

PRESIDENT'S MESSAGE



Welcome back to all our winter residents. We hope you will be able to join us for one of our upcoming activities.

The election of officers will take place at our luncheon in November.

We are always looking for new members to join the Board to share ideas. Please let me know if you have an 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).

It's that time of year to renew your membership. The annual Chapter dues remain at \$25. It is renewals that help us meet the needs of the military community. The two-page dues form is on pages 13 & 14 of this newsletter.

Once again, our Chapter was awarded the Five Star Level of Excellence award for 2022. Our Chapter along with all the chapters in Arizona achieved this designation. Thanks again for your support.

➤ **October 25, Luncheon, La Posada, Madera Room, La Vista** (11:30 social · 12:00 lunch) Details on page 6

➤ **November 15, Membership Luncheon, La Posada, Madera Room, La Vista** (11:30 social · 12:00 lunch)

➤ **December 13, Christmas Dinner with gift give-away, La Posada, Madera Room, La Vista** (4:30 social · 5:00 dinner)

As you may have heard, suicide rates in the Veteran community are on the rise. See page 3 for information about an October 18 event conducted by the VA that focuses on suicide prevention.

(continued, next page)

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QUICK LINKS

[GV MOAA WEBSITE](#)



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

We're on Facebook: facebook.com/GVMOAA
MOAA.org/takeaction
[MOAA's "Never Stop Serving" Podcasts](#)

[Surviving Spouses Newsletter – August 2023](#)

We support military units in the area with their need for food with our support of the food pantry at the 162nd. Food security is also an initiative of MOAA on a national level. MOAA joined with other groups advocating for military families to author a September 14 letter to Congress recommending much-needed improvements to DoD's plans for addressing food insecurity in the ranks – a wide-ranging problem that's so far been met with a very limited solution. [Click here](#) for more details.

I want to remind you that registering with [MOAA's Legislative Action Center](#) now and [sending a message today](#) will give you an opportunity to contact our local congresspersons about this issue.

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

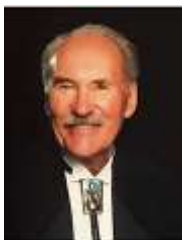
Looking forward to seeing everyone again this fall. Meanwhile, stay safe, stay healthy, and stay positive.

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

[Never Stop Serving!!](#)



SAD FAREWELL TO FRED ROEMING



LTC (Ret) Fredric Elmer Roeming passed away in August, 2023, at age 90. Fred was born in Milwaukee, driving his lifelong love for "his" Green Bay Packers. Fred received his BA from Ripon College and his Masters from Indiana University, but his passion was in the Army where he proudly served for 29 years before retiring.

After retirement, Fred and his family moved to Monument, CO where they became members of the Monument Community Presbyterian Church and were also active in the community. After 20 of snow-birding and the passing of his first wife, Barbara, Fred moved to Green Valley full time where he met and married Carol who died earlier this year. Fred was a long-time member of the Green Valley Chapter and he and Carol enjoyed many meals with us. They were both active members of Valley Presbyterian Church.

In school, throughout his military career and at his church homes, Fred was always singing and participated in choral groups his entire life. His constant humming and song are truly missed. **A celebration of Fred's life will be held on October 14 at 11 a.m. at Valley Presbyterian Church, 2800 S Camino Del Sol.**



American Legion Madera Post 131

Suicide Prevention Training VA S.A.V.E. Training

**American Legion Post 131 in conjunction with
The Salvation Army, Green Valley
invites the community to join us
Wednesday, October 18th at 3:00 pm**

What is VA S.A.V.E. Training?

VA S.A.V.E. Training will help you act with care and compassion if you encounter a Veteran who is in crisis or experiencing suicidal thoughts.

The acronym S.A.V.E. helps you remember the important steps involved in suicide prevention:

- S** Signs of suicidal thinking should be recognized.
- A** Ask the most important question of all "Are you thinking of killing yourself?"
- V** Validate the Veteran's experience.
- E** Encourage treatment and expedite getting help

For more information on this event please contact

(520) 398-6245 Fax: (520) 398-6390

American Legion Madera Post 131

249 W Esperanza Blvd

Green Valley, AZ 85614

maderapost131@gmail.com

www.post131.org





MOAA SLATE OF OFFICERS 2024

President	Jack Bundy
Immediate Past President	Elliott Jones
1st Vice President	Joe Longo
2nd Vice President/Programs/Public Relations	Peggy McGee
Membership Chair	Elliott Jones
Treasurer	Gene Graff
Secretary	Bettie Rundlett
Surviving Spouse Liaison	Nora Durham
Chaplain	Robert Lewis
Community Sponsor/Outreach Director	Jim Whitehead
JROTC Coordinators	Marianne Rogers-Faust & Myra McCune
Historian	Marianne Rogers-Faust
Legislative Liaison	Darren Venters
Personal Affairs	Jim Rundlett
Grant Writer/Coordinator	Ken Cottrill

STILL UNDER CONTINUING RESOLUTION

Darren Venters, Legislative Affairs/Transition Liaison

The November deadline for passing a national budget will be here before we know it. Congress is still deadlocked on a compromise bill and that deadlock could result in a government shutdown. You can take action by going to moaa.org and then clicking on the Legislative Action Center and finally clicking on the letter titled "*Ask Your Lawmakers to Avoid a Government Shutdown and Finish the Appropriations Process*".



