



# The Sentinel

Arizona's First Chapter  
The Military Officer's Association of America

The Arizona Chapter Scottsdale, AZ 85250



October 2024    CHARTERED Oct 1956    68 YEARS OF SERVICE TO COUNTRY    Stephen MacDonald, EDITOR

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## President's Perspective by Bruce Kosaveach



If we can stop setting scorching temperature records, maybe, just maybe, we can cool off in time for our annual BBQ picnic at McCormick Stillman Railroad Park! Fingers crossed! Details are on page 3.

Service Academy football will be heating up shortly, and the Navy Midshipmen vs. Air Force Falcons game will be on Saturday October 5th at 9AM our time. We will again be having our Fundraising Football Pool for this game. If you are interested, please see the flyer and additional details on page 11. Each "board" will have 100 squares that we sell for \$5 each, and last year we paid \$400 to the winners and netted \$540 to our chapter.

Last April and May we kicked off our Annual Scholarship Fund Campaign with a goal to raise \$3000. The purpose of this campaign was to help sustain the scholarship fund for future awards to deserving ROTC students at ASU. **I'm pleased to report that we collected \$3,560!**

Even though this campaign ran through last May, contributions are gladly accepted at any time during the year. Sincere thanks to everyone who contributed to this worthy cause!

Each quarter, the AZ Chapter MOAA presents \$500 to a deserving non-profit that works with and helps veterans. This quarter we

*(Continued on page 10.)*



FEBRUARY 23,  
1929

US ARMY  
JUNE 14, 1775

US NAVY  
OCT 13, 1775

US MARINE  
CORPS  
NOV 10, 1775

US COAST  
GUARD  
AUG 14, 1790

US PUBLIC  
HEALTH  
SERVICE  
JAN 4, 1889

US AIR FORCE  
SEP 18, 1947

NATIONAL  
OCEANIC AND  
ATMOSPHERIC  
ADMINISTRATION  
OCT 3, 1970

US SPACE  
FORCE  
DEC 20, 2019

## The Sentinel

newsletter is published by the Arizona Chapter of the Military Officers Association of America (MOAA).

MOAA and its affiliate chapters and councils are non-partisan.



### Chapter Membership

by Bob Fiegl, Chapter 1st VP  
and Membership Chair  
[Fieglr869@gmail.com](mailto:Fieglr869@gmail.com)

Fellow AZ Chapter members, here are our membership numbers: 122 total members; 18 surviving spouse members; and one special category member.

You'll notice the number of total members has dropped precipitously this month. The losses are related to members who have passed, have moved away, cannot be contacted, and primarily due to the non-payment of annual chapter dues.

I'm renewing my call to all our members to be recruiters! Please encourage eligible people you know to consider joining us. All chapter members must be a member of national MOAA first. There are several ways to join our chapter: the [MOAA website](#), our [chapter website](#), or there's an application in this edition of the Sentinel on page 12. I'm happy to accept referrals from our members, and I'll contact prospective members.

Thanks for your continued support!

Bob



## Announcements!

**September 2024 Donations**

Chapter Fund:  
Lenore Portante \$45

**Welcome New Members!**

Lisa Rutherford  
*MAJ, USA (Fmr)*  
Lee Swanson  
*1LT, USA (Fmr)*  
Margaret Antoine  
*Capt, USAF (Ret)*

**Check Out Our Facebook Page!**  
[Facebook](#)

Don't forget to "Like" and "Follow" us!



### ARIZONA CHAPTER MOAA MEMBERSHIP DUES RENEWAL FORM

**2025 DUES are payable on JANUARY 1. Dues become DELINQUENT on March 1, 2025.**

If you become delinquent, you can still pay your Past Dues by completing your information below and send it with your check — **\$20/year for a Regular Member** or **\$10/year for a Surviving Spouse Member** payable to "AZ Chapter MOAA" and mail to: **Charlie Bitner, 134 E. Northview Ave, Phoenix, AZ 85020.**

