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April 2022



Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



## PRESIDENT'S MESSAGE CAPT Richard C. West, USN (Ret.)



Greetings Huntsville Chapter Members –

We are finally into some spring weather! The mower is tuned and the blades are changed and I am ready to tackle that “back forty”...

Thanks to the many of you who attended the March meeting – the guest speaker was excellent and fielded many questions and we all enjoyed a good meal and some great camaraderie!

The highlight of the meeting was the presentation of a check for \$12,000 to the Redstone Arsenal Military and Civilians Club for their Merit Award program. This money will be awarded in the form of 7 scholarships to deserving local chapter family members and graduating JROTC students. I was very pleased that, after a successful fund-raising golf tournament last year, we were able to resume the pre-COVID level of donation to this worthy program. This was clearly a result of the great effort by many generous volunteers. Even as I type, several members of our board are working with RSAMCC at evaluating the record number of applicants!

That having been said, it is the new calendar year, and our scholarship fund drive has begun anew! The two biggest sources of funding are member donations and the annual golf tournament.

- The **2022 Tournament** is scheduled for **September 9<sup>th</sup>** with a 0830 shotgun start. This is always a fun event but there is a lot of work done to prepare for game day. Our first Golf Committee meeting was poorly attended – only 5 people. **We really need some help here and we need it ASAP.** If you are interested in helping the committee and supporting this great cause, please let Bruce Robinson (Committee Chair) or I know. The next golf meeting will be on Friday, 8 April, at 12 noon - location to be determined/promulgated.

- For those of you who simply can't help on the committee, **we could really use any donations.** Just send a check to HCMOAAASF at our P.O. Box. Please indicate that the donation is for the fund and whether you wish to remain anonymous or not as a donor.

Stay flexible and enjoy some outdoor time!

Rick

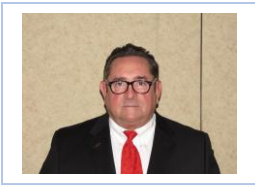
### *Member Meeting on 27 April*

*Guest speaker is COL Glen Mellor, Redstone Arsenal Garrison Commander*

#### In This Issue

President's Message	1	Membership Application	11
Legislative Corner	2	Fox AHC (continued)	12 & 14
Concerns	3	Guest Speaker	13
PX/Commissary	3	Birthdays	15
Fox Army Health Clinic	5	TAPS	16
Surviving Spouse Luncheon	7	Chapter Happenings	16
Surviving Spouse Corner	7	Easter	17 & 18
Chaplain's Corner	8	Tax Changes	19 & 20
New Members/Statistics	8	Vernal Equinox	21
Legislative (continued)	9	Chapter Objectives	22
Treasurer's Report	10	Important Dates	23

*Note: National MOAA and the Huntsville Chapter are non-partisan organizations*



## Legislative Corner

### Lt Col Charles Clements, USAF-Ret

**Take  
Action**

→ <http://www.moaa.org/takeaction/>



“All politics is local.”

The Federal Reserve launched a high-risk effort Wednesday to tame the worst inflation since the early 1980s, raising its benchmark short-term interest rate and signaling up to six additional rate hikes this year. The Fed's quarter-point hike in its key rate, which it had pinned near zero since the pandemic recession struck two years ago, marks the start of its effort to curb the high inflation that followed the recovery from the recession. The rate hikes will eventually mean higher loan rates for many consumers and businesses.

Under a proposed VA medical center realignment 17 are slated for closure, three are in New York City or its suburbs, including Castle Point, Manhattan and Brooklyn. Two each are in Pennsylvania (Philadelphia and Coatesville), Virginia (Salem and Hampton), and South Dakota.

Other medical centers on the proposed closure list include those in:

Livermore, California  
Chillicothe, Ohio  
Fort Wayne, Indiana  
Alexandria, Louisiana

Muskogee, Oklahoma  
Dublin, Georgia  
Battle Creek, Michigan  
VA Central Western, MA

New medical centers also would be built at:

Newport News & Norfolk, VA  
Macon & Gwinnett County, GA  
Huntsville, Alabama  
Summerville, South Carolina

Grand Rapids, Michigan  
Everett, Washington  
Colorado Springs, Colorado  
Anthem, Arizona

Another 18 medical centers would be completely rebuilt, either on existing land nearby, as is planned for the VA medical center in Washington, D.C. - or closer to other major health providers and hospitals in their areas, such as the VA medical center in Buffalo, New York, according to the recommendations.