Hopefully the impasse will be resolved soon with an improved budget. Thanks for taking time to address this extremely important issue! Remember: grassroots advocacy works! Thanks, and have a great day!

MEMBER SPOTLIGHT: CDR David Friel

Peggy McGee, 2nd Vice President/Programs



David was born on October 16, 1941, in Montpelier, VT. He grew up in that area and earned a BA in History from St. Michael's College, Colchester, VT. He adopted two children during his marriage to the late Bonnie Bassett Friel. He married Deb Melton in 2010. The couple moved to Quail Creek in 2018.

David joined US Navy in 1963 and attended the Aviation Officer Candidate school and upon graduation was commissioned as an Ensign in US Navy Reserve. He attended a 14-month Navy Flight Training program in Pensacola, FL and Corpus Christi, TX and was awarded his US Naval Aviator wings in May 1965. From 1966-1968 while flying P-3 Orion aircraft, he was deployed to Keflavik, Iceland, and SE Asia.

David has served as a P-3 Orion Flight instructor, Safety officer, Admin officer, an Operations Staff Officer, Staff AWS officer and Executive Officer. He retired from the Navy in April, 1987.

David flew continuously for TWA from March, 1987 through October, 2001. As a TWA Captain, he generally flew between NYC and St. Louis.

His hobbies include skiing, hiking, golf. David also serves as a docent at 390th Memorial Museum at the Pima Air and Space Museum. He is a Quail Creek representative to First Tee of Tucson, reading seed Volunteer at Wrightson Ridge Elementary School, Treasurer, and member of Old Pueblo Flight 12 (Tucson) of Daedalians (an association of military Aviators.) And he is an active member of our Chapter.



OCTOBER PROGRAM: Pilot to Recount His Experiences Flying on 9/11

Peggy McGee, 2nd Vice President/Programs

Chapter member and retired TWA pilot David Friel will be the keynote speaker at the Chapter's luncheon meeting on Wednesday, October 25. The luncheon will be held in the Madera Room in La Vista on the La Posada campus. After you enter the La Posada campus at the traffic light, make a left at the first stop sign. Go to the next stop sign and proceed straight through the intersection. A social period will start at 11:30 with lunch being served at 12noon. Cost will be \$17. The menu and reservation form can be found on page 7.



David Friel started flying in May 1965, first gaining experience as a pilot for the U.S. Navy before transitioning to commercial aviation in the 1980s. The fall of 2001 saw Friel serving as a Captain with Trans World Airlines (TWA).

On the morning of September 11, 2001, Friel was assigned to fly from St. Louis to San Francisco, with a departure time of 8:35 a.m. CDT (9:35 EDT). While awaiting departure in the cockpit of his aircraft, Friel's flight crew learned for the first time about the attacks on the World Trade Center. He will share with the attendees what happened in the next couple of hours and days before he could fly again.

Friel reported that as he approached the end of his flying career (20 years in the US Navy and 17 years with TWA), his impending retirement inspired him to start maintaining a personal journal that detailed his professional background and the flights he piloted over the final 18 months of his career. He believed that a journal would be better than log books because a journal gave him the opportunity to expand on any notable events that happened during a particular flight. As the events of 9/11 unfolded, he noted them so that he could relate his experiences of that day to his family and friends.



In 2022, Friel decided to donate his personal flight journal to the 9/11 Museum's permanent collection. He believed it would have more educational value in a museum rather than in his family's memorabilia. He serves as a docent with the 390th Memorial Museum in Tucson and knows first-hand how the personal stories of the men from the 390th Bomb Group impact their visitors.

Please send in your reservation for the luncheon to arrive no later than **October 17**. If you can't get your check mailed in a timely manner, contact peggy@greenvalleymoaa.org (preferred) or call 520-207-6188 and indicate your menu choice.



OCTOBER LUNCHEON RESERVATION FORM

Reservation form may also be found on the GreenValleyMOAA.org website

25 October 2023 · Social: 11:30 AM · Luncheon served at Noon

La Posada Campus (Green Valley) · La Vista Bldg. ▶ Madera Room

Please make your reservations by Oct. 17

Reserve _____ places

Cost: \$_____ (\$17 per person)

MENU CHOICES:

- #1. Chef Salad with Ranch Dressing
#2. Salmon with Lemon Cream Sauce, Mashed Potatoes, and Broccolini
#3. Chef's Choice of Vegetarian Option

INCLUDED WITH ALL MENU CHOICES: Assorted warm rolls; nonalcoholic beverage (coffee, iced tea, water); Chef's choice of dessert.

