



The Sentinel

Arizona's First Chapter



The Arizona Chapter, 14435 N. 66th Place, Scottsdale, Arizona 85254

APRIL 2005 CHARTERED IN 1956 - OVER 48 YEARS OF SERVICE TO COUNTRY EDITOR: Terry Tassin



President's Message

As I had reported previously, our application for 501(c)(3) status for the Scholarship Fund has been approved by the Arizona Corporation Commission and we are now in the process of the required publication of our Articles of Incorporation and in the filing of our Articles of Incorporation with the IRS. Also as I had reported previously, the 501(c)(3) status will allow us to expand our charitable request activities. We have decided to terminate the Silent Auction because of lack of interest over the past two years.

Our thought is to solicit \$1,000 donations from local businesses and individuals to sponsor a specific scholarship. The idea is that the sponsor would be invited to our annual scholarship luncheon and participate in the presentation. We would continue to solicit donations from our members with the hope that we would be able to sponsor a scholarship which we could call the "Arizona Chapter Scholarship".

Flash!!

Our meeting location has been changed and all general meetings will be luncheon meetings at McCormick Ranch Golf Club - at least through June 2005. The April meeting will be on Saturday, 16 April.

To make this work, we need the help of all of our members.

First, let us know which merchants you do business with who might be a candidate to be a Scholarship Sponsor. Be alert as to their support of the Military which might be a hint as to their willingness to participate. For example, a business which always displays the American Flag and which serves several of our members might be a candidate.

Next, you may know an individual who might be a sponsor. Maybe a neighbor or someone you know as a member of an organization which you belong to. It is not necessary that he or she be a Veteran. Maybe you would like to be a sponsor.

Finally, be generous in your donations to the Scholarship program and participate as part of the "Arizona Chapter Scholarship". There could be more than one such scholarship if donations were adequate.

Our funding for this year is set, so we are looking to the future and have time to make it work.

We are presently in the process of reviewing applications for this year's Scholarships. Our target is four scholarships if we have that many outstanding applicants. Scholarships will

be presented at our May luncheon meeting on May 21, 2005. Please make a special effort to attend this activity.

Not to get too far ahead, be sure to plan to attend our April luncheon. Yes, luncheon. Our dinner meeting attendance was not what it should have been, so we have gone to all luncheon meetings, at least through June. Based on your input, we could go to all luncheon meetings.

Just a reminder, the purpose of our Chapter is to serve our members. If we are failing in any way, please let us know.

— Daniel M. Conway

Missed Opportunities

by Capt Norman Miller
JAGC, USNR (Ret)

Members need a greater awareness of the many benefits of MOAA membership, not the least of which, are discounted prices on products and services.

For example, did you know that if you utilize the legal services of an MOAA approved member-lawyer, you are entitled to legal services at a 25% discount?

Two thoughts brought this

Special Note

Beginning 1 April all queries and notifications regarding address changes, new e-mail addresses, etc should be addressed to the 2005 Secretary - John Gerometta, phone 480-947-5371 email J.Gerometta@att.net.

Arizona Chapter Calendar

Apr 7

- BOD Meeting 1:30, American Legion 107
- 1100 Scholarship Committee Meeting

Apr 16

- General Luncheon Meeting

May 5

- BOD Meeting 1:30, American Legion 107

May 6

- Golf Tournament Rolling Hills GC

May 21

- General Dinner Meeting and Scholarship Presentations

May 30

- Memorial Day

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SUPPORT OUR TROOPS — REMEMBER OUR FALLEN COMRADES — FLY YOUR FLAG

Chaplain's Corner

"Heal us with your love. Allow it to envelop us and radiate from us, making us whole and in harmony with others. May the power of your concern give us strength to grow beyond our illnesses, our depressions and our problems. Amen"

—Robert Rutherford, Chaplain

OPPORTUNITIES continued from page 1

missed opportunity to mind. First, in discussing this benefit with a number of members, few if any knew it existed. Second, when estate planning speakers tout their services and the costs range from \$1000 to \$5000, a 25% discount is a substantial savings.

MOAA annually publishes a list of lawyers throughout the U.S. who have agreed to reduce the cost of legal services to fellow MOAA members. Members are assured of the high quality of legal services since the national organization screens all lawyers before it adds them to its national list.

