



The Sentinel

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

The Arizona Chapter Scottsdale, AZ 85250



January 2025 CHARTERED Oct 1956 68 YEARS OF SERVICE TO COUNTRY Stephen MacDonald, EDITOR

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and Chairpersons

President's Perspective by Bruce Kosaveach



We put 2024 in the rearview mirror in grand style with a terrific holiday luncheon, complete with swearing in of officers and directors and a fun gift exchange. Pictures are on page 9. We were honored to have Nicholas Knight, President of the Arizona Council of Chapters, and his wife Erlinda attend our meeting. Nicholas presided over the installation and swearing in of our Directors and Officers for 2025, and we thank him for coming from Yuma to help us kick off the new year!

On behalf of the Board of Directors, I thank the membership for the vote of confidence to again lead our great chapter of veterans, spouses, and surviving spouses in 2025. The Arizona Chapter is highly respected nationally, and it's because of the members who make it that way. We are always looking for members wanting to serve, support and become involved with our chapter in any way, and if you have an interest in this, please contact me or any of the Board members.

The Commander-in-Chief's Trophy is returning to the Navy Midshipmen. Navy pulled
(Continued on page 7.)

Win a Lifetime Membership in our Arizona Chapter!
[Click here](#) or go to page 12 for details!



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.

AZMOAA Luncheon Meal s Policy

From the Treasurer and Arrangements Chair:
I thought I would review for all of us how the timing works for our committing to McCormick Ranch each month for the meals we order. I hope it's helpful.

How Luncheon Reservations Work:

Reservations can be made up until noon on the Wednesday prior to the luncheon. Payment may be made in advance or on the day of the luncheon.

The final head count is given to McCormick Ranch on Wednesday afternoon prior to the luncheon. At that point, the chapter is responsible for paying for the number of meals ordered.

Cancellations:

Reservations may be canceled at no charge up until 12 noon on Wednesday prior to the luncheon.

After noon on Wednesday, members who cancel will still need to reimburse the chapter for the cost of meals.

Any questions? Just ask me or Bruce.

Charlie Bitner
Treasurer 

Announcements!

Welcome New Members!

Col Danielle Barnes, USAF (Ret)
Lt Col Brian Ogawa, USAF (Ret)
LCDR Gary Tincher, USN (Ret)

In Remembrance

Marie Kinnally, age 103!
Loyal chapter member

Let's keep her family
in our thoughts and prayers.

December 2024 Donations

Chapter Fund:
Ralph Vatalaro \$50



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!](#)



MEMBER LUNCHEON

January 18th, 2025

“Veterans First, LTD.”

Joan Sisco, Founder & CEO



Joan Sisco is a Marine Veteran and is the Founder and Chief Executive Officer of Veterans First, Ltd. She enlisted in the USMC in 1974; was honorably discharged as Sergeant in 1977.

Veterans First’s mission is “preventing homelessness and stabilizing lives by providing advocacy, programs, services, and referrals for all Veterans, with special emphasis on Senior, Disabled, and Women Veterans, including their families.”

Joan is actively engaged with numerous Veterans organizations. Her passion for Veterans and their families and her selfless service to support them resulted in her induction into the Arizona Veterans Hall of Fame, Class of 2009.

Those of you who have participated in our “Freedom Isn’t Free” and “Still Serving Military, Veterans, and Families” MOAA grant projects know Joan and Veterans First as one of our community partners in those projects.

To learn more about Veterans First please visit their website at <https://veteransfirstltd.org/>.



