

BG David Ciesielski, ANG (Ret.) President's Message



Life is busy for all of us. In October, I put another 7,200 miles on the road for my business, took three vacations, and kept an eye on a “small thing” called the election. All of it reminds me how important and precious life is, and our community is what makes it worthwhile. This past month, our community gave me plenty to be grateful for.

Craig Quigley and I met with Col. Nicholas Ihde, the new commander of the 56th Fighter Wing. We had a fantastic conversation about how our chapter can become more involved with Luke AFB. Col. Ihde took command of the Air Force's largest fighter wing on July 17, the same day the wing moved from Air Education and Training Command to Air Combat Command. Col. Ihde values our chapter's commitment to the local community and will support an increased presence of our organization on the base, in Luke's daily battle rhythm. That is an open door, and we intend to walk through it! The more often our members show up on base, the more those Airmen and their families will see that the West Valley officer community has their back. He will speak at our holiday dinner on December 10 – save the date!

We already have momentum; recently participating in Retiree Appreciation Day at Luke AFB (see pages 9 and 10), and we gained two new members from that event. Thank you to Beth Johnson, whose Retiree Activities Office ran the event.

Our next opportunity to connect is Turkeys for Troops. All unexpired canned and packaged food donations will be consolidated in Mike Kramer's garage at 3308 N. 163rd Drive, Goodyear. Call Mike Kramer to coordinate a drop-off time before Friday, November 13. Cash gifts to the Luke Chapter Community Fund are welcome by check, via PayPal on the chapter website, or Zelle to treasurer@lukemoaa.org. The Luke first sergeants and chaplains put every item to work for Airmen's families who are struggling. In December, we will turn our efforts to Toys for Tots.

Please join me in congratulating our former chapter president, Gene Wikle, on his selection to the Arizona Military Hall of Fame. Gene and his wife, Susan, will be honored at the induction dinner.

Luke has opened the door. Let's walk through it.

Bring a friend!

2026-27 Calendar

11 NOV 26
VETERANS
DAY
 ★ ★ ★

21 NOV 26

Luncheon at PebbleCreek
 Program: William “Bill” Simon
 LTC, U.S. Army (Ret.)

10 DEC 26

Dinner/Holiday Event at The Colonnade
 Program: Col. Nicholas R. Hyde
 Commander, 56th Fighter Wing

16 JAN 27

Luncheon at PebbleCreek

20 FEB 27

Luncheon at The Colonnade

20 MAR 27

Luncheon at PebbleCreek

10 APR 27

Dinner at PebbleCreek
 Program: Scholarship Awards

15 MAY 27

Luncheon at The Colonnade

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Officers

President	BG David Ciesielski, ANG (Ret.)	703-447-0307
1st Vice President	Vacant	
2nd VP/Surviving Spouses Program	Linda Wolverton (SS)	623-505-7244
Secretary/Compliance Director	Col Mike Kramer, USAFR (Ret.)	720-563-9953
Treasurer	Jack Coate	916-960-6820

Directors/Committee Chairs

Chaplain	Rev Maj Fannalou Guggisberg, USAF (Ret.)	623-975-2362
Compliance/Veteran Support	Col Mike Kramer, USAFR (Ret.)	720-563-9953
Immediate Past President	Maj Gene Wikle, USAF (Ret.)	480-352-4575
JROTC Liaison	CAPT Buz Isban, USN (Ret.)	623-512-0765
Leadership Succession/Transition	Col Stephen Pohl, USAFR (Ret.)	425-290-2471
Legislative Liaison	Lt Gen John Regni, USAF (Ret.)	623-935-6433
Luke AFB Liaison	COL Beth Johnson, USA (Ret.)	703-405-0347
Membership	1LT Ben Hayes, USA (Fmr.)	323-791-2755
NewsGram Editor	Susan McDonell	414-550-9377
President, AZ Council of Chapters	CAPT Charles Vaughn, USN (Ret.)	505-553-4364
President, Community Fund Board	MG Shanna Woyak, ANG (Ret.)	623-640-1705
Programs and Venues	RDML Craig Quigley, USN (Ret.)	757-419-1164
Reservations, Meals	Jack Coate	916-960-6820
Scholarship Director	BG David Ciesielski, ANG (Ret.)	703-447-0307
Webmaster	LtCol Bob Nelson, USMC (Ret.)	719-322-4130
Directors at Large:	Maj Robert Kosmal, USAR (Ret.)	623-850-1219
	Lt Col Scott Phillips, USAF (Ret.)	623-340-9158
	COL Jerry Wojtas, USA (Ret.)	623-544-4477
	Mrs. Pam Wojtas	623-544-4477

COMMUNITY FUND OFFICERS & BOARD OF DIRECTORS

President	MG Shanna Woyak, ANG (Ret.)	623-640-1705
Secretary (Acting)	Col Mike Kramer, USAFR (Ret.)	720-563-9953
Treasurer/Director	Jack Coate	916-960-6820
Compliance/Director	Col Mike Kramer, USAFR (Ret.)	720-563-9953
Scholarship/Director	BG David Ciesielski, ANG (Ret.)	703-447-0307
Chaplain	Rev Maj Fannalou Guggisberg, USAF (Ret.)	623-975-2362
Directors:	Maj Mike Byers, USAF (Ret.)	623-606-5288
	Lt Col Wyck Furcron, USAF (Ret.)	703-615-0973
	COL Beth Johnson, USA (Ret.)	703-405-0347
	Maj Robert Kosmal, USAR (Ret)	623-850-1219
	Mrs. Val Kuhn	623-556-1295
	CWO2 Ron Walk, USA (Fmr.)	856-418-8325
	Mrs. Pam Wojtas	623-544-4477

Board Briefs

Chapter members are invited to join the Boards of Directors for Luke Chapter and Luke Chapter Community Fund. Please contact Steve Pohl at 425-290-2471 or Mike Kramer at 720-563-9953.