Wine available for purchase.

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) _____

MENU CHOICE (#):

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 CALL (leave a message if no answer): Peggy McGee 520-207-6188 or by email: peggy@greenvalleymoaa.org. 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.

MAJOR GENERAL TED MAXWELL TO SPEAK AT NOVEMBER LUNCHEON

Peggy McGee, 2nd Vice President/Programs



Major General Ted Maxwell (USAF Retired) will be the presenter at the Chapter's luncheon on Wednesday, November 15. The event will be held in the Madera Room in La Vista on the La Posada campus. A social period will start at 11:30 with lunch being served at 12noon. Cost will be \$17. The reservation form can be found on page 9. At the luncheon, General Maxwell will be talking about what he envisions for the future of the state of Arizona but especially for the Southern Arizona area.

General Maxwell joined the Southern Arizona Leadership Council (SALC) in April 2013 and assumed the role of President and Chief Executive Officer in July 2018. The nearly 140 CEOs, business and community leaders of SALC are actively involved in creating a vibrant future for the Tucson region and state of Arizona by engaging the critical issues of education, infrastructure, healthcare, governance as well as economic growth and innovation.

General Maxwell's extensive leadership and command experience from nearly 34 years of military service have served him well in his role at SALC. He served 15 years on active duty in the Air Force and an additional 19 in the Arizona Air National Guard. He retired as a Major General in 2018. His final military position was as the Commander of the Arizona Air National Guard. In that role he oversaw and was responsible for over 2700 Airmen and the operations of units flying the F-16, the KC-135 and the MQ-9 aircraft supporting the Air Force at home and abroad. He has over 4300 flying hours predominantly in the F-16.

General Maxwell graduated from the United States Air Force Academy in 1984 earning a Bachelor of Science degree. He received his Master's in Business Administration from the University of Arizona in 2014. He is currently serving as the Chair of the Southern Arizona Defense Alliance as well as on the Governor's Water Augmentation, Innovation and Conservation Council. Additionally, he serves on the boards of the Arizona Bowl, the University of Arizona – Applied Research Corporation and the Air Force Museum Foundation as well as the Eller National Board of Advisors.



If you cannot get the reservation form mailed in time to meet the **November 7** deadline, please contact Peggy McGee at peggy@greenvalleymoaa.org (preferred) or call 520-207-6188.



NOVEMBER LUNCHEON RESERVATION FORM

Reservation form may also be found on the GreenValleyMOAA.org website

15 November 2023 · Social: 11:30 AM · Luncheon served at Noon
La Posada Campus (Green Valley) · La Vista Bldg. ► Madera Room

Please make your reservations by NOV. 7

Reserve _____ places Cost: \$_____ (\$17 per person)

MENU CHOICES:

- #1. Turkey, Mashed Potatoes, Stuffing, Cranberry Sauce, and Corn
- #2. Roast Pork, Mashed Potatoes, Cranberry Sauce, and Corn
- #3. Chef's Choice of Vegetarian Option

INCLUDED WITH ALL MENU CHOICES: Assorted warm rolls; nonalcoholic beverage (coffee, iced tea, water). Chef's choice of dessert.

Wine available for purchase.

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) _____

MENU CHOICE (#):

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 CALL (leave a message if no answer):** Peggy McGee 520-207-6188 or by email: peggy@greenvalleymoaa.org. **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.

TOUR OF 162nd FIGHTER WING PLANNED

Peggy McGee

Your Chapter is going on a “Field Trip” to Tucson on Friday, November 3. We will meet at the 162nd Fighter Wing, AZ Air National Guard at 11:15 for a tour of the facility and learn about the different types of training that is conducted there throughout the year.



At 1:30 we will attend a leadership meeting where we will be briefed on the missions of the 162nd and meet those in command positions. During this meeting, the Chapter will be presenting a check for \$2000 to the Family Readiness Center for their food pantry. We will also give them 30 \$70 gift cards for junior airmen as part of our Turkeys for Troops program. These gift cards will enable them to get the foods they need for a festive Thanksgiving feast.

Because entrance to the base is restricted, everyone will need to have acceptable identification. Examples are Military ID card, dependents ID card, VA ID card, driver’s license. We must provide a list of those going to the base on November 3 so that gate passes can be prepared. The list must include legal name, date of birth, last four numbers of one’s social security number, driver’s license number. **Deadline to sign up for tour is October 25.** Also indicate if you want to go on the tour or just attend the leadership briefing. Reservations can be made by contacting Peggy McGee at peggy@greenvalleymoaa.org or by calling 520-207-6188.

ALOHA SHIRT DRIVE EXTENDED TO OCTOBER 31

Peggy McGee, 2nd Vice President/Programs



Thanks to all who have donated a Hawaiian shirt or two to our collection to support the Team Tucson Hawaiian Shirt Drive. If you have been traveling and haven’t had the time to check your closets for Hawaiian print shirts for both men and women, now is your chance. All shirts, new and gently used, will be sent to deployed troops to add a little levity to their days. All sizes will be accepted but especially needed are medium, large, and extra-large.