Dues for 2024 \$ \_\_\_\_\_ Dues for 2025 \$ \_\_\_\_\_

Member OR Surviving Spouse Member \_\_\_\_\_

Spouse Name \_\_\_\_\_

**Please make any CHANGES to your Contact Information below:**

Address: \_\_\_\_\_

Phone number: \_\_\_\_\_ Email: \_\_\_\_\_

**[To Renew Online - Click Here!](#)**

# CHAPTER BBQ PICNIC

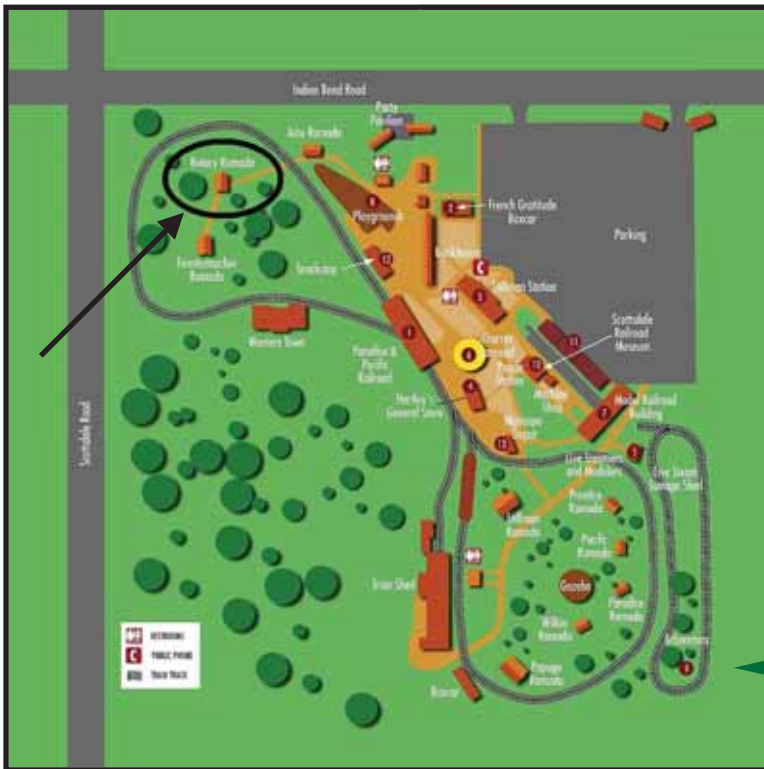
Oct 19th, 2024

Scott Hallock



Scott will be back to play for us again this year. He has been performing for over 30 years solo, duo and with bands. He plays over 600 songs in the genres of classic rock, acoustic folk, bluegrass, country, tropical rock, reggae, and alternative rock, from the 50's to the present, as well as his own original music.

Annual MOAA  
Arizona Chapter  
BBQ/Picnic  
  
11AM-2PM  
Bring a prospective  
member  
  
Famous Dave's



McCormick-Stillman  
Park  
Indian Bend &  
Scottsdale Roads  
Rotary Ramada  
  
MAP

**Cost:** \$40 Per Person; Reservations by 4PM, Tuesday, 15 Oct 2024 to Charlie Bitner  
RSVP to Charles Bitner, 134 E. Northview Ave, Phoenix 85020  
By email: [charles@bitner36.com](mailto:charles@bitner36.com) or contact Charlie at 602-943-0028



## Legislative Affairs

by Lee Lange, Legislative Chair



### Pay Raise, Housing Help, and More: MOAA's Priorities as Congress Returns

The 118th Congress, which has enacted the least amount of legislation by any session in recent memory, returned to work September 9th with a full plate, to include many issues affecting the wider uniformed services community.

Keeping those issues at the forefront among competing priorities and pre-election rhetoric will be MOAA's mission through September 27th, when Congress is scheduled to adjourn until mid-November. MOAA members continue to do their part, with thousands of messages sent to lawmakers via our [Advocacy in Action Summer Campaign](#).

Here's the top of the to-do list for the coming weeks.

#### The Budget

**What:** Barring an unexpected, habit-breaking, last-minute, bipartisan agreement, Congress will not pass any of the 12 appropriations bills needed to fund the federal government by the September 30th end of the fiscal year. Entering the September session, the House has made limited progress, while the Senate has passed no such legislation.