Luke Chapter Board Meeting October 2, 2026

President David “Mudd” Ciesielski presided as chair and **welcomed** the Board of Directors.

Treasurer Jack Coate reported the **current asset balance** of Luke Chapter on September 30, 2026, is \$50,889. We have about \$23,000 in unrestricted equity, excluding reserved funds and committed/ restricted grant funding received by Luke Chapter.

Legislative Liaison John Regni sent an extensive written report to Board members on potential **legislation in Congress and the Arizona legislature**. John supplemented the written report with a verbal update. He expects a 3.5% COLA increase, and the Take Care of American Veterans bill to be passed after the November election.

Secretary and Compliance Director Mike Kramer signed the Luke Chapter **Form 990 tax return** filed electronically with the IRS for FY 2025-26 ending June 30, 2026.

David Ciesielski reported the **grants for scholarship winners** in 2026 were mailed to their university accounts in mid-September. He spoke on plans for the spring scholarship program that will favor grant awards to local students, preferably those in the JROTC programs here. David will discuss his proposals further with the Community Fund Board of Directors at its next meeting.

Craig Quigley, Director of Programs and Venues, reported he has ‘nailed down’ dates and venues for eight **luncheon and dinner meetings** for this program year. The first luncheon event will be in the ballroom at Grandview Terrace on October 17. Air Force Nurse, BG Winnie Fritz (Ret.) will be our speaker.

Membership Chair Ben Hayes reported that currently the Luke Chapter has 137 members on its roster. However, about 40 members have not paid their dues for this FY 2026-27.

Jack Coates created an email roster for the 1,200 national MOAA members in the West Valley who are not currently members of Luke Chapter. Our *NewsGram* will be sent out monthly seeking membership applications.

SS Liaison Linda Wolverton provided a written report on the activities of the **Surviving Spouses**, supplemented at the meeting. Linda is planning fun meetings and one field trip to an area of interest this year with the surviving spouse members.

Rev. Fannalou Guggisberg reported her plans for the annual canned food drive to benefit needy active-duty members at Luke AFB in the **Turkeys for Troops** program. Food distribution will likely be on November 19 at the Base Chapel. Luke Chapter will again partner with the PebbleCreek Men’s Nine-Hole Golf Club to seek food and cash donations.

Beth Johnson, Director of Retiree Activities Office at Luke AFB, reported on a highly successful **Retiree Appreciation Day** held on September 26 at Luke AFB. Luke Chapter had a table at the event. Many attendees were greeted by various vendors and service providers for military veterans and spouses.



Upcoming Luke Chapter Board meetings will be held on
Thursday, November 5, and December 3, 2026, at 1 p.m. via Zoom.
Contact Mike Kramer at 720-563-9953 if you wish to attend. All members are welcome!

It doesn't take a hero to order men into battle.
It takes a hero to be one of those men who goes into battle.

-H. Norman Schwarzkopf

LOCAL TO ARIZONA

Service-connected disabled veteran property tax exemptions: Maricopa County has not yet released the 2027 application form (FOR-136). The county intends to publish the form on January 1, 2027. The filing deadline remains February 28, 2027; so, applicants will have a very narrow window to complete and submit their documentation. Again, have your paperwork ready to file as soon as the form becomes available:

- DD 214, VA letter stating the disability rating percent;
- Proof of Arizona residency (driver's license, voter card, or state ID);
- First two pages of your 2026 AZ Income Tax Form 140, which may force some to have their taxes done before March;
- Death Certificate of military member if you are a surviving spouse, widowed.

SUMMARY OF SIGNIFICANT ARIZONA LEGISLATION CONCERNING VETERANS THAT PASSED THIS YEAR

(the first four cascade together for the full and final law on property tax exemption for service-connected disabled veterans):

House Bill 2792 – The Baseline Protection):

Signed as an emergency measure, this bill ensures that veterans with a 100% service-connected disability rating or those with Total Disability based on Individual Unemployability (TDIU) receive a full property tax exemption on their primary residence. It treats jointly owned marital property as solely owned by the veteran for tax purposes.

House Bill 4168 – The Elimination of Income Caps:

Signed in June 2026, this legislation represents a monumental expansion. Starting in the 2027 tax year, it completely eliminates household income limits and home value caps for 100% disabled veterans. Under the previous system, veterans often lost their tax exemptions simply because inflation raised their home values or they earned a moderate income.

Graduated/Partial Relief: For the first time, veterans with service-connected disability ratings under 100% will receive prorated property tax discount based on their specific VA rating.

Surviving Spouses: Both bills provide permanent, lifelong property tax exemptions to surviving unremarried spouses. Crucially, the new rules allow the spouse to keep the tax relief even if they move to a different primary residence in Arizona.

House Bill 2960: This bill was signed to formally establish the Veterans' Specialty Court Grant Program. This legislation provides dedicated state funding and grants to Arizona counties and municipalities, allowing them to create specialized court systems tailored to the rehabilitation and reintegration of veterans struggling with the justice system.

The Military Family Protection Act: The state legislature voted to refer a major constitutional amendment to the ballot designed to shield military dependents. It explicitly aims to prevent the state from confiscating scholarship funds from children of active-duty military families or those killed in the line of duty who rely on the state's Empowerment Scholarship Account (ESA) school voucher program.

WASHINGTON DC

Continuing Appropriations and Extensions Act, 2027 through December 11: Congress averted a government shutdown by passing this Act and the President signed it into law. However, long-term funding remains unresolved, leaving the door open for another short-term extension or a potential shutdown after December 11.

Take Care of America's Veteran Act: This remains stalled in Congress with no specific date for floor votes. The House Speaker abruptly entered recess on September 16 and will not return until after the November election. The Senate begins its recess on October 5—thus, the prospect of passing the TCOAV Bill is delayed until both chambers reconvene.

Richard Star Act: This is included in the larger TCOAV, as a standalone bill. A long-sought House floor vote edged closer on September 15 after a discharge petition secured its 218th signature; this provides enough support to move a revamped version of the bill out of the House Rules Committee. When the House returns in November, the Richard Star Act may finally be teed up for a vote.