How do you find such a lawyer? Once a year the national magazine, *THE MILITARY OFFICER*, publishes the lawyer list. If you don't have it, you can call MOAA headquarters (800-234-6622) and ask for a lawyer in your area. Or if you have internet access, type in www.moaa.org and look for the member benefits link in the left hand column. Under that heading, open up "Products/Services". That will take you to all sorts of member benefits at reduced prices: hotels, car rentals, products to purchase and legal

Women's Auxiliary

Members of the **Women's Auxiliary Group** are invited to a luncheon at the Scottsdale Plaza Resort, 7200 N. Scottsdale Road, on April 14 at 11:30a.m. Thanks to Velma Birtciel for making all the arrangements. Members should call me (480-990-0074) or Velma (480-945-2824) to make a reservation.

--- Jo Ann Thompson

Membership

Currently the AZ Chapter has 178 members including, 44 auxiliary members and 3 new members for 2005.

services. Click on the "Lawyer Listing Service" link and open to the state where you need a lawyer.

Take advantage of your membership, you've earned it!

**April Luncheon Meeting
Saturday, 16 April
McCormick Ranch Golf Club**

The next Chapter meeting is set for Saturday, 16 April at McCormick Ranch Golf Club. Bring a friend to our meeting and introduce them to a great group of people. The meeting will start with a social hour at 11:00 a.m., with lunch served at 12:00 Noon. The reservation form is located on page 7 of this newsletter. The deadline for reservations to reach Bill Johnson is 11 April. Come join us for good food and comradeship.

Spring Golf Tournament
by Bernie Conway

The MOAA Spring golf tournament is scheduled for Friday, May 6 at Rolling Hills Golf Course. For any newcomers, this course is a PAR 62 located at 1415 N. Mill Avenue in Tempe AZ. Save the date. A registration form is included in this issue of *The Sentinel*. Reservations and fees are due to me not later than April 26. Send them now so you don't forget. Make checks payable to **Bernie Conway**, and mail to 5737 N. 79th Way, Scottsdale, AZ 85250. See you there!

Personal Affairs
by Bernie Conway

A few questions.
Do you have a living will?
If not, why not?
Do your children have living wills?
If not, why not?
Need I say anymore?

Fund Donations

One person's generous gift will help strengthen America's future through supporting the education of our youth. Since the last newsletter the below members have made generous donations to the:

- General Fund:
None
- 50th Anniversary Fund:
Frank & Velma Birtciel \$25
- Scholarship Fund:
Jack Clinton \$25
Ron & Bette Green \$10

**Guest Speaker for April
Luncheon Meeting**

Pat Shannahan was born in Maryland and grew up in Phoenix, Arizona. He holds a Bachelor of Arts degree in Political Science from ASU and a Master of Arts degree in Management from Webster University. He is also a graduate of the National Defense University in Washington, D.C.

Upon Graduation from ASU in 1970, Pat immediately entered the U.S. Army, where he served for 25 years.

He spent most of his military career in Field Artillery units in the United States and Europe. He has also served on the faculties of Wheaton College, the Military Intelligence School, and the Command and General Staff College.

His last military assignment was with the Joint Chiefs of Staff where he worked in J-5 and helped negotiate international arms control treaties and represented the Chairman in interagency policy discussions. He completed his military service in October, 1995 at the rank of colonel.

The legislature appointed Pat to be Arizona's Ombudsman-Citizens' Aide

Newsletter Advertising

If you or a business/organization known to you wishes to place an ad in *The Sentinel* please contact the Editor for details. Advertisements will be priced according to size in multiples that approximate standard business card dimensions. Proceeds from advertisements help defray cost of preparing the newsletter. Advertising costs are:

<u>Size</u>	<u>Annual</u>	<u>Quarterly</u>	<u>Impact Ad</u>
Single Card	\$80	\$25	\$15
Double Card	\$160	\$50	\$30
Quadruple Card	\$320	\$100	\$60

Looking For A Few Good Men Or Women

The letters are out notifying sixteen JROTC Units that the Arizona Chapter, Military Officers Association of America is again awarding medals, ribbons and certificates to selected cadets in their Junior Year for outstanding leadership and achievement in the JROTC program. These award presentations will take place on the dates shown at the school's JROTC award ceremony. It is desired that the presentation be made by members of our Chapter as has been the practice in previous years. The schools involved and their award night dates are listed below.