Serving Arizona Veterans Since 2003

Agenda: 11:00-11:45 am Meet & Greet Social Hour
 11:45 am-12:00 pm Pledge, Invocation, Announcements, Business Meeting
 12:00-2:00pm Lunch and Program

Place: McCormick Ranch Golf Club
 7505 E McCormick Pkwy, Scottsdale, AZ 85258

Cost: \$40 Per Person; Reservations by 12PM, Wednesday, 15 Jan 2025 to Charlie Bitner
 RSVP to Charles Bitner, 134 E. Northview Ave, Phoenix 85020
 By email: charles@bitner36.com or contact Charlie at 602-943-0028; [PAY ONLINE!](#)

Menu: McCormick Signature Salad, Santa Maria Tri Tip Medallions with Chimichurri, Mashed Potatoes, Carrot Cake

Dress: Business Casual

Legislative Affairs

by Lee Lange, Legislative Chair



NDAAs Clears Congress

The FY 2025 National Defense Authorization Act (NDAA) went to the president's desk for signature following Senate passage December 18th, marking a significant step toward long-overdue quality of life reforms for service members and their families. The bill also introduces historic changes to the military pay table to better compensate junior enlisted servicemembers.

MOAA's involvement in the FY 2025 NDAA process took many forms, but a key step came in 2023 with the association's early work with the new House Armed Services Quality of Life Panel. This bipartisan group, chaired by MOAA member Rep. Don Bacon (R-Neb.), compiled an April 2024 report that became the foundation for the initial House NDAA bill. While some of the report's proposals did not make it to the final legislation, many did, and will make a tangible difference for service members and their families now and far into the future.

The 1,800-plus-page legislation passed the Senate 85-14 after clearing the House 281-140 on December 11th. Here are just some of the quality-of-life provisions included in the bill:

Pay and Benefits

- **Pay Raise:** A 4.5% raise for most service members keeps pace with the Employment Cost Index (ECI), an important metric MOAA has used to ensure fair compensation for those in uniform.
- **Targeted Pay Table Changes:** A 14.5% raise for junior enlisted members (E-1 to E-4) means meaningful reform to the military pay table.
- **Basic Needs Allowance (BNA):** The Quality-of-Life Panel report noted that while BNA eligibility has been expanded in previous years, only 0.8% of military families reporting food insecurity are eligible for the program. The NDAA increased the threshold from 150%

to 200% of the federal poverty guidelines, making BNA available to more families in need.

Housing

- **Unaccompanied Housing Reforms:** Poor conditions in unaccompanied housing made [headlines in 2024](#). The NDAA addresses many of these concerns, requiring DoD to develop a public-private partnership strategy for new barracks, improving the inspection process, and authorizing the provision of free wireless Internet access.

- **Family Housing Improvements:** The NDAA builds on previous work to support military families facing housing problems by expanding congressional oversight of housing accounts, requiring new methods to track maintenance requests, and authorizing more than \$560 million in spending for new family housing units.

Medical Care

- **Better Access to Care:** The bill allows DoD to employ more mental health providers and waives some TRICARE referral requirements for specialty care for service members.

- **More Accountability:** NDAA-required reports would provide Congress with data on military care standards (to improve oversight) and ensure DoD offers recommendations to solve staffing shortages in military treatment facilities serving rural areas.

Spouse and Family Support

- **Child Care Improvements:** The bill improves compensation and benefits for DoD childcare providers – a critical step to making more care options available to more military families.

- **Spouse Employment:** The NDAA moves many existing MOAA priorities forward in this area, to include easier professional license transfers and better childcare access for spouses seeking employment.

These are far from the only improvements included in the legislation – MOAA will offer a

(Continued on page 11.)

Personal Affairs

by Lee Lange, Personal Affairs
Officer



Long-Term Care Costs and Your Retirement Plan

This article by Kimberly Lankford originally appeared in Military Officer magazine, available to all MOAA Premium and Life members.

Even if you've been planning your retirement for years, one major expense can ruin your financial plans, and that is the cost of long-term care.

Today's 65-year-olds have almost a 70-percent chance of needing some type of long-term care services in the future. And costs are high, no matter where you receive it. The average cost of a private room in a nursing home is more than \$100,000 per year, according to the Genworth Cost of Care Study. A year in an assisted-living facility averages \$48,000, and the average cost of a home health aide working a 44-hour week adds up to more than \$50,000 over the year.