Legislative Affairs Continued

COLA Watch for military retirees and social security:

We are getting closer to the final percentage for 2027. July and August CPI-W were 3.4% and 3.5% respectively; the September data will be released October 14. Crude oil prices are up about 5% and briefly spiked past \$100 a barrel; now back into the \$90s, thus we could see a higher September CPI number and a 3.5% or 3.6% COLA for next year.

Social Security Shortfall: Congress, outside think-tanks, and lobbyists continue to take the shortfall seriously. While no single proposal has enough votes to pass, ongoing debates mark progress toward a solution. Below is a recap of primary proposals to stem the shortfall before 2032 insolvency; none individually get to a 100% fix so expect several to be additive:

SOCIAL SECURITY		
Proposed Approach	Key Backers	Impact on Solvency
Bipartisan Commission (PROMISE Act)	Senators Cassidy & Durbin	Neutral; forces a future vote on a 50-year fix
Eliminating Payroll Tax Cap	Senators Warren & Moreno	Eliminates 66% of financial shortfall
Capping Benefits for High Earners	Think Tanks (AEI / Heritage)	Resolves 60% of long-term deficit
Repealing Federal Taxes on Benefits	Trump Administration	Increases deficit unless alternative funding is passed



VISIT:

www.moaa.org/takeaction

Make your voice heard by engaging with your lawmakers on our top legislative priorities.

21 NOVEMBER 2026

William “Bill” Simon

Lieutenant Colonel, U.S. Army (Ret.)



William “Bill” Simon was born and raised in Phoenix and served 27 years in the U. S. Army Reserve and Air National Guard. He enlisted in 1970 after graduating from ASU with a Bachelor of Science degree in Business Management and later

earned his commission through the Arizona Officer Candidate School program in 1977. In his career, Bill served in Infantry, Transportation, Ordnance, Quartermaster, and Medical Service units before retiring as a lieutenant colonel in 1997. In 1990, he completed the U. S. Army Command and General Staff College in 1990.

Outside of the military, Bill spent 40 years in banking, serving as vice president and branch manager for banks in Phoenix and Goodyear.

His record of community service spans numerous organizations, including Civitan in Globe, Kiwanis in Litchfield Park, Rotary in Buckeye, and the Litchfield Park Historical Society. His veteran advocacy includes roles with the Luke Chapter MOAA, American Legion Post 61 in Avondale, and the Arizona America250 Commission.

Bill is widely known for his work preserving military history. He and his wife operate the 1st Lt. Frank Luke Jr. Memorial Museum and Research Center in Goodyear, dedicated to the Arizona World War I flying ace known as the “Arizona Balloon Buster.” Since opening in 2014, the museum and Bill’s “Desert Warriors” display team have provided educational outreach to hundreds of students and adults across the Valley. In 2025, Bill was selected for induction into The Arizona Veterans Hall of Fame, established in 2001 by Unified Arizona Veterans to honor those who continue to make significant contributions after their military service.

Bill’s Philosophy:

“Good solid leadership is imperative, and solid logistics is essential to success. Your ability to properly “read” folks you work with will greatly aid your success.”

10 DECEMBER 2026

Nicholas R. Ihde

Colonel, U.S. Air Force



Col Nicholas Ihde is the Commander, 56th Fighter Wing, Luke Air Force Base, Arizona. The wing’s mission is to train the world’s greatest fighter pilots and combat-ready Airmen. As part of Air Combat Command, and home to 27 squadrons with F-35A Lightning II and F-16

Fighting Falcon aircraft, the 56th Fighter Wing is the largest fighter wing in the U.S. Air Force with more than \$11 billion in aircraft and 7,000 total force personnel. The wing graduates more than 200 F-35A pilots and 270 air control professionals annually.

The 56th Fighter Wing also supports flying operations based at Klamath Falls, Oregon. Additionally, the 56th Fighter Wing manages the Gila Bend Air Force Auxiliary Field and the Barry M. Goldwater Range, a military training range spanning more than one million acres of the Sonoran Desert.

Col Ihde received his commission from the University of Florida through ROTC in 2002. He earned his wings in 2003 at Columbus Air Force Base, Mississippi.

He is a command pilot with more than 2,280 hours, primarily in the F-16 and F-35A. He served as an F-35A and F-16 evaluator, instructor, weapons officer, and operational test pilot. He has multiple combat tours in Operation Enduring Freedom and Operation Iraqi Freedom, with more than 270 combat hours.

Prior to his current assignment, Col Ihde was the 85th Fighter Group commander at Ebbing Air National Guard Base in Fort Smith, Arkansas where he oversaw the training of eight Foreign Military Sales F-35 countries in the largest pilot training center of its kind.

Major Awards and Decorations

Legion of Merit

Defense Superior Service Medal

Defense Meritorious Service Medal

Meritorious Service Medal with oak leaf cluster

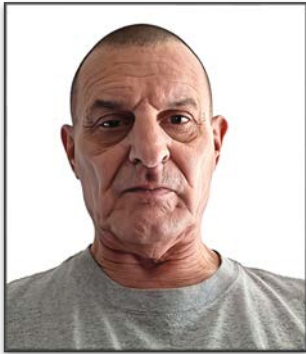
Air Medal with two oak leaf clusters

Aerial Achievement Medal with oak leaf cluster

Col Mike Kramer, USAFR (Ret.)
Helping Needy Vets

The Luke Chapter provides financial aid to veterans facing extreme hardship, covering urgent housing, utilities, transportation, and essential household expenses. Among Arizona's eight MOAA chapters, we are the only chapter that offers a fund dedicated to supporting needy veterans from all branches of the U.S. Uniformed Services.