The members who have volunteered to date to represent our chapter at the awards ceremonies this year are also shown. As you can see we are a "little" short of our goal of 16 presenters. This is a great opportunity to get out and see some wonderful young people at their best. Yes, you will need to give up a couple of hours of your time to make the presentation. However, what would you use the time for if you do not help out - watching TV? Let us support these patriotic young men and women. If you can make a presentation let Arthur Parker (602) 997-7913 know you are available and which school.

School	Date	Time	Presenter
Sunnyslope HS	27-Apr -05	6:00 PM	D. Conway
Cortez HS	02-May-05	6:00 PM	T. Tassin
Apollo HS	03-May-05	7:00 PM	T. Tassin
Carl Hayden HS	04-May-05	6:30 PM	
North HS	04-May-05	6:00 PM	
Cactus HS	05-May-05	6:30 PM	C. Schluter
Camelback HS	05-May-05	6:30 PM	
Alhambra HS	06-May-05	6:30 PM	F. Birtciel
Central HS	07-May-05	7:00 PM	
South Mountain HS	10-May-05	6:00 PM	B. Conway
Shadow Mountain HS	10-May-05	6:00 PM	
Greenway HS	10-May-05	7:00 PM	R. Deane
Deer Valley HS	11-May-05	7:00 PM	
Thunderbird HS	11-May-05	7:00 PM	R. Green
Glendale HS	12-May-05	7:00 PM	
Moon Valley HS	12-May-05	7:00 PM	

GUEST SPEAKER *continued from page 2*

on July 1, 1996. He is currently serving his second five-year term.

Pat and his wife Sandra currently reside in Phoenix, Arizona. Their son also graduated from ASU and is a photo-journalist working for the Arizona Republic.

Col Shannahan's presentation topic will be "What is an Ombudsman".

Editor's Notebook

Gone 'phishing' - the E-mail scams just keep on coming.

Business must be good for the scammers as my E-mail in basket has runneth over this past month with urgent messages directing me to web sites where I need to enter my account number.

They only wanted to verify information so that I, as one of their customers, will not be ripped off by some crook who has been trying to access my account. The letters looked so legitimate and read so well

one might be tempted to do what they ask. That is, if one wasn't aware of such scams and if one happened to have an account with that bank.

The latter is what makes some of the attempts seem so pathetic. Messages from a number of different banks directed at E-mail addresses they pinged from the Internet. I ask you, how many people do their banking from their place of employment?

On second thought, scratch that one. I'll rephrase my question: How many people give banks their office E-mail address, especially one such as old.retiree@abcd.yahoo.mil? And how can these "phishers" be so dumb as to send E-mail messages to folks who don't have accounts with their banks? The answer, unfortunately, is because there are so many people who don't stay abreast of such scams.

An FBI official was quoted in our local paper recently that a "phisher might send out 100,000 E-mail messages and only get 25 or fewer bites, but that's enough to make money. Multiply the 100,000 by 10 times, which is not

uncommon for a single scammer I'm told, and it adds up to a considerable number of bites.

Personally, in just over a week, I've received scam mails supposedly originating from the Regions Bank (three of them); South Trust Bank and a half dozen of them from Washington Mutual.

Let me add now the information presented here isn't aimed at the subscribers to this newsletter because you know better. It's aimed at folks you know who may not keep up on the latest fraud alerts. You know who they are so anytime you hear or read about a new scam, pass it along.

One of the pieces of advice I always include when telling someone about a "phishing" expedition is that if you really think it sounds good, and you really do want to nibble on the bait, check with the financial institution's web site. Just don't go to the site as it is listed in the E-mail message because, if it is a scam, it will have an address that looks legitimate, but will have an embedded address directing the flow of the search. I know hardly anything about computers and even I can do that.

Go to one of the search engines such as Google or Yahoo and type in the financial institution in question. I did that after receiving several messages from Washington Mutual about "my account" that I don't have with them. That financial institution is well aware of these scams and has warning messages all over the place with a lot of good and legitimate suggestions about how not to get ripped off.