**So What:** Without full funding, federal officials – including DoD and VA workers – must brace for a potential shutdown or a wasteful continuing resolution, which would keep the federal government functioning while Congress finishes its work. At minimum, this procedure redirects funds and staff time from the mission, instead putting them to work tracking a moving budget target. At worst, it could lead to increased DoD hiring problems, delays in quality-of-life programs, compensation issues, and much more.


**Now What:** MOAA will continue its work to inform lawmakers of the toll these continuing resolutions take on those who serve and have served, and their families. In the short term, we will advocate for a resolution lasting only long

enough to conclude the budget debate – a full-year continuance could [cause significant damage](#).

#### The NDAA

**What:** The annual must-pass National Defense Authorization Act (NDAA) cleared the House in June, but the Senate version has yet to receive a full vote in that chamber, and no vote is scheduled. Both versions address [several key MOAA priorities](#), though how they do so varies greatly. One big example: The House bill includes a 19.5% pay increase for junior enlisted members E-4 and below, while the Senate version would boost the pay of servicemembers E-3 and below by 5.5% -- a single percentage point more than the overall pay raise.

**So What:** The NDAA serves as the legislative vehicle for dozens of new DoD programs and modifications to existing programs. This year's House version includes several proposals from the House Armed Services Committee's Quality of Life Panel, moving beyond a pay increase and affecting everything from housing to child care to TRICARE benefits. While the bill has passed annually for more than 60 years, it hasn't always done so without year-end drama.

**Now What:** MOAA will look for opportunities in the Senate to include additional priorities, including a long-sought fix to an unjust pay offset faced by combat-injured veterans, in the coming weeks. If the House and Senate establish the traditional NDAA conference committee, we will work with committee members to ensure the bill does the most good for the most members of the total force. 

### Useful Web Links:

[Chapter Home Page](#)

[Member Dues Renewal](#)

[Chapter Events](#)

[Chapter News Blog](#)

[National MOAA Website](#)

[MOAA Store](#)

[MOAA Legislative Action Center](#)

## Personal Affairs

by Lee Lange, Personal Affairs  
Officer



### From Military Officer Magazine: Polish Your Estate Plan

*(This article by Kimberly Lankford originally appeared in the September 2024 issue of Military Officer)*

**Y**our estate plan helps you control the future. It's your opportunity to decide who inherits your assets, who takes care of any dependent children, and who can help if you're unable to make financial or health care decisions for yourself. As you get older and accumulate more assets — and your needs and goals change — it's important to reassess your estate plan.

You might now have grown children and no longer need to worry about a guardian to take care of them, but you might want to focus on leaving a legacy that helps future generations. You might have accumulated property in several states and want to make sure it passes to your heirs smoothly. It's

particularly important to reassess your estate plan if you have divorced and remarried and want to split up your assets between your current spouse and your children from a previous marriage. And as you get older and might be helping aging parents, the value of having legal documents for someone else to make financial and health care decisions for you if you're unable to do so yourself becomes even more clear.

It's a good idea to review your estate plan regularly to make sure it still reflects your wishes. "With my clients, we do it every other year at a minimum and anytime there's a major life change — marriage, move, death, divorce, or goals change or maybe your kid has special needs," said former Capt. Daniel Kopp, a certified financial planner and founder of Wise Stewardship Financial Planning in Sarasota, Fla., and a MOAA Premium member who served in the Air Force for nine years.

Estate planning includes updating your will, beneficiary designations, financial and medical powers of attorney, determining whether you need a

*(Continued on page 6.)*

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Phone: 480.443.5324

## personal affairs

Continued from page 5

trust, and making sure your spouse and other dependents have enough money to pay the bills in the future without your income. It's also your opportunity to explain where you'd like the assets and property to go after you die and who you'd like to help you if you're unable to make financial and health care decisions while you're still alive.

"Who is going to make decisions and am I going to provide them guidance on those decisions?" said Montanaro.

He recommends including letters of intent with the estate planning documents and talking with your children and other heirs about your wishes ahead of time so they understand what you would like to happen.

**Update your will, and decide whether you need a trust.** Update your will to specify where you'd like your assets to go, whether it's to your spouse, children, grandchildren, or charities. Your

desires might change if your children are grown, or you've accumulated more savings, and you can afford to create a legacy to last for generations or to make a significant difference for a charity.