**Luke Chapter Aids Transportation
Needs of a Veteran**



Recently, we helped Donald, a 69-year-old US Navy veteran living in Kingman, by covering the cost to repair his 2005 Buick sedan. Growing up in a dysfunctional, sometimes abusive, family with multiple siblings, Donald was inspired by his uncle, a Navy Master Chief

Petty Officer in the Submarine Services, who encouraged him to build a career in the armed forces. After completing basic training at Great Lakes, Donald graduated as a Boatswain's Mate in late 1974 and was stationed aboard the USS Preble destroyer in Pearl Harbor. Though disciplinary issues prevented him from making the Navy his lifelong career—an outcome he regrets alongside not completing his high school diploma—we are proud to support this veteran in his time of need.

Donald suffered a significant stroke several years ago causing paralysis on his right side and speech disabilities that left him permanently disabled and unable to work. With no family support or outside income, he survives on roughly \$700 a month from SSDI and \$125 in SNAP benefits. Fortunately, he qualified for VA medical benefits and through HUD-VASH, he secured a spot in a veteran dedicated housing complex in Kingman that opened a few years ago. After paying \$283 per month in rent for his small apartment, he manages to scrape by on very little.

As previously mentioned, Donald needed urgent repairs on his Buick to manage essential errands and medical visits to the VA clinic. Following a Zoom interview, our chapter's Veterans' Relief Grant Panel approved a grant of \$1,250 to assist him. We paid the repair shop \$800 directly to replace his battery, service his rear brakes, and fix his windshield wipers, ensuring the car is safe and functional again. Our Treasurer Jack Coate sent Donald a check for the remaining \$450 to help with other necessary living expenses.

Out of deep gratitude, Donald offered to pay the chapter back someday; of course, a gesture we respectfully declined. He sent us a note, writing: *"I just want to Thank [Luke Chapter] for all their help. I had bad brakes along with a bad battery. I'll be able to make V.A. appointments now and [buy] food and supplies with a lot less worry. I'm very grateful to everyone at your organization. Thank you again."*

Donations to the Luke Chapter Community Fund are much appreciated.

Pay by check, on the chapter website via PayPal/credit card, or via Zelle to treasurer@lukemoaa.org



**National MOAA and
Luke Chapter MOAA
provide non-partisan
support for active-duty
military, veterans, and
their families.**



LEGISLATION UPDATE

GRACE (Granting Rollover Access and Contribution Extensions) for Military Survivors Act, (H.R. 9489)

The current timeline for post-death monetary contributions to Roth IRAs and Educational Savings Account is one year for a final decision. This bill would extend that timeframe to three years. The GRACE bipartisan bill was introduced June 25, 2026.

Introduced to the Committee on Finance September 22, 2026.

The Love Lives On Act of 2025 (H.R. 1004 | S. 410)

This bill extends entitlement for various benefit programs and services for surviving spouses of deceased active-duty members of the Armed Forces or veterans. The bill provides that the remarriage of a surviving spouse must not bar the furnishing of dependency and indemnity compensation or special pension benefits to such spouse.

Forwarded to the full Veterans Affairs Committee March 26, 2026.

The committee has voted to issue a report to the full chamber recommending that the bill be considered further.



The Veteran Caregiver Reeducation, Reemployment, and Retirement Act (S. 879)

Focuses on caregivers who leave the workforce to support wounded, ill, or injured service members, helping to protect their long-term financial and retirement security. The bill was referred to a subcommittee on Veterans Affairs who subsequently folded two bills speaking to the issue into one, H.R.2148. The more inclusive bill now would expand support for family caregivers of veterans by providing several key benefits/ protections. The legislation extends medical care coverage for designated primary caregivers for 180 days after their designation is removed unless they are dismissed from the program for misconduct. The bill offers comprehensive employment assistance, including reimbursement of up to \$1,000 for certification or relicensure fees, free access to professional training modules, and connections to various employment support programs through the Departments of Defense, Labor, and Veterans Affairs.

H.R 2148 – 119th Congress is in full Veterans Affairs Committee July 30, 2026. The committee has voted to issue a report to the full chamber recommending that the bill be considered further.

YOU AND I

We are open to meeting home-bound surviving spouses on their home turf. Having walked the walk, we understand many questions may be raised at a time when thinking completely through things may be difficult. We enjoy getting to know everyone. If you would like company, please contact Linda Wolverton at 623-505-7244.

Surviving Spouses Luncheon Meeting

Our next meeting will be Tuesday, **December 8, 2026, at 11 a.m.**

Haymaker Restaurant

8706 W. Thunderbird Rd, Peoria
(One block west of the 101 on the northside of Thunderbird.)

Anyone ever confused about the city north of here near Sun City?

Well, SURPRISE! Our guest speaker is going to clue us all in.

MEMORIAL

Service for Mary Helen Melton, widow of the late Gen. Alfred Melton, USAF (Ret.), was held on Thursday, October 1, at the Prince of Peace Catholic Church in Sun City West. Rose Mary Eaton and Linda Wolverton attended to represent the Luke Chapter Surviving Spouses.

When I married a man in the military, no one ever said it would be easy; they just said it would be worth it.

~Anonymous

SS Leaders: we are here to listen, discuss, and provide answers and/or direction should you need it.

Linda Wolverton 623-505-7244 ltcolphillip@gmail.com Pat Staflin 623-826-2669 patstaflin@gmail.com
Rosemary Eaton 303-521-7956 eatonrosemary@gmail.com Marilu Trainor 303-907-6627 marilu01@msn.com

Retiree Appreciation Day at Luke's AFB



Photo Courtesy of MC3 Pedro Castillo Mendoza, Unit ACB-1

Thank you to members Craig Quigley, Shelley Coate, Jerry and Pam Wojtas, and Linda Wolverton (Surviving Spouses Liaison) who represented our chapter at Luke AFB Retiree Appreciation Day on Saturday, September 26. Two documents were shared: one with legislative information with a request and directions to sign into the MOAA Legislative Action Center (LAC) to vote for current legislation supporting our veterans, and a second describing the role of a military spouse—supportive, loving, loyal, fierce, reliable, and strong. It was a successful event attended by many. Only two handouts left!