I would devote more time to this but I just received a note in my old.retiree@abcd.yahoo.mil in basket from aw-verify@eBay.com notifying me that "we regret to inform you that your eBay account has been suspended due to the violation of our site policy below:" Certainly, I'll just rush out and go to the web site they give to straighten this out. **Sure!!**

Legislative Chairman's Notes

By Gary Friedrichs

The legislative front continues its litany of good news and bad news. On the bad news side, the severe constraints of the President's FY06 budget are becoming increasingly clear. For example, at our March meeting of the Unified Arizona Veterans (UAV), Pat Chorpenning, Arizona Department of Veteran's Services Director, lamented the impacts of the fiscal year 2006 VA budget on the Arizona state VA programs.

This budget of \$70.8B includes \$37.4B in mandatory funding for compensation and pensions, \$30.7B for medical care and \$2.7B in other discretionary funding. Among the impacts is no new Priority Group 8 veterans will be permitted to enroll. Priority Group 7 and 8 veterans would pay an annual enrollment fee of \$250 and an increase in prescription co-payments from \$7 to \$15. The VA would no longer maintain an annual census of inpatient beds for long-term care and mental health patients at the current levels. The VA would reimburse state homes only for care for veterans who meet certain criteria. Shortfalls in federal budget support to the states are particularly acute, and Mr Chorpenning and his staff are struggling to maintain as many services as possible, but cuts are inevitable.

On the good news side, our Congressmen continue to press forward on many new bills that would benefit both active and retired military members. Bills that would improve active duty survivor death benefits including SGLI and death gratuity continue to progress well. MOAA and the military coalition continue to press for a variety of other benefit improvements as well.

Chuck Schluter and I will be representing MOAA Arizona Chapters at MOAA's annual Council President's Seminar held April 5-8 in the Washington D.C. area. In the highlight of the seminar, we will participate in a Storming the Hill

session. During this one-day lobbying blitz, members of the national board of directors and MOAA's national staff will accompany state council leaders as they meet with their elected representatives and their staffs on Capital Hill. We will work to persuade legislators to cosponsor and enact legislation to end the unfair dollar-for-dollar offset of Dependency and Indemnity Compensation (DIC) against military Survivor Benefit Plan (SBP) annuities and to accelerate the effective date of paid-up SBP to Oct 1, 2005.

We also will attend a MOAA sponsored reception on Capital Hill. During the reception, the association will present its annual leadership awards to those who worked hard during 2004 to pass legislation that helps military members and their families.

During the final day of the seminar, we will attend a Cross-talk session where we will have an opportunity to share our thoughts, ideas, and problems with other council leaders. The seminar also will include two benefits information workshops and a briefing about how to recruit more active duty and Guard and Reserve members as well as an update on TOPS.

In addition, the winners of the 2004 Communications Awards contest will be announced. The contest is conducted annually by MOAA's Department of Council and Chapter Affairs to recognize councils and chapters that have outstanding print newsletters, electronic newsletters and Web sites. As you probably recall, last year our chapter brought home top awards in our class in this competition.

In other news worthy of note, bills have been introduced in Congress that would allow certain insurance premiums to be paid with pre-tax dollars. They would affect active and retired service members and survivors who pay Tricare Prime enrollment fees, Tricare Standard supplemental insurance premiums

and Tricare dental premiums.

If you use the DFAS website and didn't see the announcement, a change is afoot. As of March 1, the website went from www.dfas.mil to www.dod.mil/dfas. Users who go to the old website as of April 1 will be automatically redirected to the new site for an unspecified introductory time.

Finally, the 2005 edition of "Federal Benefits for Veterans and Dependents" is now available on line. It is an 840 KB PDF that requires Adobe Acrobat (4.0 or later) or other PDF viewer. The document can be accessed through the "Current Benefit" link at the bottom of the VA Home page) <http://www.va.gov>.

Chapter & National MOAA Memberships

One of the most popular questions MOAA receives concerns what we have come to call the "**chapter freebie program**." This program really is quite simple. Any Chapter recruiting a new officer into its ranks (that is an officer who has never before been a member of national MOAA), can offer that officer a free one-year membership in the national organization as a bonus. It's that simple. Join the Chapter and receive a free one-year membership to national MOAA - no strings attached.

This program has been in existence for more than six years and, based on the great results it has produced, it will continue indefinitely.