Estate planning can be complicated for military families because they might be legal residents of one state while living in another when they are on active duty, and they might own property in several states — accumulating houses while they served in different areas. After they leave the military, they become legal residents of the state where they actually live, even if they haven't moved. Estate planning and probate laws vary by state, and it can help to meet with an estate planning attorney in the state where you live to coordinate the planning process.

"We typically go through an asset list," said Gretchyn Meinken, an estate planning attorney and partner at Friedman, Grimes, Meinken &

*(Continued on page 7.)*

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## personal affairs

Continued from page 6

Leischner in Alexandria, Va., and daughter of a retired Army colonel. She tends to recommend a revocable living trust for military families who own property in several states, which simplifies the probate process.

“We’ll typically recommend a trust because we can deed those properties into the trust and they wouldn’t have to go through probate,” she said. “It’s a very flexible tool. It operates like a will because it says who will manage things and inherit things when you pass, but the trust does not go through probate.”

You might also want to consider a trust if you want more control over how your money is passed along, such as if you’ve remarried but also want to help kids from your first marriage.

“Second marriages are a good example because the intent of most folks I work with is to take care of their current spouse but ultimately take care of their kids,” said Montanaro.

For example, you can set up a trust to provide income for a surviving spouse while ensuring that the funds remaining after that spouse dies go to the children from the first marriage, in addition to leaving assets to those children outright, said Meinken.

**Make sure your beneficiary designations are up to date.** Money in your Thrift Savings Plan, individual retirement accounts (IRAs), other retirement savings plans, and life insurance pass to the beneficiaries you’ve designated, no matter what your will says. It’s especially important to update your beneficiary designations if you’ve been divorced, remarried, or experienced other major life changes.

Go through all your accounts every few years — especially after significant life changes — and make sure the beneficiaries are who you want. You might also want to change your beneficiary designations if your kids or grandkids have become adults, or you want to leave some money to charity.

**Make tax-efficient inheritance decisions.** Instead of considering the beneficiary

designations of each account separately, look at your overall assets and make tax-smart decisions about who should inherit what.

For example, your heirs must pay taxes when they withdraw money from tax-deferred accounts they’ve inherited, such as traditional IRAs and other retirement accounts. But if they inherit taxable brokerage accounts and other property, they benefit from a step up in basis after you die — meaning that they don’t have to pay taxes on the increase in value while you were alive. However, if you want to leave some money to charity, a 501(c)(3) nonprofit won’t have to pay taxes on an IRA it inherits. Because of these tax rules, you might want to leave some money in tax-deferred retirement accounts to charity and leave other assets to your kids or grandkids.

Choosing which accounts to pass along based on the tax benefits can make a big difference in the amount of money the beneficiaries can keep.

**Make careful decisions about the Survivor Benefit Plan (SBP).** Before you retire from the military, you need to make a very important decision: whether you want your military retirement pay to continue for your spouse after you die, called the SBP.

“The survivor benefit decision of how to protect the spouse or children if the military member dies is the most important decision that the retiree will make in his or her life,” said Kopp. “It’s enormously crucial to make a well-informed decision.”

The maximum SBP continues to provide your surviving spouse with 55% of your retired pay for their life after you die. For example, if a veteran was receiving \$5,000 a month, the surviving spouse would get \$2,750 a month for the rest of his or her life, said Capt. Paul Frost, USN (Ret), AFC®, MOAA’s program director for financial and benefits education, counseling, and veterans services. The maximum SBP costs 6.5% of your retired pay for up to 30 years, which would be \$325 a month on a \$5,000 base pension.


Andrew Hook, president of Hook Law in Virginia Beach, Va., and an elder-law attorney who works with many military families, generally

*(Continued on page 10.)*

**Recent Chapter Events**  
**September Member Luncheon**  
**From Promise to Progress:  
The Future of Health  
Research is Now**

Chapter members enjoyed a highly informative presentation by Dr. Tomas Nuño on the *All of Us* Research Program. Dr. Nuño is a researcher and professor at the University of Arizona whose research program focuses on chronic disease prevention among underserved populations, using social and behavioral epidemiology, intervention evaluation, precision medicine, and implementation science methodologies. His scholarship is committed to a community-engaged approach: to conducting outreach in communities and engaging with partners, participants, and the public. Dr. Nuño serves as the Faculty Lead for the Engagement Core of the UA-Banner Health Research Program in Arizona. Additionally, he is a co-investigator in the Arizona Prevention Research Center, the Precision Aging Network, and the Center for Health Disparities Research.

