

LUKE CHAPTER, MOAA Military Family Outreach Programs 2018-19

The Luke Chapter, Military Officers Association of America (MOAA), has established a Military Family outreach program in conjunction with our national MOAA. Through this program, we provide funds and assistance to needy veterans and low-ranking enlisted personnel. This proven-successful program (now completing its second year) enables the nation's uniformed service members and veterans of all ranks, and their families, to maintain a quality of life reflective of their selfless service to America. Through Community collaborations with a variety of veteran's service organizations (VA, Northwest VA, Airman's Resource Center, the Northwest Military and Veterans Success Center (Rio Salado College), Corte Bella veteran's association, the Luke Air Force Base Chaplain's office, and others) we provide funds and services in one or more of the following areas of critical need:

- (1) Housing
- (2) Food Assistance
- (3) Employment
- (4) Health (Including Behavioral Health)
- (5) Family Strength
- (6) Community Reintegration
- (7) Financial and Legal Assistance
- (8) Transportation

Last year, we were able to assist seven veterans and this year we provided assistance to nine very needy veterans of all ages. Additionally, we presented \$925 in gift cards to 37 low-ranking, needy active duty personnel via the Base Chaplain's office.

The following cases are a summary of the interviews of NINE very needy veterans. These interviews were conducted by a board of Luke Chapter, MOAA members. Each veteran met the criteria outlined above and were given awards between \$160 and \$800 depending on their immediate needs. These funds helped them meet their immediate needs and each awardee was extremely grateful during this difficult time in their life.

Case #1

Description: _____ is a 70-year-old married male veteran who served in the Navy during Vietnam. He received a medical discharge. Mr. _____ is on oxygen and in a wheelchair. Both Mr. _____ and his wife were involved in car accidents earlier this year. His wife has not been able to return to work. Health issues for both veteran and wife have impacted their financial means and in the end their housing. They had to return their 2 cars for financial reasons, and their home was foreclosed. The couple are living in less than ideal conditions in a 5th wheel parked on a friend's property in Wittmann; they pay \$400/mo. rent. They also pay for a storage unit for their belongings since they had to leave their home. They are just getting by each month financially and are now starting to receive medical bills. The couple now rely solely on both of their Social Security incomes. Wife has applied for food stamps. The Luke Chapter MOAA team (Linda W and Don F) met with the couple to hear their story. The team decided to award the couple \$600.00 to assist them with their financial issues. Mr. _____ was very thankful for the

assistance granted to them by Luke Chapter MOAA, thanking the team several times before leaving. Post script from Linda: He does not have a 'Kare Bear' in Wittman. The 5th wheeler is owned by a friend, and he is on the friend's property. I doubt that he can afford Uber. He is working with the Social Worker at the VA. That is how we became aware of his needs. I am not sure how to go about further help, other presenting his case, as you have done, or the VMLC supporters (car dealerships).

Case #2

Description: Mr. _____ is an honorably discharged veteran, serving in the US Navy from 1988-1992, during the First Gulf War. His service was mainly aboard the USS Independence aircraft carrier. Mr. _____ serviced as a catapult electrician specialist, assisting on the flight deck with the launch of Navy aircraft. He also served about two years in the Seabees, in a reserve unit. He is 58 years old, is divorced and has no children. Mr. _____ has been unemployed for about one year, living on unemployment benefits, after being either being laid-off from a job of four years. He was discharged, he told us, after missing a week of work due to a severe cold. At the same time, the janitorial company apparently was down-sizing its work force due to contract terminations. He also received \$350/month from a former employer in the form of pension payments. He also supplemented his income by selling his blood plasma, until diagnosed with a medical problem that ended that.

Mr. _____ has kept up on his rent of \$485/month for about four years until this October, when his unemployment checks stopped. He only has a few dollars on hand at present. Currently, he owes about \$585 for October, which includes \$75 charge for late payment, and \$5 per day in additional rent. Mr. _____ told us he has accepted a job offer from Amazon to work in a local Phoenix warehouse. The job starts on November 7. When he gets his first check, he thinks he will be back on track financially and will be able to pay his rent and other expenses. Ron explained that his father died in April, and his estate is under intestacy administration in Nevada. A cousin has been helping to keep out-of-pocket estate expenses paid, until the estate is settled, which may happen in a few months, though that is uncertain. Ron expects a significant net estate to be paid to him when settled, though the final amount is not clear. In the meantime, he has no means of support and is threatened with eviction.

Dennis and Mike, as pre-authorized by the Luke Chapter board, determined that his case was meritorious. We called the landlord's agent, _____, with Desert Willows Apartments. Ms. _____ confirmed the facts of the rental amount being in arrears for October, with \$585 currently due and owing. Eviction proceedings had been commenced. We explained who we were, the role of Luke Chapter, and so forth. We asked if she would accept \$500 for all amounts due for October. She agreed, and we wrote the check payable to Desert Willows Apartments.