Our Chapter has been so delighted with the recruiting results we have additionally taken to offering a free one-year Chapter membership - a two for one deal! Now you can't beat that! If you have a candidate for the "chapter freebie program" call our Membership Chairman or give Chapter Secretary John Gerometta a call.

"The fate of empires depends on the education of youth." --Aristotle

Board Meeting Notes

The Board of Directors met on 3 March 2005 at American Legion Post 107.

The following items of interest were considered.

- ◆ **Legislative:** Referring to March 2005 issue of *Military Officer* magazine, we encourage members to sign and stamp the two post cards found on the outside cover of the magazine. It is too early in the congressional session for legislative action however bills have been introduced to increase the values of insurance policies. Two goals: repeal the SBP-DIC offset and move up the effective date of paid-up SBP premiums to October 2005, are still being pursued. DFAS is changing their web site address to www.dod.mil/dfas as of March 1, 2006. **Chuck Schluter** and **Gary Fredricks** will attend MOAA's annual council Presidents' Seminar, April 5-8, 2005. Appointments have been requested with the Arizona Congressional Delegation. Members that have suggestions for MOAA contact Gary before they leave for the seminar.
- ◆ **Treasurer's Report:** Indicated assets of \$16, 486.73.
- ◆ **Membership:** **Davis Rohr** will assume the duties of Membership Chairman after the April BOD Meeting. **Chuck Schluter** will ask MOAA to send an updated list of MOAA members residing in our area. We still have three Chapter members that are not members of MOAA – we will revisit this issue at the May BOD Meeting.
- ◆ **JROTC Medals:** **Art Parker** has indicated that we still need volunteers to present JROTC awards during the month of May.
- ◆ **Open Positions:** A motion was made, seconded and approved to name **Davis Rohr** 2nd Vice President replacing **Bernard Katz** who had resigned the position. The Secretary will notify MOAA of the change. **Terry Tassin** will continue as editor of the newsletter and **Dan Conway** will continue to transport/store the flags as the membership has stepped forward in ensuring that the flags are set-up and taken down at the meetings.
- ◆ **National Awards, Levels of Excellence Application:** **Dan Conway** will document Efforts and Results on Legislative Achievements and **Ron Green** will document Efforts and Results on Membership.
- ◆ **General Meetings:** Due to a low level of attendance at the evening dinner meetings a motion was made and seconded to abandon the evening meeting and schedule the monthly meetings as a Saturday Luncheon. Some special events may be more suited to an evening dinner. Location of the new Saturday Luncheons will remain at McCormick Ranch Golf Club in Scottsdale. The motion was approved.
- ◆ **Status of 501(c) (3) Application:** The application has been approved by the Arizona Corporation Commission. The next step is to publish the application three times in the *Capital Times*. Once that is completed, we will apply to the IRS.
- ◆ **Fund Raising:** We will attempt to get five corporations to sponsor scholarships in the amount of \$1,000 each. **Dan Conway** will compose a fund raising letter and would like recommendations of corporations to contact.

More Real, True and Un-Exaggerated Rules of Golf

- There are two kinds of bounces: unfair bounces, and bounces just the way you meant to play it.
- You can hit a 2-acre fairway 10% of the time, and a 2-inch branch 90% of the time.
- Every time a golfer makes a birdie, he must subsequently make two triple bogeys to restore the fundamental equilibrium of the universe.
- If you want to hit a 7-iron as far as Tiger Woods does, simply try to lay up just short of a water hazard.
- To calculate the speed of a player's downswing, multiply the speed of his back swing by his handicap. Example: back swing 30 mph, handicap 20, downswing 600mph.
- There are two things you can learn by stopping your back swing at the top and checking the position of your hands: how many hands you have, and which one is wearing the glove.
- Hazards attract; fairways repel.
- You can put "draw" on the ball, you can put "fade" on the ball, but no golfer can put "straight" on the ball.
- A ball you can see in the rough from 50 yards away is not yours.
- If there is a ball in the fringe and a ball in the bunker, your ball is in the bunker.
- If both balls are in the bunker, yours is in the footprint.
- Don't buy a putter until you've had a chance to throw it!



AZ CHAPTER MOAA SPRING GOLF TOURNAMENT

INTERESTED IN A SUPER DAY OF FUN AND FELLOWSHIP?