Chapter member Jeff Young is a participant in the research program. This program is funded by a National Institutes of Health (NIH) grant and identifies potential genetic, behavioral, and geographical influences on our health and potential disease. Although it is a national program, Arizona is one of the two leading participating states.

If you would like to learn more about this program you can visit <https://allofus.nih.gov/>. 



Dr. Nuño presents the *All of Us* program.

**Quarterly Chapter Donation  
Goes to Southwest Veterans  
Foundation**



President Kosaveach presenting check to Tom Sheets representing the Southwest Veteran's Foundation.

**Arizona Chapter Mission:  
Advocate for and improve  
the lives of our military,  
our veterans, and their  
families.**



**Renew Your Chapter  
Membership Now!**  
[CLICK HERE](#)




## CDR ANDY KAPLAN PROMOTED TO CAPT

The AZ Chapter MOAA had a first-of-a-kind event at its September luncheon meeting. A “pinning on” ceremony was held for CDR Andy Kaplan to promote him to CAPT in the Navy. Senior Medical Executive, CAPT John Mayberry, flew from Idaho to preside over the ceremony with opening remarks about Andy’s many achievements, administering the Promotion Oath of Office, and final reading of the orders.

Andy’s wife, Mary, and their son, Mark, did the honor of “pinning on” his new rank via new shoulder boards on his summer white uniform. Many of Andy’s friends and other family members were also in attendance.

CAPT Kaplan gave after-ceremony remarks with much focus on his family, who has provided support during his many occasions being away from home for extended periods in service to country.

This is a time-honored tradition in all services, and the AZ Chapter MOAA is proud to be a part of this custom. 



Changing shoulder boards.



Mark, CAPT Kaplan, & Mary.



CAPT Andy Kaplan & CAPT John Mayberry.

### *These will be on sale at our October BBQ!!*

## MOAA CHAPTER Logo t-shirts

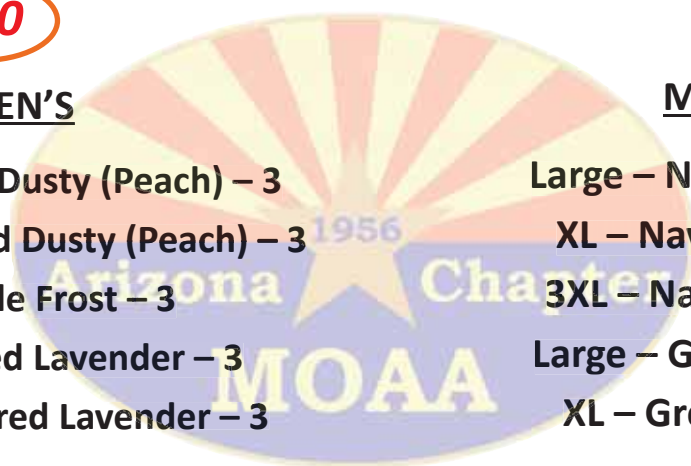
**\$20**

#### WOMEN’S

#### MEN’S

- Small – Heathered Dusty (Peach) – 3
- Medium – Heathered Dusty (Peach) – 3
- Small – Purple Frost – 3
- Large – Heathered Lavender – 3
- Medium – Heathered Lavender – 3

- Large – Navy Frost – 1
- XL – Navy Frost – 6
- 3XL – Navy Frost – 2
- Large – Grey Frost – 1
- XL – Grey Frost - 3



## personal affairs

Continued from page 7

recommends the SBP, but some people decide to skip those premiums and buy life insurance instead. In that case, you need to make sure the life insurance never lapses, or the spouse will end up without the death benefit or income after you die.