Russian President Vladimir Putin's war in Ukraine and his push to upend the broader security order in Europe may lead to a historic shift in American thinking about defense of the continent. Depending on how far Putin goes, this could mean a buildup of U.S. military power in Europe not seen since the Cold War. In just the past two months, the U.S. presence in Europe has jumped from about 80,000 troops to about 100,000, which is

## 2022-2023 GOVERNING BOARD

### EXECUTIVE COMMITTEE

President: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

1st Vice President: Vacant

2nd Vice President: COL Gene Lesinski, USA-Ret, 845-725-3677, [gene.lesinski@gmail.com](mailto:gene.lesinski@gmail.com)

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Treasurer: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, [ctcbama76@gmail.com](mailto:ctcbama76@gmail.com)

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, [jtreadway51@mchsi.com](mailto:jtreadway51@mchsi.com)

Navy Representative: COL Raymond G. Regner, USMC-Ret, 256-851-5903, [raymond.regner@gmail.com](mailto:raymond.regner@gmail.com)

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, [biged992K@aol.com](mailto:biged992K@aol.com)

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, [gerald.c.maxwell@nasa.gov](mailto:gerald.c.maxwell@nasa.gov)

Second Past President: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, [ctcbama76@gmail.com](mailto:ctcbama76@gmail.com)

### STANDING COMMITTEES

Membership (Acting): MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brobinsol1976@gmail.com](mailto:brobinsol1976@gmail.com)

Programs: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

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Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Mrs. Jan Camp, 256-464-8622, [janetecamp@aol.com](mailto:janetecamp@aol.com)

Chapter Hospitality: Mrs. Carrie Hightower, 256-882-3992

Constitution and By-Laws: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, [chbwig@gmail.com](mailto:chbwig@gmail.com)

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### LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, [fairlambjrf@comcast.net](mailto:fairlambjrf@comcast.net) (June 2023)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, [monte.washburn@heartlandits.com](mailto:monte.washburn@heartlandits.com) (June 2024)

LTC John C. Franks, USA-Ret, 703-489-2701, [john.franks@ingenuityinc.net](mailto:john.franks@ingenuityinc.net) (July 2022)

*Continued on page 9*



**PX / Commissary**  
**Col Gerald C. Maxwell, USAFR**



**Main Exchange**

Plants will be arriving at the end of March/early April at your exchange. Buy a few or a flat for this very popular sale.

The Exchange Optical Shop has their very popular buy one get one free offer for glasses going on now. You can also arrange for an eye exam – call for an appointment. Tax season is here and the software to make it easier is available at your Exchange! Easter savings are happening at your Exchange and specials are available. Your Exchange also has a wide assortment of lawn care equipment, chemicals, fertilizer, and patio items all on sale. Come by and check it out!

Apply for the AAFES Star card and get at least 10% your first day's purchases with additional per cent off during periodic store specials and get 10% off at all food court items – plus, as always 5 cents off per gallon at the gas pumps (sometimes even more)! Check the <https://www.shopmyexchange.com> web site every day for the super daily special. At this site, you can also see the latest specials, weekly sales, and sweepstakes.

**Shopette**

Be sure to check out the “What’s New” section (spirits and wines) and the “Wine of the Month” for special selections and sales! Your Shopette now has an even wider selection of local craft brews!

New Light-Hearted Cupcake 750ml wines. Rent Bissell carpet cleaners (two-day rental just \$10 more) and now occasion cards are available at the Shopette. New is Murder Creek Moonshine in various flavors and Tippy Cow vanilla soft serve rum cream.

**Commissary**

Whole turkeys are back at the commissary! Breakfast items are still having supply problems but that is expected to be over soon. Check out the huge Star Kist on the go tuna display near the bread isle.

Sign up for savings at [mymilitarysavings.com](http://mymilitarysavings.com). You will get information on current and upcoming Commissary and AAFES sales. Plus, recipes, contests, and there is an app you can download (Apple and android), that will take you directly to the site.

Your Commissary also has their Plant Sale going on now with ferns and assorted plants available through May.

Make tax season easier with the family gathered around the grill. Stop in and get savings on barbecue meats, ketchup, a huge assortment of mustards, pickles, lettuce and buns! Everything to make the tax season more bearable – including aspirin, Tylenol, and other headache relief medications.

**Need Addresses**

**None this Month**

We have lost track of the above members. If you know their whereabouts, please have them contact Bruce Robinson at 256-426-0525 to update their addresses.

**Concerns**

This month the following people were reported as being ill or recuperating and need our support and prayers:

**None this Month**

Persons to contact are:

Army Representative:  
**COL James D. Treadway**  
256-859-1484  
[jtreadway51@mchs-i.com](mailto:jtreadway51@mchs-i.com)

Navy/USMC Representative:  
**COL Raymond G. Regner**  
256-851-5903,  
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Air/Space Force Representative:  
**Col Edward L. Uher**  
256-882-6824,  
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Personal Affairs Officer  
**Lt Col Gerald Haynes**  
256-882-7857  
[jerry15@hiwaay.net](mailto:jerry15@hiwaay.net)



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**CONTACT:**

**GERMI CLOUD,**

NSSA, CRPC

VICE PRESIDENT, WEALTH ADVISOR

**256-715-0094**

[germi@cloudfinancial.com](mailto:germi@cloudfinancial.com)



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## Fox Army Health Center MAJ Bruce T. Robinson, USA-Ret



### Tricare for Life

#### **Who is eligible?**

TRICARE For Life is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have enrolled Medicare Part A and B. When you become eligible for and **purchase Medicare**, you become eligible for [TRICARE for Life](#) (TFL). The Social Security Administration is responsible for Medicare enrollment and should send you the necessary information 3-4 months prior to your 65th birthday. If you do not receive this information by one month prior to reaching age 65, you'll want to contact your local Social Security Office.