The project organizers will tuck a “thinking of you” or thank you note in each shirt, sending hugs and love to our deployed soldiers. Shirts may be dropped off at [5100 S. Via Loma Verde](#) in Green Valley and [1908 E. Longspur Place](#) in Quail Creek. Or you may bring them to the luncheon on October 25.

Aloha!

HIGH ACHIEVING CADETS IN ALL FOUR HIGH SCHOOLS

Marianne Rogers Faust, Director/JROTC Liaison

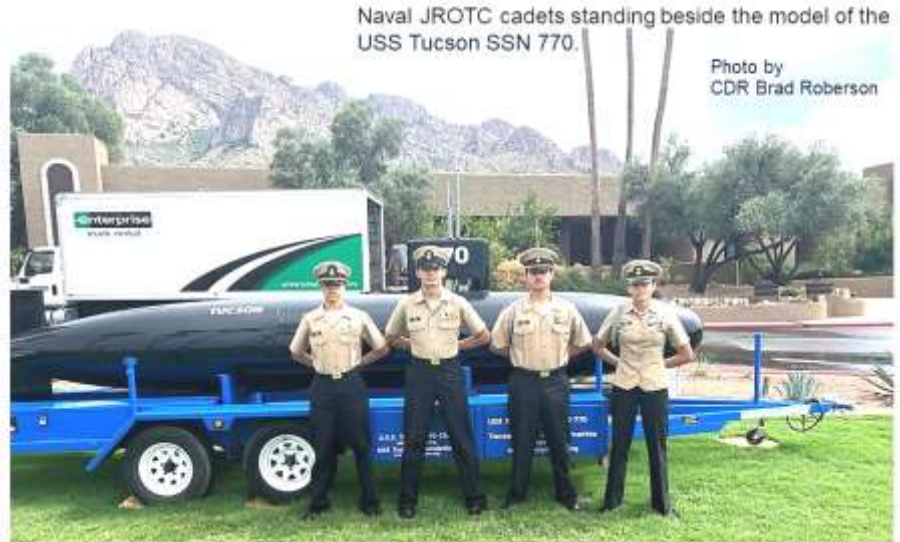
All of our local JROTC units are off to busy start this academic year. Here are a few of their activities starting with the Naval JROTC unit that is composed of students from Sahuarita High School and Walden Grove High School.

On September 1st, several cadets participated in the U.S. Submarine Veterans, Inc. National Convention that was held at the Sheraton El Conquistador in Oro Valley. There were 450 retired submarine sailors in attendance. They also provided Color

Guards for football games in Deer Valley and Maricopa. Additionally, many cadets participated in the Green Valley/Sahuarita 9/11 Ceremonies. This was followed by some cadets taking part in the Academic Team Cyber Brain Brawl in Sahuarita. Several cadets participated in the Sahuarita Marksmanship Competition and the Rio Rico Marksmanship Competition. And last, but not least, a lot of cadets enjoyed the challenge of the Tucson Orienteering Club Meet in Tucson.

The Army JROTC cadets at Rio Rico High School have been busy too. In September several cadets participated in a marksmanship meet at Flowing Wells High School. Many others were involved with a marksmanship meet at Sahuarita High School. On September 18th, several cadets were honored to provide a Color Guard for the Tumacacori Naturalization Ceremony. Later in the month, the Army JROTC unit hosted a marksmanship meet. This event was followed by an orienteering meet at Cholla High School. As the month ended, many cadets participated in the Raider Challenge at Sahuarita High School. So far in October, several cadets were in charge of the concessions for the Rio Rico Girls High School Volleyball Games. And many cadets were involved with hosting the Rio Rico High School Fall Orienteering Meet.

The Air Force JROTC unit at Nogales High School is also off to a busy start with several students participating in orientation flights with the Civil Air Patrol. The senior instructor, Lt Col (Retired) Scott Roxburgh, has moved on to another position and his replacement has not been named yet. Hopefully, we will bring you information about the new senior instructor in the next newsletter.



MEMBERSHIP NEWS

Jack Bundy, 1st Vice President/Membership

Our Chapter membership total as of the end of September was 7 former officers, 69 retired officers, 1 active-duty officer, and 9 surviving spouses for a total of 86 members. We also have 29 registered auxiliary spouses. Our membership remains stable with one addition from last month, LTC USA (Ret) Jim Harbison and his wife Annie. The couple lives in Vail, AZ. Jim was a member of the Tucson Chapter but decided to join our Chapter after attending our luncheon meeting in September. Welcome Jim and Annie! Unfortunately, we lost one of our members in late August. Fred Roeming, LTC, USA, (Ret) passed away at his home. Fred was an active member, a great guy, and a good friend. We will greatly miss you, Fred.