Case #3

Description: Mr. _____ is 52 years old and served 14 years active duty in the Army and another 10 years in the Navy Reserve. Among other duty titles, he acted as a Chaplain's assistant and ship serviceman (stores, laundry, other jobs). He served on-board the USS Tuscaloosa and the USS Bellew Wood. He was discharged with a total medical disability in 2011 and has not worked since that time. Mr. _____ suffers from diabetes, neuropathy, anxiety and depression. His income is approximately \$3,000 in monthly disability payment. His rent of

\$892/month has been paid on the time, except for late payments about a year ago when his mother died, and he had to help with funeral and other death expenses. After being released from active duty in 2011, Mr. _____ enrolled in Kaplan College (a private, for profit university). He caught up that late payment. However, in September his disability check was 'garnished' or applied to an old debt obligation claimed by the Veterans Administration and he received no income for October. We copied a letter dated 20 September 2018 from the VA claiming \$3,363 because of a VA benefits received in 2011 and never repaid. He apparently withdrew from the school but continued to receive VA benefits. The VA is holding him responsible for the repayment, and he applied for a waiver of the claim but not sure if it will succeed. He currently has \$138 in cash on-hand.

Dennis and Mike felt Mr. _____ should be helped with this temporary financial emergency. We called his landlord, Urban 188 Apartments, and spoke with the agent. We explained our role on behalf of Luke Chapter MOAA. She verified that rent was due for October, along with a late payment of \$75 and \$5 per day additional rent. Mr. _____ was served with a 'five-day notice' demanding full payment or vacation of the apartment. We asked for relief from the late payment charges; that was refused, because of his prior arrearage a year ago. Ms. _____ did indicate that with the Luke Chapter check payable to them, it was not likely Mr. _____ would be evicted before his next disability check so long as he made the November rent also. Mr. _____ is sure that he can catchup on the rent for October and for November, when he gets his usual disability check at the end of October. This case was pre-authorized by the Luke Chapter Board, subject to our discretion at the meeting with Mr. _____. Based upon our assessment, we wrote a check for \$500 payable to Urban 188 Apartments, which he will deliver to the landlord today. He signed the MOAA release and we took a photo.

Case#4

Description: Mr. _____, age 75, served for about eight years in the USAF, and was honorably discharged in 1971. His service was in Vietnam in 1970-71, as a communications specialist. Mr. _____ is blind in one eye, has cataracts, and suffered a recent fall with head injury and blood clot. An immediate operation was needed to relieve the clot. He has recurring headaches, and damaged knees. He walks only with the aid of a walker. His wife _____ appears to be in her '70s. She has diabetes, with painful stomach shots, and she also requires a walker to move about. The couple met and married in the early 1970s upon the service members return from Vietnam. He and his wife have completed the Luke Chapter MOAA financial assistance application requesting financial assistance. They are threatened with eviction due to past due rent for the month of October, and on October 17, 2018 received a 'five-day notice' to pay \$1,057 for rent and late charges or quit the apartment. The worked with the landlord, who agreed to change the date that rent is due from them to the 15th of the month, to better reflect the dates they receive their income.

The couple lives on a fixed income of Social Security checks. Mr. _____ receives \$1,067/month and his wife \$667/month. Their rent is \$1,000/month however they have additional monthly expenses and that cuts it close for them financially. Recently their car broke down and the wife is without transportation for appointments and work which was used to supplement their household income. Additionally, they had an unexpected October APS bill that was high, and they had to pay to avoid service disconnection. Mr. _____ has also been hospitalized over that last couple of months which caused a strain financially again regarding transportation. They were paying for taxi services for trips back

and forth from the hospital. They have been connected to transportation resources arranged by NWW Vet Services to mitigate that as an on-going cost. In addition, they owe the bank \$200 to repay an amount that was erroneously deposited to their checking account that they spent before the mistake was discovered.

The Board authorized the committee in advance to provide a grant if it so determined at the meeting with Mr. _____. The committee (DeFrain, Wolverton, and Guggisberg, with Kramer) gave Mr. _____ an MFI grant of \$500 to defray their current financial difficulties. Mr. _____ signed a photo release, and photos of the couple were taken with their agreement. Both thanked the committee profusely, Mr. _____ teared up saying "thank you very much, it is so nice...".

Case#5

Description: US Army veteran _____ received a 5-day notice on non-pay from the landlord. She provided her DD214, with a General Discharge in 2007, after four years of service. Several service medals were awarded, including a Good Conduct medal. She has been housed successfully for over a year and recently renewed her lease for an additional 14-months. She has recently exhausted her HSA medical account to pay for her son's medical expenses out-of-pocket which has caused the financial hardship. She is employed full-time at \$17.72/hr. and receives a monthly VA disability of \$1,077.00. She was originally awarded \$1,577.00 at 70% including dependent however the VA is garnishing \$500 of it to pay back an education debt. She has submitted form VA Form-5655 to request a reduction/waiver of the deduction in hopes to increase her VA pension in order to again afford her rent and expenses. She is hoping to hear back about the VA approving her reduction/waiver of garnishment by the end of the week.