If you've helped your parents or other elderly relatives find care, you know how quickly these costs

can deplete a lifetime of savings. It's essential to factor these potential costs into your own retirement plans and to find out whether you're eligible for any special programs and other ways to help cover these expenses.

Financing Long Term Care

Many people assume these costs will be covered by a government program, but Medicare covers very few long term-care expenses, and Medicaid only kicks in if you've spent almost all of your assets. Service members, veterans, and military retirees might have access to some additional programs to help with long-term care. The VA, for example, has programs that provide adult day health care, home health care, and long-term care housing. But many of these programs require you to have a disability rating from the VA and receive VA compensation, and they might have additional financial requirements.

Also look into the VA's Aid & Attendance benefit, which helps pay long term care costs for veterans who served during wartime and are 65 or older and meet certain asset requirements. Surviving

(Continued on page 8.)

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Chapter Membership

by Bob Fiegl, Chapter 1st VP
and Membership Chair
Fieglr869@gmail.com

Membership:
128 Total Members (includes the below)
17 Surviving Spouses
1 Special Member


Happy New Year, fellow chapter members!
We've made it into another year.

From my chapter membership chair, we finished 2024 in a good way. You'll see the names of several new members in this Sentinel and that's encouraging. Our new members find us primarily from our existing members. Thank you to those of you who have been actively recruiting. I'd like to give a special shout out to the Ady's for their recruiting efforts last year. Everyone's assistance in recruiting eligible people to join our chapter is needed. Please note, to be eligible to join our chapter, people must be members of national MOAA first. I can help with that, if needed! Never hesitate to ask me for assistance on such matters.

January is the month our annual chapter dues are to be paid. You can find several methods to easily

pay the \$20 (\$10 for surviving spouses) to our treasurer, Charlie Bitner. Many members are paid one, two and some even three years into the future. Maybe you'd like to consider that? Again, January is the 'due date' for dues payments; any member who hasn't paid by March 31st will, unfortunately, be dropped from our chapter. Just a friendly reminder for those of you who are 'Premium' (another word for 'Annual') members with national MOAA – please check your dues status with them (this doesn't pertain to members who have BASIC or LIFE MOAA memberships.)

I'm looking forward to seeing you at the January luncheon/meeting on Saturday, January 18th.

Bob 

Useful Web Links:

- [Chapter Home Page](#)
- [Member Dues Renewal](#)
- [Chapter Events](#)
- [Chapter News Blog](#)
- [National MOAA Website](#)
- [MOAA Store](#)
- [MOAA Legislative Action Center](#)

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

Jan 18th Chapter Member Luncheon Reservation Form

Please reserve _____ meals for name(s):

Enclosed is my check for \$ _____ (\$40.00/person) for the Jan 18th Member Luncheon Meeting payable to: **AZ Chapter MOAA** and mailed to arrive by **Jan 15th, 2025** 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 Jan 15th, 2025 @ 12pm

Cancellations after Jan 15th, 2025 at 12pm will be charged and not refunded.

TO PAY ONLINE - CLICK HERE!

President's Perspective

Continued from page 1

off a 31-13 upset of Army, and our chapter and the Southwest Veterans Chamber of Commerce (SWVCC) hosted our annual fundraising party at Famous 48 restaurant. Squares were sold on almost 7 full boards, and our chapter netted \$1,068 for the Chapter Fund. Story and pics are on page 10.

A big thank you goes to all members who participated, and to Tom Sheets for again organizing this special event which is always a good time while raising needed funds for the Arizona Chapter to support its mission of helping veterans.

In my first message to you in 2024, I laid out some chapter goals and promised to provide updates on these areas of focus. To that end here's how we finished the year:

- Quarterly meetings/events between luncheons to encourage more member attendance and include potential new members – we held four such meetings in 2024.
- Continue fundraising events with the SWVCC - done.

- Recruit at least 24 new members – we recruited 11 new members with more on the way in 2025.
- Increase emphasis on surviving spouses with articles in the Sentinel – we published two articles.
- Make quarterly charitable donations to four deserving non-profit veteran-run organizations – we made three such charitable donations.