Fry's Community Awards

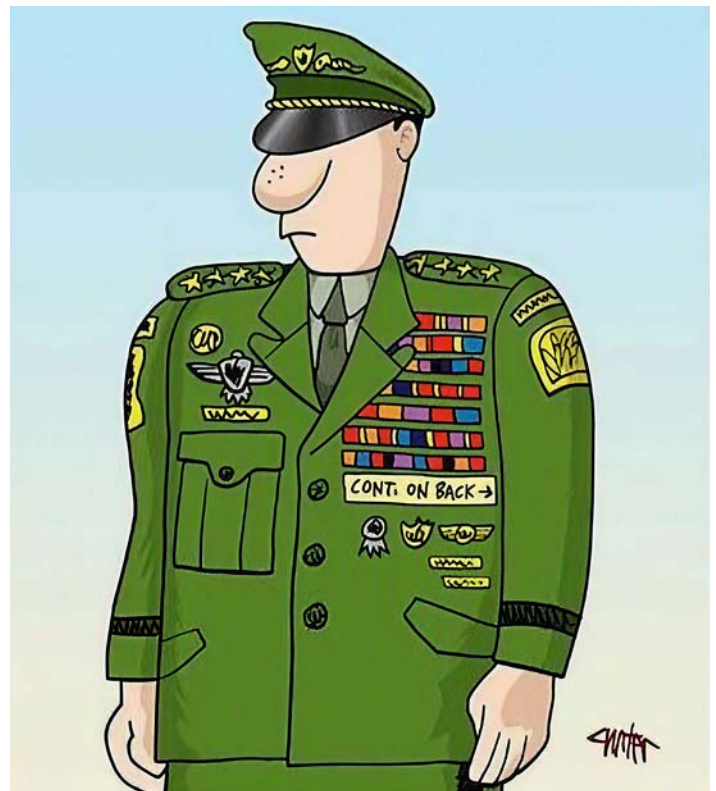
Your participation provides modest donations that accumulate into our IRS 501(c)(3), Luke Chapter MOAA Community Fund, Inc. (EIN: 47-4053737).

The quarterly payment made to us by Fry's is free money from their profit at no cost or charge to you.

The donations support our Community Fund: scholarships, veterans' relief, and JROTC programs. Please shop and gas up at Fry's/ Meyer/Kroger stores.

TO ENROLL:

1. Go to www.frysfood.com/account/
2. Enter your user ID and password to open your account; OR follow the instructions to setup an account if you do not have one, then continue;
3. On the "My Account" page, scroll to the box called "Community Rewards" and enter "Luke Chapter MOAA Scholarship Fund" OR our Organization Number TK860;
4. Press "Enroll." Congratulations, you are done!



COL Beth Johnson, USA (Ret.)

Luke Air Force Base, Retiree Activities Office (RAO)

On September 26, more than 350 retirees representing most military services from around the Valley attended the 2026 Luke AFB Retiree Appreciation Day at the Navy Reserve Center Phoenix on Luke Air Force Base. Colonel Nicholas R. Ihde, 56th Fighter Wing Commander, welcomed retirees, and Glendale Mayor Jerry Weiers extended his gratitude for their service. Attendees had the opportunity to interact with 56th Fighter Wing resources—DEERS, Casualty Assistance, Legal, Finance, and ITT—as well as 35 information providers, including the MOAA Luke Chapter and others representing veteran services, health services, and military associations. An F-35 static display in a base hangar attracted upwards of 150 visitors.

MOAA Luke Chapter members are encouraged to stop by and visit the Luke AFB Retiree Activities Office, Building 1500 across from the Commissary. The office is open Monday through Friday, from 0900 to 1300 hours. RAO volunteers—who are military retirees from the Air Force, Army, National Guard, and Public Health Service—provide retirees and their spouses with guidance on: ID card renewal, Casualty Assistance and Survivor Benefit Program (SBP), Veterans Affairs, basic pay issues, military records, and Military & Family Readiness resources.

PLEASE FOLLOW LUKE AFB ON FACEBOOK AT:

Retiree Activities Office — updates on RAO Activities, Luke Units, Club Five Six, etc.

<https://www.facebook.com/RAO56FW/>

Arizona–56th Fighter Wing

<https://www.facebook.com/Luke56thFW>

Luke Events published by Wing Marketing

<https://www.facebook.com/LukeEvents>

14 NOV – VETSGIVING



Phoenix VA Healthcare System

VETSGIVING

PHOENIX VA

November 14, 2026
10 a.m. – 1 p.m.

Carl T. Hayden VA Medical Center
650 East Indian School Road
Phoenix, AZ 85012

North Parking Lot
7th St. at VA Medical Center entrance

ENTERTAINMENT | FOOD | MUSIC
GAMES | GIVEAWAYS | FAMILY FUN

Bring Veteran ID, Retired ID or DD-214
to enter Veteran giveaways

VA U.S. Department of Veterans Affairs
Veterans Health Administration
Phoenix VA Health Care System

21 NOV – STAND UP FOR VETS



★ **GLENDALÉ** ★
STAND UP FOR VETERANS
ARIZONA

13TH ANNUAL
STAND UP FOR VETERANS



SATURDAY NOVEMBER 21ST
Glendale Civic Center
5750 W Glenn Dr, Glendale, AZ 85301
8am - 1pm

Go to www.tripleamaz.com to Register as a VSO or Employer!

This event provides opportunities for Veterans to access services tailored to their life experiences and needs in a central location.
It has touched the lives of thousands of veterans since its inception!

- Veteran & Spouse Job Opportunities
- Veteran Service Organizations
- Lunch provided
- Attorney Consultations
- MVD/Social Services
- Court Representatives
- Hair Cuts and Styling
- Plus, donate at the blood drive!