**Make the most of military benefits for survivors.** Part of estate planning is making sure your dependents have enough money to pay their bills after you die. While you're on active duty, your spouse and children have access to several survivors' benefits that can help them financially. For example, you can get the maximum Servicemembers' Group Life Insurance (SGLI) of \$500,000 for \$30 per month.

These benefits can change after you leave the military, and you might need to adjust your estate plan to help fill in the gaps. You might still have access to other benefits for survivors, but you might need to take steps to apply or might need to meet certain time frames.

If you're relatively healthy, however, you might be able to get life insurance with a level premium for 20 or 30 years on your own — the younger and healthier you are when you buy the policy, the lower the premiums will be.

If you are receiving VA disability benefits, your spouse might qualify for Dependency and Indemnity Compensation after you die, which is currently worth up to \$1,612 a month for surviving spouses of veterans who died on or after Jan. 1, 1993.

To qualify, the veteran must have died from a service-related injury or illness or must have had a 100% permanent and total disability rating for at least 10 years before their death or met a few other criteria. The surviving spouse must apply for the benefits; they won't be paid automatically.

If the service member died because of a service-related injury or illness, then "it needs to be clear on the death certificate that it was a service-connected condition," said Frost.

In the past, surviving spouses couldn't receive both the SBP and the DIC, but that restriction was lifted and gradually phased in.

Starting in January 2023, an eligible spouse can now receive both benefits in full, said Frost.

To find out which benefits your surviving spouse might be eligible for and for help applying, you can meet with a [veterans service organization representative](#), who can provide free assistance. Retirees can also get help from the Retirement Services Office at major installations, said Frost.

*Kimberly Lankford is a financial expert based in Virginia and the spouse of a retired Army colonel.*



## President's Perspective

Continued from page 1

presented a check to the Southwest Veteran's Foundation, represented by Tom Sheets from our chapter. This Foundation is the charitable arm of the Southwest Veterans Chamber of Commerce and supports Veterans and Veteran-oriented non-profit organizations. (Picture on page 8.)

Our September speaker, Dr. Tomas Nuño, Assistant Research Professor, University of Arizona, gave a great talk on his research program entitled *All of Us*. Results of his research may eventually lead to chronic disease prevention in many areas of the human condition and especially among underserved populations. (Story on page 8.)

And last but definitely not least, we had a promotion ceremony for Navy CDR Andy Kaplan to the rank of Captain! Senior Medical Executive CAPT John Mayberry flew in from Idaho to preside over the ceremony, with opening remarks about Andy Kaplan and reading of the orders. Andy's wife, Mary, and son, Mark, "pinned on" his new rank via new shoulder boards on his summer white uniform. Many of Andy's friends were also in attendance. This was certainly an AZ MOAA chapter first! See the story on page 9.

Best to all you fine people, and we'll see you at the BBQ!

Bruce Kosaveach

President, AZ Chapter MOAA



# 2024 Navy vs Air Force

## Football Game Pool



VS



***Join in the AZMOAA FUNdraising***

***Saturday October 5<sup>th</sup>, 2024, 9:00 am***

***\*\*Watch on your local CBS station.\*\****

Same format as previous years:

- 100 squares per board
- \$5.00 a square
- \$50 in prize money per quarter per board sold
- **Does NOT include an in-person event**

Buy your squares:

- Contact Tom Sheets at 760.213.3705/ [tomsheets@cox.net](mailto:tomsheets@cox.net) to reserve your squares
- Mail a check to Charlie Bitner, 134 E. Northview Ave, Phoenix, AZ 85020

***On behalf of the Veterans and their families who will benefit from your generosity, WE THANK YOU!***

### Oct 19th Chapter BBQ/Picnic Reservation Form

Please reserve \_\_\_\_\_ meals for name(s): \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_ (\$40.00/person) for the Oct 19th Member Picnic Meeting payable to: **AZ Chapter MOAA** and mailed to arrive by **Oct 15th, 2024** to: **Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020**, or contact: **Charles@Bitner36.com, 602-943-0028**.