We are starting to work on some great events and meetings, as well as upgrades to our chapter website for the new year. Along that line, we are also trying to increase member involvement and engagement beyond just attending monthly luncheons, and we will have some activities aimed at accomplishing this – stay tuned! Your Board of Directors has approved such an activity starting in January – a chance to win a lifetime chapter membership! See page 12.

Wishing the best in 2025 for all you fine people,

Bruce Kosaveach

President, AZ Chapter MOAA 

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Personal Affairs

Continued From Page 5

spouses also might be eligible. For more information about the requirements and benefits, go [here](#) and click on "Aid and Attendance and Housebound."

Find out whether or not you're likely to qualify for any military-related long term care benefits as part of your retirement planning - long before you need the care. Talk with a veterans service officer in your county to find out more about your eligibility for these programs or call the VA at (800) 827-1000 for more information and local service officer contacts.

Long Term Care Insurance

Another way to cover some of these potential expenses is to buy long-term care insurance, which can help you pay for the cost of care in your home or a nursing home or assisted-living facility. You choose the daily or monthly benefit amount and the benefit period - such as \$150 a

day for three years. The larger the daily benefit and the longer the benefit period, the higher the premiums.

These policies generally pay out after you need help with at least two of six daily living activities (such as bathing and dressing) or if your doctor provides evidence of cognitive impairment. You choose a waiting period before benefits begin (such as 60 or 90 days). You can reduce your premiums with a longer waiting period, but you'll have to pay for care out of your pocket before the benefits kick in. Because you might not need care for another 20 or 30 years, it's also important to have inflation protection. Most people currently choose to have benefits increase by 3 percent compounded each year.

The sweet spot to buy long term care insurance tends to be in your 50s or early 60s. If you wait until you're older, you'll have to pay higher premiums, and you'll be more likely to have a medical condition that makes it difficult to qualify for a policy. *(Continued on page 11.)*

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Recent Chapter Events December Holiday Luncheon

Christmas Gift Exchange 2024

2025 AZ Chapter Board of Directors and Officers



Nicholas Knight, President Arizona Council of Chapters, (far left), gave the oath of installation to the new Board of Directors for 2025.

Left to right: Bruce Kosaveach, Bob Fiegl, Dan Arroyo, Tom Sheets, Steve MacDonald, Charles Bitner, Lenore Portante, Chuck Christoph.

Not shown: Carole Litten, Lee Lange, Susan Farrell.



Elf Sherry and John Ady approving his gift.



Lee Swanson ready to get his gift.



Dan Arroyo checking his wine.



Lenore Portante getting the last gift.

Army - Navy Game

Our Chapter continued its annual tradition of partnering with the Southwest Veterans Chamber of Commerce (SWVCC) for its annual Army-Navy Game FUNdraiser at Famous 48 in Scottsdale.

Its 35 participants witnessed the greatest Naval ambush since the Battle of Midway as the Middies took control early and never looked back. Army had the better record, was ranked 16th in the NCAA, and was heavily favored by all sources. But no one told the Navy coaches and players! Navy walked away with a lopsided 31-13 win and the 2024 Commander in Chief's Trophy.

In addition to the 35 attendees, 39 others participated in the FUNdraising game pool. We set a new record by selling seven game boards and gave away 28 \$50 cash prizes totaling \$1,400! Additionally, at the end of the 4th Quarter, the lucky winner of 50% of the raffle ticket sales received \$168. In addition to the \$50 square winners, two raffle prizes were also given away at the end of each quarter and halftime.

The food was great, the camaraderie was great, and—depending for whom you were rooting—the game was great. But the bottom line is that our mission of “putting the FUN in FUNdraising” was highly successful.

On the following day at our annual Christmas luncheon, Tom Sheets presented our Chapter with its 50% share of the profits—\$1,068!

Although Navy won this great rivalry game in an upset, both teams, coaches, and fans showed the character and discipline for which our service academies are known. Unlike the debacle following the Michigan upset over Ohio State, all of us are proud of both teams as they showed why this game is referred to as “America’s Game.” 🌅



AZMOAA and SWVCC invade Famous 48!