**Mark your calendar! Join fellow veterans for two upcoming events:
activities, valuable resources, and community connections.**

Veterans Day — Celebrating All Who Served

November 11, 1918 — at 5 a.m. in French Marshal Ferdinand Foch's railway car in the Fort of Compiègne, the Armistice between the Allied and Central Powers was signed, silencing the guns of World War I effective at 11 a.m. — **the 11th hour of the 11th day of the 11th month**. President Woodrow Wilson first proclaimed November 11 as Armistice Day in 1919 to mark the one-year anniversary of the end of WWI. Congress made it a legal federal holiday in 1938, dedicated to the cause of world peace. Following World War II and the Korean War, veteran service organizations urged Congress to expand the holiday to honor American service members from all wars, not just World War I. President Dwight D. Eisenhower signed the legislation officially changing the name to Veterans Day on June 1, 1954. Congress passed the Uniform Holidays Act in 1968, moving the holiday to October. The change caused confusion, and President Gerald Ford returned it to November 11 in 1975.

The United States observes a two-minute moment of silence to honor the service and sacrifice of all American military veterans at a synchronized nationwide time, 12:11 p.m. Mountain Standard time. Veterans Day Moment of Silence Act signed into law by President Obama in 2016.



VETERANS DAY

On Veterans Day we honor all,
Who answered to a service call:
Soldiers young, and soldiers old,
Fought for freedom, brave and bold.
Some have lived, while others died,
And all of them deserve our pride.
We're proud of all the soldiers who,
Kept thinking of red, white, and blue.
They fought for us and all our rights;
They fought through many days and nights,
And though we may not know each name;
We thank ALL veterans just the same.

- Cheryl Dyson

Chaplain's Corner

Ever have a day when you need a lift? We all face days when we encounter a bump in the road and find ourselves completely stuck. While we can sometimes push through on our own, other times we simply cannot. In those moments, taking our eyes off ourselves and away from the problem, may be beneficial. It helps to seek the source of gladness from above. Reflecting on God's attributes brings joy to the heart, uplifts the spirit, and provides strength for each day. Below is a list that I recently put together using Scripture passages from the NIV translation. I hope you will write your own list whenever your spirit needs a lift. Meditating on the Most High—your source of every blessing—is medicine for the soul.

Almighty (Ps. 89:8)
Beautiful (Ps. 27:4)
Caring (1 Pet. 5:7)
Defender (Ps. 119:154)
Everlasting (Deut. 33:27; Ps. 90:2; Is. 9:6)
Forgiving (1 Jn. 1:9)
Gracious (Ps. 145:8; Is. 30:18)
Holy (Is. 6:3)
Infinite, Eternal (Is. 26:4)
Just (Deut. 32:4)
Kind (Rom. 11:22)
Loving (Ps. 119:41)
Merciful (Lk. 6:36)
Near (Ps. 145:18)
Over All (Ps. 47:2; Ps. 83:18)
Provider (1 Tim. 6:17)
Quietener (Zeph. 3:17)
Redeemer (Job 19:25; Ps. 19:14)
Spirit (Jn 4:24)
Truth (Jn 3:33)
Unchanging (Mal. 3:6)
Victorious (Ps. 60:12)
Wise (Jer. 10:12)
eXalted (Ps. 108:5)
Yes (Rom. 3:29)
Zealous (Is. 9:7)

Use this space to write your own list.

Delight yourself in the Lord; find in Him your joy and delight. Blessings!

Coins and Stories



Most service members own a few challenge coins—from a squadron, a ship, or a battalion. Some were pressed into a palm at a promotion, a retirement, or on the far side of a deployment. Loved ones often cherish these coins without ever knowing the history behind them. Every coin was given for a reason, and that reason is what truly matters. Unfortunately, it is also the part that gets lost. The metal outlasts the memory. When a service member passes, the coin goes to someone who can read the crest, but not the story.

AllCoin exists to preserve those stories. Veterans and their families can photograph both sides of a coin, add a few lines about how it was earned—when, where, and what it meant—and save it to a searchable Coin Library. This ensures future generations can find it decades from now. Uploading existing coins is always free for veterans, with absolutely nothing to buy. Visit allcoin.braav.co to create your free account using just your email address.

The Luke Chapter newsletter is published monthly October through May (eight issues per year). We email a PDF copy to all members and send a printed copy via U.S. mail upon request. Please indicate your preference when you complete your membership form. Please note, it is costly to print and mail; donations to the Luke Chapter are greatly appreciated to cover costs. The newsletter is also available on the chapter website.

I welcome articles, suggestions, and feedback.

Veterans Celebrations in Our Area

November 1	Glendale Salute to Veterans 5K/10K/Half Marathon, Glendale Heroes Regional Park, 6:00 a.m.
November 2–7	Goodyear Civic Square – Tribute Flag Garden, Patriotic Art Murals, Banners of the Brave AND on
November 7	Veterans Day Tribute Festival - food trucks, entertainment, beer garden, and vet resources.
November 7	Estrella Mountain Vet Run 5K/1-Mile Run/Walk, Estrella Mountain Community College, 7:30 a.m.
November 7	Glendale Martin Auto Museum Veteran Car Show, 9:00 a.m.
November 9	Peoria AZ Veterans Day Half Marathon/10K/5K/1M at Peoria Sports Complex, 10:00 a.m.
November 11	Sun City West Veterans Day Concert, Surprise Pops, Palm Ridge Recreation Center, 10:30 a.m.
November 14	Anthem 22nd Annual Daisy Mountain Veterans Parade, 10:00 a.m.
November 15	Veterans Dive Day, Arizona Dive Center, 8:00 a.m.

Jack Coate

Zelle® Payments—Fast, Free, Easy and Secure

Major national banks with branches and operations in Arizona—as well as numerous regional and local financial institutions—offer Zelle directly inside their mobile banking apps. We encourage all members to use it!

You can send money to each of the following chapter accounts using their email addresses:

Community Fund: treasurer@lukemoaa.org

Luke Chapter: z2luke@lukemoaa.org

1. Access Zelle

- Open your bank's mobile app/log in to your account online.
- Navigate to **Pay & Transfer** and select **Send Money with Zelle** (menu names vary by bank).

