



## **LIMITED EDITION - JUNE 2023**

This newsletter is published  
monthly September - May.



### **President's Comments**

**Col. Robert Grierson**

June greetings to the Superstition Mountain Chapter. This month's column will pick up on your MOAA benefits. This time, relating to education.

This is the time of year for graduations. But once the speeches, parties, and vacations come to an end, the question on many parents' mind is "how the heck do we pay for college?" Let's be realistic, little Billy and Becky haven't socked away the \$100,000 for a college degree. And Mom and Dad are still digging out from the impact of the pandemic. Not to mention inflation.

While I'm usually the one to point out the great new Post 9-11 GI Bill or the scholarships available through most states for National Guardsmen, some kids just aren't the type to go in the military. So that means student loans, community college, or work your way through school. Nothing wrong with any of those 3 options or a combination of all of them. But there is another option most aren't aware of; MOAA Scholarships and no interest loans.

So how does this work you ask? Well, it depends on scholarship you seek. Last week I learned that the Luke AFB MOAA Chapter awarded \$35,000 of scholarships this year. Much of it went to relatives of MOAA members to attend college throughout the US. I'll admit, I was impressed.

(cont'd)

## Superstition Mountain Express

There are some additional resources from our national HQ, MOAA's Scholarship Fund.

**Interest Free Loans** - Normal student loans are often paired with an extremely high interest rate (mine were 9%), which takes the average student loan borrower more than 20 years to repay. MOAA offers students Interest-Free Loans to help them avoid a mountain of debt when they complete their education. The interest-free loans are renewable annually for up to five years of full-time undergraduate study. Currently, this program provides a \$7,000 loan per student each year. Students selected as loan recipients and their sponsoring parent must sign a promissory note before receiving funds. Funds are released electronically in two increments: one-half in early August and one-half in mid-December.

**Student Grants** - While interest free loans are the backbone of the MOAA Scholarship Fund, MOAA does offer several grant programs to eligible students.

**Designated Scholar Program:** MOAA automatically enters all eligible loan recipients for this program. Students chosen receive a \$6,500 interest-free loan and a \$500 grant named by the donor.

**Senior Grants:** MOAA notifies current loan recipients entering their final year in college of these grants in January of their junior year. Students who believe they are eligible for these grants and who do not receive a link to the application should email [edassist@moaa.org](mailto:edassist@moaa.org) for additional information. Recipients of Senior Grants become ineligible for further Educational Assistance programs. The number of grants awarded varies from year to year.

**General John Paul Ratay Educational Fund Grants:** These grants are limited to children whose military parent retired and subsequently died. Students qualifying for a loan who meet the criteria of a Ratay grant are automatically considered. Students who believe they are eligible for these grants and who do not receive a request for supporting documentation should email [edassist@moaa.org](mailto:edassist@moaa.org). Funding for this grant is limited and may not be available every year.

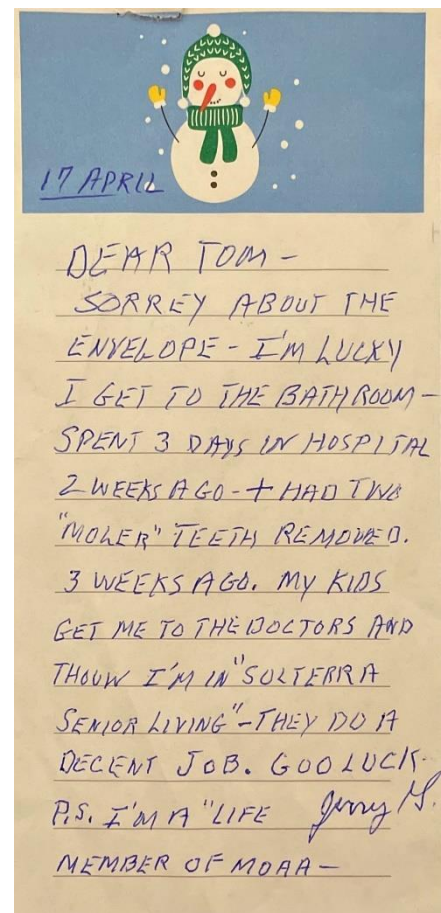
In 2021, 36% of assistance distributed was in the form of grants compared to 12% in 2019. Of course, you can always wait to see if the President has the power to waive student loan debt, but I wouldn't count on its legality.

In closing, again, my official email is [smcpresident98@gmail.com](mailto:smcpresident98@gmail.com)

Bob

***We had a sweet note from our good friend and "Lifetime" member, Gerry Gustafson! He also enclosed a check for \$50 for the Auxiliary. If you know Gerry and would like to send him a little note, his address is:***

**Soltera Senior Living  
350 S Alma School Rd,  
Chandler, AZ 85224**



## June Congratulations!



<u>MEMBER</u>		<u>SPOUSE</u>		<u>ANNIVERSARY</u>	
Virginia J Bresnehan	1	Meredith Moore	3	Robert and Dawn Grierson	9
Marilynn Miles	2	June Wilson	8	Robert and Betty Schrader	14
Martin P Dooley	6	Mary Ann Fuchs	14	Arlan and Peggy Allen	19
Matt Hayball	7	Lesley Baran	22	Gregory L and Meredith Moore	28
Fenwick H Burch	8	Gail Dickson	22		
Keith A Cerhan	9				
John Marsh	12				
David O McClean	20				
Alex A Banachowski	23				
Bart Bartels	27				

# Help us help our Vets!

SMC Auxiliary meets on June 14<sup>th</sup> at Denny's at Rural and SR 60!