Case#6

Description: Fresh eviction from previous home. Family is staying in 3 different homes with friends temporarily. Need help paying the remainder of APS and SWG to get back into a new place yet. May have found a private owner that's willing to work with us, still in the works, but he said make sure to get that handled (electric and gas debt). The original bill (for APS) was \$2200. Payments to APS have cut that in half to \$1100.

Case#7

Description: Mr. _____ is a 56-year-old former Marine Corps Lance Corporal who served from 1982-1985. Since leaving the service he has been employed in the real estate business for over 25 years. He was recently divorced and had some serious medical problems for several months which put him arrears in his utilities, internet, and telephone service payments because his living expenses were dependent upon commissions. He has two grown children who are on their own. He has diabetes which is being treated by the VA, and other than that he is in good health. He has moved to his Uncle's house which he has the use of for the utilities. He is energetically pursuing a new brokerage business using a unique model and it very well could work but that is to be seen. He pursued other sources to assist him in his time of need and St. Mary's Food Bank has provided food items. St. Vincent de Paul, a Catholic charity, has helped him pay off his electricity and gas bills. The Board

who saw him – Chaplain Fannalou Guggisberg, LTC (R) Bob Nelson, and LTC (R) Dennis DeFrain), felt his imminent need for assistance with his water bill, internet, and phone – the last two essential to his business venture. The Board also encouraged him to seek part time employment – which is readily available at this time of year.

Case#8

Description: Mr. _____ is a 34-year-old former Army medic who served on active duty for over three and a half years. He is not married and has no children. His service included nearly two years of service with an Infantry unit in Iraq from August 2005 to June 2007. He is a bright, caring young man who came from a troubled home. Although he is close to his mother and brothers, his father was an alcoholic and he thinks that his father was kicked out of the service for hitting an officer. Mr. _____ admits to extensive alcohol and drug use although he said that he did not use either when he in Iraq. In Iraq he was assigned to a 16-man Infantry platoon the entire time (Note: An Army platoon normally consists of approximately 40 personnel when at authorized strength). He states that other platoons in his company were considerably larger and his platoon was given the same amount of duty as the others which made them pull longer shifts and more other duties. He said his Platoon Sergeant has only a couple of months left before retirement and his 2nd Lt. Platoon Leader was not effective.

He also states that his unit saw extensive combat and he was called upon to treat a variety of wounds and other medical problems. He saw many in his unit blown up by IEDs and other combat actions. He was affectionately referred to as “Doc”. He has now received a 50% disability rating from the VA and is paid approximately \$870 per month. His rent is \$500 plus per month. He has sold many of his personal belongings just to pay his bills. For his interview, he took the bus for over two hours to come the 20 miles or so to Luke AFB. During his interview he said that the VA rehabilitation project had helped him get his associate degree and he would like to go on for further education and would like to become a nurse, however, at present he needs assistance in reaching this goal because he lacks confidence in himself. He is ineligible for further GI Bill benefits because of his general discharge from the Army. This general discharge (under honorable conditions) was made after his failure in the alcohol rehabilitation program.

Currently, Mr. _____ claims to be free of alcohol for five years and free of drug use for three years. He came across as a sincere person who suffers from depression and anxiety. He has worked hard through several rehabilitation programs and appears to have made progress. At present he is struggling with self-worthiness and is sincerely working toward improving that. He said that the “Crossroads for Vets” program has given him the most help. He needed immediate help with his electricity bill which is due January 30 and the Committee decided to pay the full amount of \$160.07. The committee asked him to continue working with the Military and Veteran Success Center-West run by Rio Salado College at Luke AFB regarding employment and further counseling. The counselors there were told to keep us apprised of his status and if possible, we may be able to assist him in the future.

Case#9

Description: Interviewed by Dennis DeFrain, Linda Wolverton, and Mike Kramer. Mr. _____ is a 35-year-old Air Force veteran who served 9.5 years on active duty (all stateside) as an Aircraft Maintenance Technician. He repaired A-10’s and F-16’s, working primarily with sheet

metal and glass. He has very favorable memories of his service time except for his last enlistment when he was going through a divorce and had some job-related issues.

Mr. _____'s first marriage ended in divorce and he has an 11-year-old son from that union. His significant other with whom he is now separated resulted in the births of a 10-month-old boy and a two-year-old boy. He has joint custody of all three children and said they are the most important things in his life. He was gainfully employed by United Health Care as a Medicare insurance agent until a lay-off in mid-January resulted in his dismissal. He is actively seeking employment and appears to have a strong work ethic. He does not own a car and rode his bicycle eight miles each way for his last position.

His rent is \$910 per month which includes all utilities except electricity, and he indicates he watches peak times and does not use electricity during the heavy use periods. His children have insurance through his former significant other. He is currently on food stamps and that provides enough food for his table. At present he has \$650 in his pocket and his rent is due February 1, as is the deposit (\$100) for electricity.

Mr. _____ appeared to be a very hard-working person who is actively seeking employment but needs a little help until he locates a job and gets his first paycheck. The board who met with him were very impressed with this young man and awarded him \$700 (payable to his lease holder) and \$100 for his electricity deposit (the \$100 was an additional donation by President Mike Kramer). When these awards were announced Mr. _____ was particularly moved almost to tears.