DUES FOR 2024 It is time to start collecting dues for 2024. If you have not already done so, please send in your dues payments or bring them to one of our upcoming meetings in October or November. We welcome your support for our chapter. Send in your dues with the **Membership Application and Renewal Form** (link) which can be found on our MOAA Green Valley website (greenvalleymoaa.org). Dues are still **\$25 per member and \$15 for a spouse**, should you wish to register your spouse. The renewal form can also be found on pages 13 & 14 of this newsletter.

LIFE MEMBERSHIP There are four types of MOAA Membership: Regular Basic Member, Regular Annual Member, Surviving Spouse of Deceased Member, and Regular Life Member. If you are not already a Life Member of MOAA, please consider becoming one. You pay one-time dues to MOAA National to become a Life Member. You never pay National dues again and you receive all the benefits of a Life Membership. If you have any questions about which type of Membership you have and how to change that membership, send me an email with any questions you might have, and I will get an answer for you. Our Chapter also gets credit for the number of our Chapter Members who are also MOAA Life Members, so it helps our organization as well. Please give it your consideration.



MEETINGS We encourage each of our members to attend the luncheons/dinners we hold each month. Please look at the schedule on our website for upcoming events. **Our next luncheon meeting will be October 25, 2023. The luncheon information is on our Chapter website as well as on page 6 of the newsletter.**

Attendance at our gatherings helps us all get to know each other and results in a more cohesive and active Chapter, not to mention a happier one. Please come and enjoy the company, the food and drink, and the interesting information provided by our guest speakers. Looking forward to seeing you at the next meeting!



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

2024 Chapter Membership/Renewal 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

Green Valley Chapter · DESERT DUSTER NEWSLETTER

October/November 2023 · Winter Issue



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

CHAPTER GETS ITS SECOND COMMUNITY SPONSOR

Peggy McGee



Lisa Larkin, Esq., with RE/MAX Select, Associate Broker/Founder of RE/MAX Hall of Fame, recently signed up to support the Scholarship and Military Assistance Fund with a \$2500 donation. Ms. Larkin specifically asked that her donation be used to support the military and veterans.

Though not technically an Arizona native, Lisa has called Tucson home for over 40 years. She reported that she escaped the Chicago winters to attend the University of Arizona College of Law and never left. She has been a lawyer and a real estate licensee, now an Associate Real Estate Broker, since 1986. Originally a Corporate counsel for the local office of an international real estate franchise, she became a real estate salesperson in 1992.

Throughout her career Lisa has been privileged to serve many sellers and buyers as well as lead and train other real estate agents. Lisa currently co-owns RE/MAX offices in Green Valley and Tucson and "The Valley Team", serving clients throughout the greater Tucson area. Nobody in the World Sells More Real Estate than RE/MAX and she is proud to be able to say that she can connect clients with agents almost anywhere in the world.

Lisa holds numerous real estate designations and certifications including "CMRS", Certified Military Relocation Specialist. One of her Team members is a veteran who holds the National Association of Realtors (Military Relocation Professionals) Certification. She and her team are proud sponsors of MOAA.

We welcome Lisa and hope her relationship with our Chapter will be a long one.



VERY SPECIAL MOAA LAYETTE

Peggy McGee, 2nd Vice President/Programs

When learning of a possible donation of baby clothes, our liaison with the VA Hospital in Tucson immediately contacted the VA to see if there was a need for the items. Within 10 minutes she was advised that there was a pregnant homeless veteran in need of help as she prepared for the arrival of her baby. The news came as a bit of a surprise since it had been two years since the last time we got a report of an expectant mom or one with a newborn.



With shopping list in hand, she purchased diapers, wipes, a crib sheet and some baby toiletries. Pre-Covid, members of the KnitWits, MOAA spouses who like to knit, had fashioned several blankets for both a new mom and her baby. Another made a large fleece blanket. Instead of a fancy basket, we use a laundry basket for assembling the MOAA layettes, something a new mom can always use. Coupled with some gently used gender neutral clothing, we made a nice basket full of practical gifts for the baby plus a bag of items for the mom.

This is just one example of what we do with contributions to the Scholarship & Military Assistance Fund. Your donations help pay for more than scholarships. If you want to help fund other projects, you may include a donation along with your dues check. Donation checks should be made payable to MOAA S&MA Fund.

The baby has not yet arrived. (Photo: Layette Basket, MOAA style)



The CHAPLAIN'S Corner

Robert D. Lewis, Chaplain

I have started noticing various holiday decorations, Halloween, Thanksgiving, Christmas, etc. being sold in stores and online. But before these events start to have our attention, this time of year to me, is the culmination of celebrations honoring our individual service birthdays (from June thru November). Some services celebrate with a bit more pomp and ceremony, but all deserve our thoughts.