WHEN: Friday, May 6, 2005. First Tee Time: 0830 - please check-in no later than 0800.

WHERE: Rolling Hills Golf Course, 1415 N. Mill Ave, Tempe, located just north of Hwy 202 (Red Mountain). Eighteen hole PAR 62 course with a few hills and valleys.

COST: \$30, which includes cart fee, green fees and a few bucks left over for prizes. Remember, the proceeds from Mulligan sales (2 for \$5 unlimited number allowed-unused Mulligans are not refundable) go directly into the Chapter's Scholarship Fund, so buy lots of Mulligans when you check-in – you may need them and even if you don't the money is for a good cause!

WHO: Members and guests of the AZ Chapter MOAA.

DRESS CODE: No special dress code other than you must keep on your clothes. However, collared shirts are recommended. Soft or metal spikes are OK – you may wear sneakers.

WHAT: Reservations and \$30.00 fee must be received by 26 April. Please mail fees and the below form to: Bernie Conway, 5737 N. 79th Way, Scottsdale, AZ 85250. Changes, both additions and deletions, can be handled by phone up to 28 April. Phone 480-994-0440 or Email Bernie at conwaybcjc@cox.net if you have questions.

SPECIAL RULES: Use of a Mulligan is not allowed on Closest to Pin and Longest Drive holes. Additional rules and prize information may be available at check-in. Calloway scoring will be utilized.

This is a very friendly, fun tournament. You do not have to be a good golfer to play and have fun with this group. We do have a couple of "good" golfers, but they just have to put up with the rest of us.



----- CUT HERE AND MAIL WITH CHECK -----

AZ CHAPTER MOAA GOLF TOURNAMENT - COUNT ME IN!

HERE IS MY REGISTRATION SLIP AND ENTRY FEE.

Name: _____ Phone No: _____

I would like to be partnered with: _____

* Mail entry slip and fees to: Bernie Conway, 5737 N. 79th Way, Scottsdale, AZ 85250

* Make checks to: **Bernie Conway**

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The Nuts and Bolts of Living Trusts, How Wills and Living Trusts differ, How a Living Trust can protect your heirs from creditors, divorce, and lawsuits. How to avoid 70% taxation on your IRA's and retirement plans, How Living Trusts prepared in another state are treated under Arizona law.

Offices located:

Phoenix Tucson Mesa Scottsdale
Litchfield Park Prescott Sedona Flagstaff

April Luncheon Meeting

WHEN: 16 April 2005
11:00 a.m. Social Period
12:00 Noon Lunch

WHERE: McCormick Ranch Golf Club
7505 McCormick Parkway
Scottsdale, Arizona

COST: \$17.00 - Per Person

DRESS: Casual

MENU: Chef's Choice

PROGRAM: Col Patrick M. Shannahan USA (Ret),
Topic: "What is an Ombudsman."

Please make your reservations early and send your check to Bill Johnson using the Meal / Meeting Reservation Form.

-- Jim Seidl, Programs

TAPS

We regret to inform you of the passing of one of our members:

Isabel Wilkins - Auxiliary Member
Passed Away on February 21, 2005

*Our heart felt condolences are extended to the family.
If you know of a member or spouse who enters the hospital or passes away, please notify one of the Chapter Officers.*

CHAPTER FINANCIAL PARTICIPATION

If you would like to make a donation to one or more of the AZ Chapter Funds, include your check identified as the appropriate fund and mail to: **Bill Johnson, 13410 North 12th Place, Phoenix, AZ 85022-4944.**

50th Anniversary Fund: \$ _____

Scholarship Fund: \$ _____

General Fund: \$ _____

* It is OK to identify me as a donor in the next newsletter. YES _____ NO _____

Name of Donor : _____

MEAL / MEETING RESERVATION FORM

Please reserve _____ meals for (Name) _____

Enclosed is my check for \$ _____ (\$17.00 per person) for **16 April 2005.**

Make check payable to: AZ Chapter MOAA **No Later Than: 11 April 2005**

Send to: Bill Johnson, 13410 North 12th Place, Phoenix, AZ 85022-4944. Phone 602-690-1012



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Access Arizona Chapter's Internet Web Site at: <http://www.azchaptermoaa.org>

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