2. Enroll Your Account

- Choose your primary checking or savings account.
- Link and verify your mobile number and/or email address.

3. Send Funds

- **Choose a recipient:** Tap "Send," then select the person from your phone contacts or enter their mobile number or email address.
- **Confirm identity:** Double-check the recipient's displayed legal name before proceeding to ensure you are paying the correct person.
- **Enter amount & memo:** Type in the dollar amount and include an optional note. Check your bank's daily transfer limits.
- **Review and send:** Check all details on the summary screen, then tap **Send** to complete the transfer.

Send money with Zelle®

Make sure you know and trust the person.

Send money**Request money**

To email or phone number ⓘ

z2luke@lukemoaa.org

×

Amount

\$50.00

×

\$1,810.03 Available

Add a memo

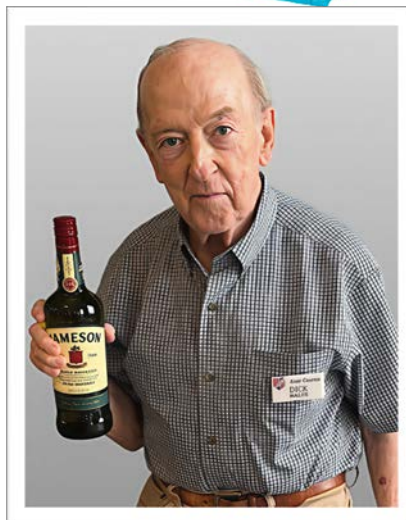
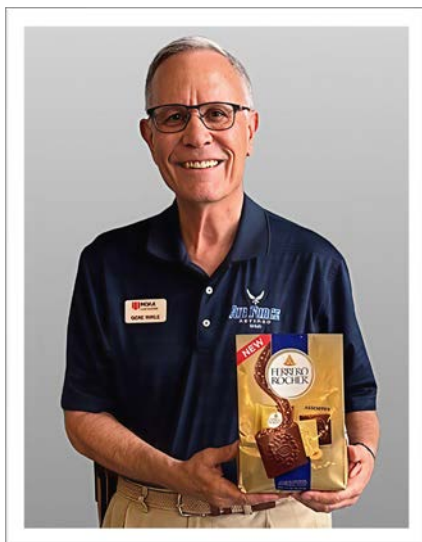
18 / 140

Dues years 27 & 28

×

Zelle® If you have questions, visit their help center FAQs.

October 17 Luncheon at Grandview Terrace



Gene Wilke
Ferrero Rocher Chocolates

Dick Walsh
Jameson Irish Whiskey

Mike Kramer
Bell'Agio Chianti

Susan McDonell
Book: *Flags Across America*

John Menter
Stonewall Kitchen Jam Trio

Congratulations!



Pam Wojas and Carole Korzilius



David and Carole – Raffle Drawing



LESSONS & GIFTS –

A Career as a Military & Civilian Healthcare Professional – In Peace and in Wartime Settings
Winnie Fritz, RN EdD MSN BSN NEA-BC



“How is the world a better place because you were here today?”

“Leave a legacy when you leave the room.”



Linda Wolverton – Thank you Craig Quigley for a wonderful presentation at the Surviving Spouses Luncheon.



Great turnout for the first event of the program year.

Southwest Chicken Salad

1LT Ben Hayes, USA (Ret.)

Membership

If you are **already a member**, we **thank you**. Your presence, voice, and participation shapes what we do.

If your membership is up for **renewal**, we invite you to stay with us for another amazing year of growth and connection. Renew on the website or complete the membership form.

If you have **not joined us yet**, now is the perfect time—our chapter program year is just beginning. Complete the membership form included in this newsletter; it is that simple!



Open Positions

We also need you! 1st Vice President and Historian positions are open. If you are ready to serve, please contact Steve Pohl at 425-290-2471 or Mike Kramer at 720-563-9953.

Military Officers Association of America

The Military Officers Association of America (MOAA) is a national organization with local chapters throughout the country. The Luke Chapter focuses on the West Valley, with members living from Surprise to Buckeye. We number about 140 former and retired officers of all eight uniformed service branches and surviving spouses of deceased officers. We provide support to veterans in need, 13 West Valley JROTC programs, surviving spouses of former officers, and junior Airmen at Luke Air Force Base. We also provide scholarships to children of military families enrolled in college seeking a degree. This year, 15 recipients earned a total of \$35,000 in scholarships through their hard work and values.

Our program year runs from October through May, featuring a monthly luncheon or dinner with guest speaker. Of the eight events, four are held in the North Valley and four are held in PebbleCreek.

Mission

The mission of the Luke Chapter is to benefit the members of the uniformed services, their families, and survivors and to advocate for a strong national defense, while providing needed support to the community and its members. We strive to bring together military members with common interests.

Who can Join

Membership is open to anyone who holds or has ever held a commission or warrant in any component of the eight uniformed services as well as the surviving spouses of those eligible for membership.

We hope you will join us!

Taps

It is with great sadness that we inform you of the passing of our friends and members:

Happy to report
everyone is still with us!



Please notify our president or chaplain when you learn of a death or illness of any member or their spouse. Thank you!

New Members

Welcome to the Luke Chapter:

Rachel Bingue,
Major, USAF (Ret.)

Eugene Bingue
Captain, USAF (Ret.)

Visit our website: www.lukemoaa.org

Never Stop Serving as a Chapter Recruiter



Membership Application

Providing non-partisan support for active-duty military, veterans, and their families.

Annual Dues is \$25.00 for Members and \$15 for Surviving Spouses
October 1 through September 30

New members paying after Jul 1 but prior to Oct 1, are grandfathered through the following Sep 30.

☐ RENEWAL ☐ NEW MOAA National Member: ☐ Yes ☐ No
MOAA# _____

If NO, your chapter membership automatically includes a free, basic MOAA membership.