The birthdays provide an opportunity to honor all of those that have served before us, remember those we served, and pray for those that are serving now and will be serving in the future. Having siblings that have served in the Navy, Air Force, Army and with two in the Marines, the fun of joking with each other was always entertaining in our family. But the tremendous respect we had for each other always trumped the fun. Our service was never easy and came with scars, both seen and unseen. But, we all muddled through as best we could and were always proud to have served. In our current population, only one percent has served in the military. Stand tall, be proud, and regardless of your particular service, know that collectively we are in that top one percent!!

Because we are only one percent of the population, our volunteering for military focused organizations is critical. I have served in a number of veterans organizations and can testify to how a little effort can support a multitude of veterans and community. The MOAA, as an example, provides a variety of services from college scholarships for our local high school JROTC Cadets to Toys for Tots providing for children less fortunate than we. Our membership meetings are well attended and provide information on current military issues as well as veteran concerns.



This time of year, we look for new volunteers to fill Board positions as well as new members seeking an opportunity to serve. Because we have supported so many different charities over the years, I'm sure you can find one to which to apply your talents. A few hours a month will make a big difference. Please contact any of the Board Members if you are interested in supporting any of our efforts. Service, regardless of the time spent, is good for the SOUL!!!

1 Timothy 6:18 *"Let them do good, that they be rich in good works, ready to give, willing to share..."*

MARK YOUR 2023 CALENDAR

Information for the October & November luncheons (program speakers, reservation forms), chapter membership dues, & other events listed are in this newsletter or linked to an external location.

October – 2024 Chapter Dues Campaign has begun!

14 October – Celebration of Life: Fred Roeming

18 October – Local American Legion: Suicide Prevention Training

25 October – Luncheon 11:30am, La Posada

31 October – Aloha Shirt Drive deadline extended

3 November – Tour of 162nd Fighter Wing

15 November – Luncheon 11:30am, La Posada

13 December – Christmas Dinner 4:30pm, La Posada

SAVE THESE 2024 DATES

January 18: Luncheon, La Posada

March 21: Mix & Mingle, La Posada

May 2: Scholarship Dinner, Grill on the Green

September 19: Dinner, La Posada

October 17: Cocktail Party, La Posada

November 21: Dinner, La Posada

December 12: Holiday Dinner, La Posada

The Board of Directors meetings are the 1st Wed. of each month 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. Check the Chapter website for Calendar updates:

greenvalleymoaa.org/news-events

MOAA MISSION



The Military Officers Association of America (MOAA) is a nonprofit veterans' association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors. Membership is open to those who hold or have ever held a warrant or commission in any component of the Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Public Health Service, or NOAA and their surviving spouses.

WHY [JOIN MOAA](#)

MOAA's greatest mission is to improve the lives of those who serve and their families. Membership is open to active duty, former, retired, and National Guard and Reserve commissioned and warrant officers of the uniformed services and their surviving spouses.





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Fall Margarita

- 1½-oz Gold Tequila
- 1-oz orange liqueur (or Grand Marnier)
- 2-oz 100% apple cider
- 2-oz pear juice
- Salt (for glass)
- Lime (garnish)
- Cinnamon sticks (garnish)
- Ice (to chill)

TEQUILA
ORANGE LIQUEUR
APPLE CIDER
PEAR JUICE
SALT & LIME
CINNAMON STICK

- Marianne Cobarrubias, Webmaster



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As a mortgage professional, the question I get asked the most is, “*What is going to happen with mortgage rates?*” Jokingly, I reply that my crystal ball is in the shop, but once it is fixed, I’ll ask it what the Powerball numbers are going to be

next week. But in all seriousness, that is a hard question to answer.

For the week ending July 13th, the average rate in the United States hit 6.96%. This is the highest rates have been since November of last year. To put this in perspective, in July 2022 the national average was 5.41% and in 2021, the average rate for the year was 2.96%!

So, *what is driving rates up?* It is a lot of different factors, but right now, the main component is--Inflation. According to Wikipedia, Inflation is “an increase in the general price level of goods and services in an economy. When the general price level rises, each unit of currency buys fewer goods and services; consequently, inflation corresponds to a reduction in the purchasing power of money.” In short, when inflation goes up, it takes more money to purchase goods or services. How does that affect mortgage rates? To fight inflation, the Federal Reserve has been raising the interest rate on the money they lend to banks and other lending institutions. Those lending institutions pass on the rate hike to the consumers on everything from credit cards, car loans, and yes, mortgages.

Given this background, you might ask what does this mean for the future? The answer really depends on how successful the Federal Reserve is at fighting inflation. If they are successful in bringing inflation down, you should see a decrease in mortgage rates. But if they are not successful and inflation goes up, you will see an increase in rates. There are many, many more factors that can change this, such as the strength of the US dollar and investor appetite for mortgage-backed securities, and dozens of other things that affect the world economy. But as far as inflation is concerned, up is bad, down is good.