11:00am-no reservation needed.  
Order off the Menu!



I had not planned a project for June, but after our last meeting it was revealed that the VA could use pillows! I will bring the supplies. Last month, we delivered 51 hygiene kits to the service center. Thank you for your continuing support and help. If you have any ideas for any other projects, please let me know. We are always looking for ways to support the veterans.

I hope to see you there. We will not be meeting in July or August due to a scheduling conflict, so let's make June count!

Judy



## MAY LUNCHEON PHOTOS

Guest Speaker- Michael Achey, Chief of Voluntary Services,  
Phoenix VA Health Care System

**Michael Achey, Guest Speaker**



**Beautiful ladies at the front,  
Meredith Moore and Judy Bushko**



**I need Paula to come up...Paula?**





**Bob Grierson presents Ann Ferguson with the MOAA 4-Star Award for the Website**



**The elusive Paula Anderer, Bob Grierson, Ann Ferguson**



**Paula and Al Anderer**



**Meredith Moore and Ann Schminke**





**Greg Moore and Fred Ferguson (and Arlan Allen)**



**Ann Ferguson and Lou Bates**





# Remember Summer Fun!

fireflies



picnics



Kool-Aid



sharing a cone



ladybugs



honeysuckle



dandelions



are made for this



blackberries



melting popsicle



messy hands



ants



snow cone



fun in the sand



## **Chairman's Report**



**1<sup>st</sup> Vice President**  
**LTC John Bushko, USAF (Ret)**

Hello All,

Well, we are through the first half of the year and had some very interesting speakers. I am working to identify speakers for the fall. With that, I wish everyone a safe and wonderful Summer. If you are traveling, have fun and enjoy the time away from home. If you are staying in the Valley, stay cool! I look forward to seeing you in September when we resume our meetings.

John



**Legislative**  
**Bob Grierson**



Greetings to the Superstition Mountain Chapter. It's been busy in DC this month.

At the Federal level:

As I mentioned last month, MOAA completed its annual Advocacy in Action (AiA) campaign. The 2 major initiatives from MOAA are: restore BAH to 100%, and fix the Tricare pharmacy benefit.

MOAA continues to support S.344 The Major Richard Star Act, legislation which would end an unfair pay offset faced by more than 50,000 combat-injured veterans, was reintroduced in the Senate on Feb. 9 and has now 62 co-sponsors. This bill allows medically retired, combat-injured veterans with less than 20 years of service to receive full DoD retirement pay and VA disability pay, instead of losing hundreds of dollars a month to cover the current unfair offset. Its companion bill in the House is HR 1282 and currently has 311 cosponsors. Both Sens Kelly and Sinema are listed as cosponsors. However, Rep Biggs still has not signed on to the bill. I spoke with him directly on this recently. Obviously to no avail, but overall, I'm hopeful this will pass soon.

MOAA is also supporting H.R. 1413 introduced in the House to preserve the option for full military honors now available at Arlington National Cemetery (ANC). The legislation would authorize designating the next national cemetery location with equivalent honors to continue these benefits, rather than reducing eligibility at ANC. This bill now has 45 cosponsors and nothing in the senate.

(cont'd)



My guess is this bill dies from lack of support. Considering all the political lip service paid every Memorial Day, I would have hoped for a better showing of support.

One of our members asked me the best way to contact our federal legislators. MOAA has a very easy system to use which allows you to customize your support or opposition to a bill by following these easy steps:

1. Click on [MOAA.org](http://MOAA.org)
2. Click on "ADVOCACY" at the top of the page
3. Click on "Legislative Action Center" in the pull down menu.
4. Click on "Write" next to each advocacy item

On to the state

House Bills

HB 2064 was passed and signed into law. However, the recent voter approved waiver of property tax for widows, widowers, the disabled, and disabled veterans have a number of limitations which I'll try to clarify below.

A. The property of widows and widowers, of persons with total and permanent disabilities and of veterans with service or nonservice connected disabilities who are residents of this state is exempt from taxation as provided by article IX, section 2, Constitution of Arizona, and subject to the conditions and limits prescribed by this section.

B. Pursuant to article IX, section 2, subsection F, Constitution of Arizona, the exemptions from taxation under this section are allowed in the amount of:

1. \$4,188 if the person's total assessment does not exceed \$28,459. For a veteran with a service or nonservice connected disability, the \$4,188 limit under this paragraph is further limited by multiplying the total exemption amount by the percentage of the veteran's disability, as rated by the United States department of veterans' affairs.
2. No exemption if the person's total assessment exceeds \$28,459.