AZMOAA receives their share of the fundraising tally.

**Check Out Our
Facebook Page!:**
Facebook

Don't forget to “Like” and “Follow” us!



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

Personal Affairs

Continued From Page 8

Several insurers offer long term care insurance, and servicemembers and military retirees (and their eligible family members) also can buy coverage through the Federal Long Term Care Insurance Program (FLTCIP), which provides policies at group rates. You can find more information about eligibility, plus a premium calculator and cost-of-care tool, at www.ltcfeds.com.

Do the Legwork

The best thing to do is compare FLTCIP to the premiums and coverage for buying a policy on your own. Some insurers' policies are a better deal than others' depending on your age, health condition, and whether or not you're married. You can ask a financial planner or insurance agent about your coverage options. MOAA also offers a long-term care buying service that connects members with an independent broker who can do the shopping for you.

The cost of long-term care insurance has increased significantly over the past several years. Rather than buying a policy that covers the full cost of care in your area, consider covering some of the potential costs with your savings or income and buying just enough coverage to fill in the gaps. Don't choose a policy with premiums you can barely afford now; your premiums can increase in the future, which came as a surprise to many people who bought policies in the past 20 years.

Another option is to buy a policy that combines life insurance and long-term care coverage. Some life insurance policies let you tap the death benefit early if you need long term care or provide additional long term care payouts. If you don't end up needing the care, your heirs will receive a death benefit.

No matter which route you choose, it's important to consider how you're going to pay for potential long-term care expenses when planning for your financial future. 🌅

Paula Pedene receives "Salute to Service Award" at the Fox News Patriot Awards Ceremony



We were honored to have had Paula Pedene speak to our chapter in November 2023. Her husband, Bill, is a member of our chapter, and we heard firsthand how they fought through years of trials and tribulations when Paula blew the whistle on the VA for failing to serve the nation's service men and women.

She not only exposed one of the largest scandals in VA history, but also prompted major reform, ensuring better care for future generations of veterans.

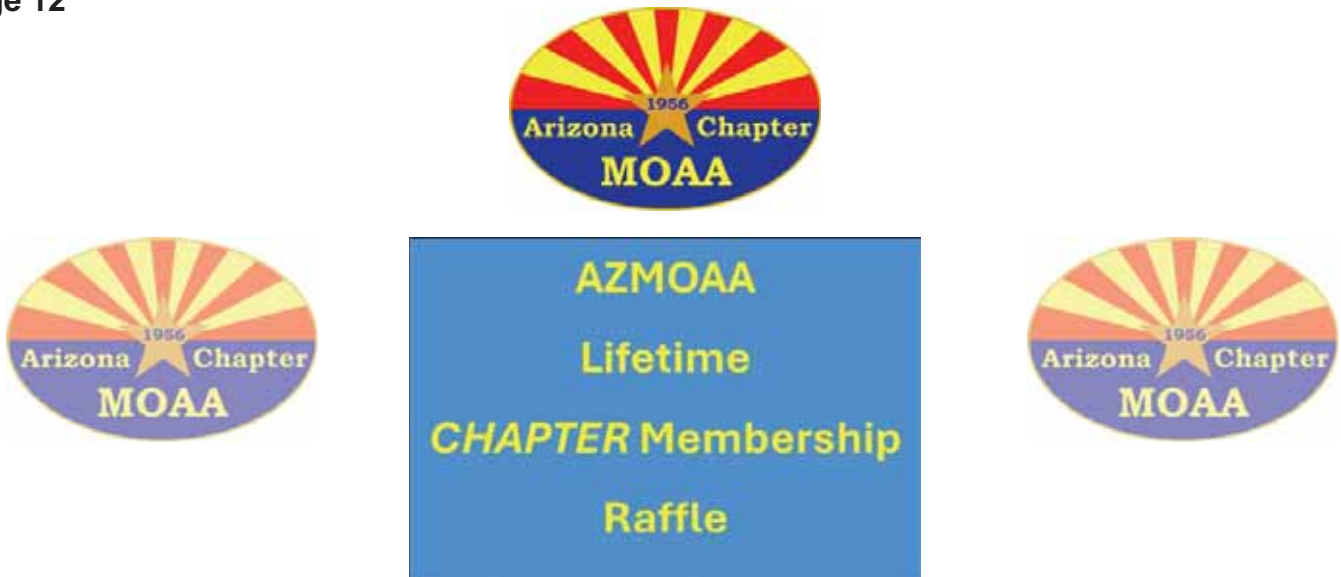
Now ten years later, Paula and Dr. Sam Foote were given the "Salute to Service Award" at the Fox News Patriot Awards Ceremony on December 5, 2024.