Having said all of this, I inevitably get asked, “*So should I buy a house now, or wait?*” My short answer is *buy now, refi later*. While rates have been going up, the values of homes (over the long term) have not gone down. There is still a strong demand for housing in the Arizona market. There are simply more buyers out there than houses for sale. So, waiting to buy, you are losing possible market appreciation, while rates are just getting higher.

One opinion of all the analysts I follow share that rates will eventually come down. So instead of trying to time the market, I am encouraging my buyers to buy now, minimize the points you pay for the rate, and look at refinancing later (hopefully within the next 2 years.)

Rob became our Chapter's first Community Partner in November 2022 when he contributed \$2500 to finance one scholarship.

MILITARY OFFICERS ASSOCIATION OF AMERICA

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MOAA National News

Shutdown Averted, But a Real Threat to the All-Volunteer Force Remains

The late-night deal reached Sept. 30 just hours before a full federal shutdown kept the government operating for a few more weeks, but it won't solve years of damage done to the all-volunteer force by fiscally irresponsible lawmakers.

[TAKE ACTION: [Ask Your Legislators to Avoid a Government Shutdown and Finish the Appropriations Process](#)]

MOAA has long brought forward the need to end this crippling cycle of continuing resolutions – to fully fund the government before the end of the fiscal year, and to eliminate yet another source of stress and instability from the lives of those in uniform, and of their family members. But as another Oct. 1 came and went, lawmakers again moved the goalposts instead of fulfilling a sacred obligation.

Put bluntly, actions like these damage our national security. Not just because a shutdown would disrupt key services, or because the lack of a full budget means new, innovative programs remain stalled while old, outdated processes move forward. The real threat doesn't come from the balance sheet – it comes from the lack of respect shown toward those who serve from the individuals who are proud to “support our troops.”

[TAKE ACTION: [Urge Your Elected Officials to Pay Servicemembers During a Federal Funding Lapse](#)]

Elements of that “support” were on full display as the budget deadline closed in:

- Servicemembers had no guarantee of a paycheck should the government shut down. Efforts to secure that guarantee never received a vote in either chamber. And while they included Coast Guard members (an improvement from previous shutdown-related protections), they neglected U.S. Public Health Service and NOAA personnel.
- DoD and VA officials wasted precious resources preparing for contingency operations as military families were left wondering what support would be available at their installation amid extensive furloughs.



- Ultimately, a deal took effect that offered no real fixes – only an extension of this uncertainty.

This dysfunctional behavior comes as the uniformed services face unprecedented recruiting challenges. Even as some in Congress attempt to address recent reports of horrific barracks conditions, the overall message sent by lawmakers is unmistakable – we will not prioritize the care of those willing to sacrifice everything on behalf of our nation.

How does a recruiter make any headway with that message in the headlines? How can military retirees be expected to encourage the service of future servicemembers when evidence suggests those potential recruits will not have the full support of their government?

“Many of our uniformed servicemembers are under financial stress, and endure unacceptable housing conditions and food insecurity, while our nation faces a recruiting crisis,” said CW4 Jack Du Teil, USA (Ret), President of [The Military Coalition](#). “Service member pay raises fell 2.6% behind the Employment Cost Index from 2014-16, and Basic Allowance for Housing was reduced 5%, all as cost savings measures on the backs of our uniformed community. The threat of not receiving a paycheck is unacceptable for the members of our eight uniformed services. We urge Congress to rapidly pass the Pay our Troops Act before a lapse in appropriations. Missing a paycheck is a stress our servicemembers should not have to worry about, especially when deployed in harm’s way.”

[TAKE ACTION: [Contact Your Legislators and Urge Them to Support the All-Volunteer Force](#)]

MOAA has long worked to ensure the benefits of all who serve – all ranks, all branches – and their families and survivors. That’s why we want to encourage our members to do what lawmakers seemingly cannot – keep the budget fight in the spotlight, even when a funding deadline isn’t right around the corner.

Send a message to your legislators via [MOAA’s Legislative Action Center](#) today. Tell them the budget brinksmanship needs to stop – not just to keep the lights on, but to maintain the trust of servicemembers, of veterans, of multigenerational military families who make up the backbone of the all-volunteer force. It’s a simple step to show Congress truly “supports our troops.”

MOAA’s 360,000-plus members can make a difference on this issue. Make your voice heard today.



VA Focuses on Better Patient Advocacy and Resolving Veterans' Complaints

The VA recently updated MOAA and other veterans service organizations on its efforts to improve patient advocacy across its health care system, with details on its Office of Patient Advocacy (OPA) and ways for veterans (and their representatives) to file and track complaints online.

In 2016, Congress required the VA to establish the OPA in the [Comprehensive Addition and Recovery Act \(CARA\)](#). The office was officially established in 2017 to provide veteran-centered advocacy services and to help resolve health care complaints that cannot be resolved at the point of the health care service.