The fun begins when you try to make sense out of the means testing to determine eligibility for this program. This is also from the final legislation:

Pursuant to article IX, section 2, subsection F, Constitution of Arizona, to qualify for this exemption, the total income from all sources the claimant and the claimant's spouse and the income from all sources of all of the claimant's children who resided with the claimant in the claimant's residence in the year immediately preceding the year for which the claimant applies for the exemption shall not exceed:

1. \$34,901 if none of the claimant's children under eighteen years of age resided with the claimant in the claimant's residence.

2. \$41,870 if one or more of the claimant's children residing with the claimant in the claimant's residence either:

- (a) Were under eighteen years of age.

- (b) Had a total and permanent physical or mental disability, as certified by competent medical authority as provided by law.

For the purposes of subsection E of this section, "income from all sources" means the sum of the following, excluding the items listed in subsection G of this section:

1. Adjusted gross income as defined by the department.
2. The amount of capital gains excluded from adjusted gross income.
3. Nontaxable strike benefits.
4. Nontaxable interest that is received from the federal government or any of its instrumentalities.
5. Payments that are received from a retirement program and paid by:
  - (a) This state or any of its political subdivisions.
  - (b) The United States through any of its agencies, instrumentalities or programs, except as provided in subsection G of this section.

The gross amount of any pension or annuity that is not otherwise exempted.

Notwithstanding subsection F of this section, income from all sources does not include monies received from:

1. Cash public assistance and relief.
2. Railroad retirement benefits.
3. Payments under the federal social security act (49 Stat. 620).
4. Payments under the unemployment insurance laws of this state.
5. Payments from veterans disability pensions.
6. Workers' compensation payments.
7. Loss of time insurance.
8. Gifts from nongovernmental sources

Clear as mud? The referendum approved by the voters last year did not limit the tax waiver by disability rating or income. But the legislature seriously limited the eligibility by incorporating this language.

To confirm who your state legislators are, you can go to <https://www.azleg.gov/findmylegislator/>

**Bob**



**JROTC/ROTC**  
**Karl Pfitzer**

This is the first of 2 e-mails I received from Dobson HS thanking us for support their JROTC program. They were very appreciative that we attended their ceremony to present the awards.

Thanks to all for your support. **Karl**

(cont'd)



## **Superstition Mountain Express**

**From:** Jessica Stevens [<mailto:jmstevens@mpsaz.org>]  
**Sent:** Monday, May 08, 2023 9:05 AM  
**To:** [pvkarl@cox.net](mailto:pvkarl@cox.net)  
**Subject:** Dobson AFJROTC Awards

(cont'd)

Good morning,

I wanted to thank your organization for attending our event and presenting the MOAA awards. I have included pictures of Cadet Mia Romero, Cadet Jonathan Anderson and Cadet Madaline McCarthy, who were the recipients of the awards. Again, thank you for the continued support.

Additionally, can you please provide a mailing address? We would like to send out a thank you card as well

**Jessica M. Stevens, CMSgt (Ret), USAF**  
Aerospace Science Instructor  
Dobson High School AFJROTC (AZ-861)  
480-472-3246 Office



**Arlan Allen presents the SMC Impact Award  
Basha High School**



**Arlan Allen presents the American Flag  
Basha High School**



**Arlan Alllen presents the MOAA Medal Award  
Basha High School**



## ***Superstition Mountain Express***

**Greg Moore presents Cadet Anderson the American Flag  
Dobson High School**



**Greg Moore presents Cadet McCarthy the SMC Impact Award  
Dobson High School**



**Greg Moore presents Cadet Romero the MOAA Medal  
Dobson High School**





## Editor's Page



*Dedicated to the memory of Marlene Fox, our long-time Newsletter Editor.*

*"Life is not fair. Get over it!"*



We are back to our Limited Express for the summer, and we hope that we have inspired you to remember some of the fun things which brought you so much joy over the summers of your life. They are still waiting for you this summer. Well, ok, you need more than this to buy Kool-Aid now! Ice cream is still available!



The dandelions are an homage to my daughter, Jennifer, who at 4 years-of-age picked a dandelion, and asked, "Mommy, why did God make dandelions?" When I couldn't think of the appropriate answer, she offered, "So kids can do this!" Then she blew the dandelion seeds, with all her might, all over our yard! I reasoned that she just might be right. Actually, dandelions grow where the ground is compacted. Their deep root helps to break up the soil. But, don't tell the children. Sh-h-h-h. Peggy and I wish you all the fun things for the summer.

Make more summer memories with the kids, even if they are grown.

Newsletter Editors

Peggy Allen and Paula Anderer

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**Superstition Mountain Chapter**  
**Military Officers Association of America**  
**RESOURCES**

Newsletter: paula\_anderer@cox.net

MOAA Home Page: <https://www.moaa.org>

MOAA SMC Chapter Website: <https://smcmoaa.org>

 **beconnected** : <https://beconnectedaz.org>  
service members • veterans • families • communities



Visit the websites and explore the different features  
and other organizations in your area.