We are grateful to have them in our MOAA family. 🌅

Legislative Affairs

Continued From Page 4

more detailed breakdown of the full NDAA in the coming weeks, along with a look at some of the provisions left out of the final bill that will become top priorities for the association in the new legislative session. Stay involved by registering at our [Legislative Action Center](#) and by keeping up with the latest at our [Advocacy News page](#). 🌅



**Win a Lifetime Membership
in the Arizona Chapter (not National)!**

January brings us a new year replete with new challenges and new opportunities. With it we are offering a new way to put FUN in FUNdraising! We will raffle off one Lifetime Membership *in our MOAA Chapter (not National)*. So...if you want to compete for it, you should put off paying your 2025 dues until February 1st.

Raffle entries on sale through midnight, January 31st.

Get your raffle entries on line at:

<https://southwestveterans.dojiggy.io/288bf2>



Arizona Chapter

**You can also buy raffle entries at the January luncheon
or by calling Tom Sheets at (760) 213-3705.**

***The raffle winner will be randomly drawn
by the raffle software, not by AZMOOA staff.***

Profits will support the programs & operations of AZMOOA.

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, Space Force), 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.

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

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 **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.

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

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

To pay dues online, go here: <https://azmoaa.org/product/annual-membership/>

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
January 2nd, 2025
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: Jan 18th, 2025
McCormick Ranch Golf Club
7505 E McCormick Pkwy, Scottsdale, AZ 85258

Upcoming Events

15 Feb 2025: February Member Luncheon
27 Feb 2025: Chapter Happy Hour



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FIRST VICE PRESIDENT CAPT Bob Fiegl, USN 850-207-9845	ARRANGEMENTS Col Charles Bitner, USAF 602-943-0028	PERSONAL AFFAIRS Col Lee Lange, USMC 703-232-3609
SECOND VICE PRESIDENT LTC Daniel Arroyo, USA 412-779-0372	CHAPLAIN Vacant	PROGRAMS Col Tom Sheets, USMC 760-213-3705
SECRETARY CAPT Carole Litten, USN 970-355-8981	HISTORIAN / PHOTOGRAPHER Lt Col Jim Cullison, USAF 602-482-3838	SCHOLARSHIPS Col Lee Lange, USMC 703-232-3609
TREASURER Col Charles Bitner, USAF 602-943-0028	LEGISLATION Col Lee Lange, USMC 703-232-3609	SURVIVING SPOUSES Susan Farrell, Surviving Spouse 602-993-8556
IMMEDIATE PAST PRESIDENT Col Tom Sheets, USMC 760-213-3705	MEMBERSHIP CAPT Bob Fiegl, USN 850-207-9845	WEBMASTER Carl Ulbrich, Jireh Communications
DIRECTORS: CAPT Chuck Christoph, USN; CPT Lenore Portante, USA; Capt Stephen MacDonald, USAF		

Access Arizona Chapter's Internet Web Site at: azmoaa.org
The *Sentinel* Newsletter is sent electronically

Arizona Chapter
Military Officers Association of America
3537 E Tina Dr
Phoenix, AZ 85050



azmoaa.org



ADDRESS SERVICE REQUESTED