While medical facilities have always had patient advocates, this is the first time for a department-level office to be established that reports to the undersecretary of the Veterans Health Administration (VHA). The office is charged with providing a centralized and standardized management approach to patient advocacy in the field. The effort aligns the current secretary's vision to provide world class customer service and a modern health care system for veterans.

[RELATED: [VA Marks 100 Years of Health Care for Women Veterans](#)]

The law also required the VA to establish a patient advocate tracking system to compile complaint data filed at each medical facility and veterans' satisfaction with such care to assess trends and improve health care services.

What Do Patient Advocates Do?

In short, the patient advocate is the liaison between the veteran and the VA medical facility. The advocate makes sure the veteran's voice is heard and works with other medical staff to address questions and problems.

The words for "patient advocate" may vary by medical facility – patient representative, patient liaison, patient relations, veterans experience, consumer advocate, customer service representative, or another title – but their roles remain the same: They advocate for the veteran and serve as an additional set of eyes and ears for the VA's hospital or clinic operations.

Patient advocates are responsible for:

- Managing the grievance and complaint process.
- Educating staff and veterans on patient advocacy.
- Explaining health care policies and procedures to veterans.
- Providing excellent customer service.
- Using mediation and conflict resolution when there is a breakdown in communication between a veteran and staff or provider.
- De-escalating conflict or behavior.
- Providing support to veterans struggling to understand their care plan or navigating the health care system.
- Reporting data and trends to leadership to make system improvements.
- Serving on various medical facility committees to share the veteran's voice.
- Reporting suspected veterans abuse or neglect.

[RELATED: [New VA Campaign Highlights End-of-Life Benefit Offerings](#)]

There are 650 patient advocates across the VHA – most at VA medical centers, and some at larger community-based outpatient clinics. The OPA provides the necessary policy, guidance, and job-related resources for individual field patient advocacy programs.

Patient Advocate Tracking System and the Complaint Resolution Process

Gone are the days when veteran complaints were case managed via email. Doing away with case management by email has transformed how the VA manages and tracks complaints. The new Patient Advocate Tracking System-Replacement (PATs-R) is the modern cloud-based technology platform where all patient advocate data is entered into a single system.

The VHA has established a standardized process for connecting with veterans to communicate, document, and resolve their complaints. The process integrates with PATs-R to provide real-time



feedback for faster resolution at the lowest level possible and data transparency to target system improvements.

Last year, Congress [directed OPA to establish an electronic filing system](#) that would allow veterans or their designated representative to submit an online complaint and to track it through the resolution process. Veterans or their representative can submit a complaint at [Ask VA](#) (AVA). The site will allow complaints to be submitted through one of the secure login sites, such as My HealtheVet or ID.me, or without an account.

[RELATED: [VA Officials Sound Alarm on Benefits Scams, Launch New Web Resource](#)]

VA's motto, "patient advocacy is everyone's responsibility," has been fully embraced through the mission and role of the OPA. The OPA's current and future focus is to standardize and refine the roles and responsibilities of the patient advocate workforce and facility and network level advocacy programs and practices. The office hopes its efforts provide a tangible means to build trust with veterans and demonstrates VHA's commitment to delivering the world class health care and customer service they have earned through service.

Surviving Spouse Corner: Is a 55-and-Older Community Right for You?

Nora Durham, GV MOAA Surviving Spouse Liaison

What is a 55-and-older community? These residential communities are designed to be friendly to seniors with low-maintenance amenities such as pools and clubhouses and close proximity to shopping, restaurants, and attractions. There are more than 19,000 retirement community businesses in the U.S. as of 2023, an increase of 1.2% from 2022, according to [IBISWorld.com](#).

Pros of living in one of these communities include:

- **Like-minded people.** Because of the age requirements, many people living there are likely to be from your generation and share your interests. This will help making new friends easier.
- **Activities and events.** Many of these communities have a clubhouse where you can find social events, games, movies, concerts, speakers, and more. These activities are usually open to the whole community, so you can participate in as many as you want.

- **Less maintenance.** You'll probably need to pay an HOA fee for maintenance and repairs, but you won't need to worry about managing the outside of your property. The fee could also include services such as trash collection, cable, water, and security.
- **Various amenities.** Many of these communities have a pool, a gym, tennis courts, golf, a game room, and more.
- **Transportation.** Some communities offer shuttles to shopping centers or health appointments.
- **Quiet, kid-free environment.** Besides holidays when grandchildren can come to visit, most of these communities are quiet.
- **Safety and security.** Many of these communities are gated and have low crime rates. They also often have security staff, well-lit areas, updated fire alarms, smoke detectors, and other safety features.

Having lived in a gated 55-plus community since 2020, I find the only con is that I did not move here sooner. But for some, cons of these communities might include less privacy, higher costs, challenges selling, and younger family members potentially being restricted.

If you're considering moving to a retirement community, before you buy, make a list of other questions and ask the homeowner association (HOA) for answers.

Get a copy of the HOA rules (which are also called restrictive covenants) and fees, and make sure you understand them before you make your decision.





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