeless program. This is an improvement over last year, but still a sorry state of affairs. Of those, 254 are female and 295 served in either Iraq or Afghanistan. Receipts will be available for tax purposes. See Peggy McGee on October 20 who will have receipts so that MOAA gets the credit too.

2018 EVENTS SCHEDULE

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

September 18 Luncheon; Quail Creek Clubhouse. Details: Social 11:30am · Lunch 12:00pm

October 31 Fall AZCOC Meeting in Phoenix, AZ. Lt General Atkins to present LOE Awards

November 2-3 Western Regional Meeting, Phoenix

November 14 Dinner Meeting: Quail Creek Clubhouse. Save the Date!

December 10 Holiday Dinner: Quail Creek Clubhouse. Save the Date!

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
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:

greenvallymoaa.org

ARCHIVED NEWSLETTERS
Looking for back issues of the chapter’s newsletter? Go to the News & Events page on the website:

greenvallymoaa.org/news-events

FROM NATIONAL MOAA

How to Manage Investments During a Crisis

Do you ever find yourself worrying about what will happen to your investment portfolios based on world events?

Your portfolio management should not need to flex to the crisis du jour. If it does, you need a better plan. An investment plan based on crisis management or the emotions stirred by a crisis is a plan that won’t work.

Good portfolio management expects the unexpected. Proper portfolio management is about managing to the risk (e.g., the British exit from the EU, a financial bubble, or a terrorist attack).

Your money serves different purposes. Some must be available for short-term needs like emergencies. Some is for mid-term needs like saving for a home. Some is for long-term needs like retirement. Another might be to generate income. Each of these financial objectives requires a different strategy of money management.

Short-term savings must be stable and liquid at all times because when you need them, they must be available for use. Sure, you aren’t making a return on your short-term savings, but that’s not the point. The point for short-term money is stability and availability.

(… continued next page)
(Manage Investments, continued…)

Long-term money, on the other hand, requires a return that allows you to offset the damage of taxes and inflation over time and earn excess returns to build wealth. You won’t be touching this money for a long time. Short-term volatility is not the point; the long-term gains are the point. (… continued next page)

For average people to build wealth for long-term needs, the investment markets must go down. You need a portfolio strategy designed to take advantage of the short-term drops in the markets. Short-term drops are our only chances to buy at sale prices before the markets continue their constant movement upward.

So, are world events and crises a big deal? Absolutely. They can drive down the markets so our next contribution to our 401(k)s, Thrift Savings Plans, or IRAs can take advantage of lower prices. You should expect — even want — a market drop (the reason doesn’t matter), plan for it, and take advantage of it.

New GI Bill Provisions Offer Veterans Technical Training and Education

The Harry W. Colmery Educational Assistance Act of 2017, commonly referred to as the “Forever GI Bill” contains 34 sections covering educational, vocational, and disability benefits to support veterans, active duty servicemembers, National Guard and Reserve members, and dependents. Two of these provisions are aimed at focusing on careers that provide former servicemembers and military retirees education and training benefits that should lead to high-paying employment.

The first program (Provision 111, More Benefits for Science, Technology, Engineering and Math (STEM) Programs), which premieres Aug. 1, 2019, will provide the opportunity for up to an additional nine months (and maximum of $30,000) of GI bill benefits for eligible beneficiaries enrolled in programs focused on STEM fields. These fields typically require more than the traditional credit hour requirements to earn a degree. Priority will be given to those who are entitled to 100 percent of the GI bill benefit, already have enrolled in a STEM program, and have completed 60 semester credit hours.

The second program (Provision 116, Pilot Program for Technology Courses or VET TEC) is a five-year pilot program with opportunities to enroll in high-technology programs of education that provide skills needed for in-demand employment. These programs include computer software and programming, information science, media application, and data processing. The VA will provide employers or training programs with GI bill funds to offset training expenses and a housing allowance for the beneficiary, with the expectation that employment is the end game. This program also is expected to premiere sometime in 2019.

Beware: Trusts and VA Home Loans Don’t Mix

If you’re a veteran nearing full retirement or getting your estate in order, you might be establishing a living trust instead of preparing a simple will. But are you also considering taking out a new VA Home Loan?

Beware: One MOAA life member recently found out the hard way that because he and his wife had transferred their home into an irrevocable living trust, they were ineligible for a new VA Home Loan on this property. The VA Home Loan Office told them that if a home is placed in trust, then both of the individuals had to qualify for the home loan — meaning both had to be veterans.

(… continued next page)
Trusts and VA Home Loans, continued…

The Code of Federal Regulation section on veteran loan guaranty (38 CFR § 36.4354 “Estate of Veteran in Real Property”) states, “The title of the estate in the realty acquired by the veteran, wholly or partly with the proceeds of a guaranteed or insured loan … shall be not less than: a life estate, provided that the remainder and reversionary interests are subject to the lien; or a beneficial interest in a revocable Family Living Trust …, provided the lien attaches to any remainder interest and the trust arrangement is valid under state law.”

In layman’s terms: You can put your home in a trust, but you can’t get a loan if you’ve put your home in an irrevocable trust. Unfortunately, this member and his spouse had done exactly that and were denied a refinancing VA Home Loan.

Generally, what is a trust? A property owner passes some or all of their property to a trust. The trustee manages the trust until such time that it can be transferred to the beneficiary, typically upon the death of the owner(s).

What are some of the benefits of a living trust? Two main benefits entice individuals and families toward a trust. The first is a trust avoids probate, which typically means a faster transfer of assets to your beneficiaries. The second is that trusts provide privacy over the matter of asset distribution; wills do not. A will’s provisions are made public after death.