Please Print Clearly				
Last Name:		First Name:		
Spouse:		Appl. DOB:		
Address:				
City:		State:	Zip:	
Email:		Phone:		
Rank:		Service:		

☐ Active ☐ Reserves ☐ National Guard ☐ Surviving Spouse
☐ Active ☐ Former ☐ Retired Served from (mm/yyyy) _____ to _____

NewsGram, Newsletter (preferred method to receive it): ☐ USPS Mail ☐ Email

PAYMENT

Make Checks Payable to: Luke Chapter MOAA

Mail to: P.O. Box 5072, Sun City West AZ 85376-5072

Amount Member: ☐ \$25-1 Yr. ☐ \$50-2 Yrs. ☐ \$75-3 Yrs.

Surviving Spouse: ☐ \$15-1 Yr. ☐ \$30-2 Yrs. ☐ \$45-3 Yrs.

Optional: \$_____ for NewsGram \$_____ for Closed Captioning

Payment: ☐ Check # _____ ☐ Cash ☐ Online Date Paid: _____
Quick & Easy

Questions or more information, email the membership chair: membership@lukemoaa.org

Website: <https://www.lukemoaa.org>

Thank You to Our Sponsors



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The Colonnade
Sun Health



**PEBBLECREEK
Chianti Room
21 NOV 2026**

\$34 LUNCHEON MENU

Choice of:

- Roasted Chicken breast with vegetable couscous
OR
- Petite Beef Steak grilled with potato gratin
OR
- Cauliflower steak with roasted tomatoes (veg.)

All lunches include:

Mixed green salad, Dutch apple pie with vanilla whipped cream, coffee, hot or iced tea, and water.

Social 11:30 a.m.
Lunch 12:00 Noon
Program 12:30 p.m.

We must provide an accurate count!

**THE COLONNADE
10 DEC 2026**

**HOLIDAY EVENT
Jacket/Tie/Cocktail Dress**

\$50 DINNER MENU

Choice of:

- Roasted Beef medallions
OR
- Salmon, grilled or sautéed
OR
- Vegetarian (changes weekly)

All dinners include:

Caesar salad, green beans almondine, garlic whipped potatoes, New York cheesecake with berries, coffee, hot or iced tea, and water.

CASH BAR

Social 5:00 p.m.
Dinner 5:30 p.m.
Program 6:00 p.m.



**Reservation at PebbleCreek
Saturday, 21 NOV 2026 at 11:30 AM**

Register online OR make check(s) payable to "Luke Chapter MOAA"
Mail to: Luke Chapter MOAA, P.O. Box 5072, Sun City West, AZ 85376

Checks mailed/registration DUE no later than 28 OCT 26

☐ Individual ☐ Reserve Table (3 to 8 incl. me); total at table: _____

Host: _____

Total Each Choice: _____ Chicken _____ Beef _____ Vegetarian

_____ Total Reservations (x) \$34 = Check for \$ _____ is enclosed.

Member Name (print): _____

Member Signature: _____



**Reservation at The Colonnade
Thursday, 10 DEC 2026 at 5:00 PM**

Register online OR make check(s) payable to "Luke Chapter MOAA"
Mail to: Luke Chapter MOAA, P.O. Box 5072, Sun City West, AZ 85376

Checks mailed/registration DUE no later than 30 NOV 26

☐ Individual ☐ Reserve Table (3 to 8 incl. me); total at table: _____

Host: _____

Total Each Choice: _____ Beef _____ Salmon _____ Vegetarian

_____ Total Reservations (x) \$50 = Check for \$ _____ is enclosed.

Member Name (print): _____

Member Signature: _____

If you cannot mail in time, call or text Jack Coate at 916-960-6820 to say, "I'll pay at the door."

Luke Chapter
P. O. Box 5072
Sun City West, AZ 95376



APPLY
FIRST
CLASS
POSTAGE

Never Stop Serving

The Military Officers Association of America (MOAA) is a nonprofit veteran's association dedicated to maintaining a strong national defense and preserving the earned entitlements of members of the uniformed services and their families and survivors. Membership is open to active-duty, former, retired, and National Guard and Reserve commissioned and warrant officers of the Army, Navy, Marine Corp, Air Force, Space Force, Coast Guard, NOAA, Public Health Service, and their surviving spouses. MOAA and its affiliated chapters and councils are nonpartisan.



Show your colors by proudly displaying the Arizona "Veteran" plate on your vehicle.

SUPPORT VETERANS

THIS MONTH IN HISTORY

Nov. 18, 1477 - William Caxton printed the first book in the English language, *The Dictes and Sayengis of the Phylosophers*.

Nov. 14, 1666 - The first experimental blood transfusion took place in Britain, utilizing two dogs.

Nov. 15, 1777 - The Articles of Confederation were adopted by the Continental Congress.

Nov. 4, 1862 - Richard Gatling patented his first rapid-fire machine-gun that used revolving barrels rotating around a central mechanism to load, fire, and extract the cartridges.

Nov. 19, 1863 - President Abraham Lincoln delivered the Gettysburg Address during ceremonies dedicating 17 acres of the Gettysburg Battlefield as a National Cemetery.

Nov. 15, 1881 - The Federation of Organized Trades and Labor Unions of the United States and Canada was formed in Pittsburgh, PA. Five years later the organization was renamed the American Federation of Labor (AFL).

Nov. 4, 1979 - About 500 young Iranian militants stormed the U.S. Embassy in Teheran, Iran, and took 90 hostages, including 52 Americans that they held captive for 444 days.



BIRTHDAY

February 23, 1929

U.S. Army

June 14, 1775

U.S. Navy

October 13, 1775

U.S. Marine Corps

November 10, 1775

U.S. Coast Guard

August 4, 1790

U.S. Public
Health Service

January 4, 1889

U.S. Air Force

September 18, 1947

National Oceanic
and Atmospheric
Administration

October 3, 1970

U.S. Space Force

December 20, 2019