Member reservations or call-ins **WILL NOT** be accepted after **Oct 15th, 2024 @ 4pm**

**Cancellations after Oct 15th, 2024 at 4 pm will be charged and not refunded.**

***TO PAY ONLINE - CLICK HERE!***



## Arizona Chapter MOAA MEMBERSHIP APPLICATION

**ELIGIBILITY:** Men and women who are or have been federally commissioned in one of the seven U.S. uniformed services (Army, Navy, Air Force, Marine Corps, Coast Guard), or NOAA (National Oceanic and Atmospheric Administration) or U.S. Public Health Services, the National Guard or other Reserve Components of those services, and Surviving Spouses of deceased individuals who would, if living, be eligible for regular membership as defined above.

[\(Click here for online application form.\)](#)

**Full Name:** \_\_\_\_\_

**Spouse Name:** \_\_\_\_\_

**Street Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Telephone #:** \_\_\_\_\_ **E-Mail address:** \_\_\_\_\_

**Branch of Service:** \_\_\_\_\_ **Rank:** \_\_\_\_\_

**Service Status:**  Active (includes Reserve/National Guard)  Retired  
 Former Officer  Warrant Officer  
 Surviving spouse of deceased MOAA member  OR eligible individual

**Date of Birth:** \_\_\_\_\_

**Your MOAA Member Number:** \_\_\_\_\_ (National MOAA membership is required.)

If you are not currently a member of National MOAA, you may request membership at [moaa.org](http://moaa.org) **OR** you may request the AZ Chapter Membership Chairperson, Bob Fiegl, to enroll you in National MOAA for a no-cost Basic Membership for 3 Years. You can email Bob at [Fieglr869@gmail.com](mailto:Fieglr869@gmail.com).

Chapter Dues are \$20.00 per year for a Regular Member and \$10 for a Surviving Spouse. *(This is separate from your national MOAA membership. Even if you have a free membership at national, you must still pay chapter dues.)*

**Amount enclosed:** \$\_\_\_\_\_ Please mail check payable to **“AZ Chapter MOAA”** with completed application to Chapter Treasurer: Charles Bitner, 134 E. Northview Ave., Phoenix, AZ 85020

**How did you learn about the Arizona Chapter?**  AZ MOAA Website  *The Sentinel* Newsletter  
 AZ MOAA Chapter Membership Chairman  Other (\_\_\_\_\_)

**Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_



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**Who Can Join MOAA?**

Men and women who are or have been federally-commissioned in one of the seven U.S. uniformed services:

- Army
- Navy
- Air Force
- Marine Corps
- Coast Guard
- Space Force
- National Oceanic and Atmospheric Administration
- Public Health Services
- The National Guard
- or other Reserve Components of those services

Widows and widowers of deceased individuals who would, if living, be eligible for regular membership in accordance with the above.

**ARIZONA CHAPTER  
 Military Officers Association of America**

**CALENDAR**

**Board of Directors Meetings**

First Thursday of each month at 10:30am  
 October 3rd, 2024  
 Papago Park Arizona National Guard Base  
 5636 E McDowell Rd  
 Phoenix, AZ 85008

**Member Luncheon/Meetings**

Third Saturday of each month at 11am  
 Next Meeting: Oct 19th, 2024  
 McCormick-Stillman Railroad Park  
 7301 E Indian Bend Rd, Scottsdale, AZ 85250

**Upcoming Events**

16 Nov 2024: November Member Luncheon  
 14 Dec 2024: Annual Army-Navy Game  
 15 Dec 2024: Annual Christmas Luncheon

 <p style="font-size: 24pt; font-weight: bold; margin-top: 20px;">Standing with you at every stage.</p> <p style="text-align: center; font-weight: bold;">1-800-247-2192</p> <p style="text-align: center;">www.moaainsurance.com/plans</p>	<p style="font-size: 12pt;">Licensed Professional Counselor      Licensed Independent Substance Abuse Counselor</p> <p style="text-align: center; font-size: 18pt; font-weight: bold; margin-top: 20px;">PETER A. BERGER, MPC, LPC, LISAC</p> <p style="text-align: center; font-weight: bold;">Associated Recovery Counselors</p> <p style="margin-top: 20px;">7101 East Indian School Rd. Scottsdale, AZ 85251</p> <p style="text-align: right; font-weight: bold;">480-429-6292</p>
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