While the Social Security retirement age is increasing, the Medicare eligible age **remains 65** regardless of when you are eligible for full Social Security retirement benefits. Once you enroll in Medicare, TFL automatically becomes the secondary payer to Medicare as long as you have a valid military ID card. Your military ID card expires on the first day of the month that you turn 65 so you will need to make sure it has been renewed in order to keep your TRICARE eligibility.

#### **What does it cost?**

There are no fees associated with TFL. Beneficiaries must pay the Medicare Part B premiums in order to stay enrolled in TFL. TFL works as the secondary to Medicare. Medicare pays 80% of covered-services, and TFL pays the remaining 20%. TFL also pays the Medicare deductible. Beneficiaries should not have any out-of-pocket costs for Medicare and TRICARE-covered services.

For services covered by TRICARE but not by Medicare, such as pharmacy services or overseas care, you may be required to pay any applicable TRICARE co-payments. In situations where Medicare coverage does not apply, [TRICARE Select](#) becomes primary payer and you will be responsible for the TRICARE Select deductible and cost-shares.

For services covered by Medicare but not TRICARE, such as chiropractic care, Medicare pays 80% and you will be responsible for the remaining 20 percent.

#### **How does it work?**

As a Medicare beneficiary, you visit a physician who accepts Medicare. The provider files the claim with Medicare and once the claim is processed by Medicare, it is automatically forwarded on to TFL for payment. TFL pays the remainder of the claim provided that the service is a Medicare and a TRICARE covered benefit. There are very few Medicare covered benefits that are not TFL covered benefits which would require you to pay the remainder of the claim instead of TFL (i.e., chiropractic care is a Medicare but not TRICARE benefit).

If you choose a provider who has *opted-out* of Medicare, meaning they do not accept Medicare patients and will not file with Medicare, TRICARE will process the claim as second payer as long as the service is a covered benefit, and the provider is TRICARE authorized. As second payer, TFL pays what it would have paid if Medicare processed the claim as primary (meaning TFL pays 20% of the TRICARE allowable charge). You are responsible for the remaining 80% of the bill.

The Medicare website provides a search tool to [find a provider](#) in your area. Should you have no option for

*Continued on page 12*

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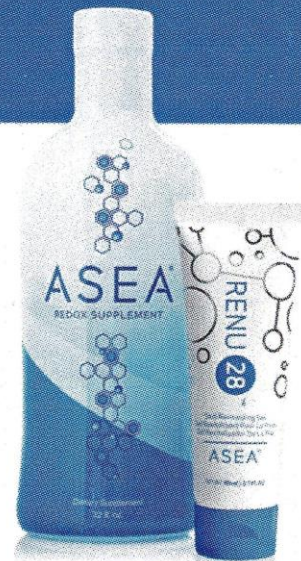
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**Paul & Patsy Morin**  
Independent Associates

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Website: paulmorin.teamasea.com  
Huntsville, AL





## **Surviving Spouse's Luncheon**

**Mrs. Carrie Hightower**  
**256-882-3992**

There was a good turnout for the March luncheon. Hopefully we'll exceed it this month.

Our next luncheon will be on Thursday 17 April, 11AM at  
Cheddars Cafe, 6125 University Drive in Huntsville. Phone: 256-971-2000.  
Reservations are required. Everyone will be called. Please join us.

## **Surviving Spouse Corner: Tips for Downsizing and Decluttering**

**If you're moving to a smaller home, these resources can help you determine what belongings should stay and go.**

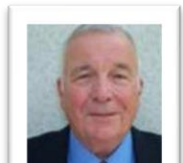
Most people would agree they have experienced a move that did not go as planned. Missing items, broken items and often a vague timeline for delivery from the moving company can make anyone have a few sleepless nights. Perhaps you have decades of "treasures" in your home you had planned on sharing with family. Then it is revealed all are not going to get passed down after all. Where do you start?

You must consider how long you have lived in the residence and how many people have lived there. As you add number of years and people, you also increase the number of weeks it will take to declutter. I use the Marie Kondo "Magic of Tidying Up" approach to look at a client's home with my business as a senior move manager. Start where there is the least emotional connection: clothing and accessories. Often, if you just declutter the clothes that don't fit any longer and donate them, it can be a great way to start. Then tackle the books, papers, general areas (including bedroom, bathroom, office, and kitchen). End with mementos that hold the most sentimental triggers.

Luckily, help is available to begin this process and provide some professional guidance when needed. The [National Association of Senior Move Managers](#) has a website to find trusted professionals in a specific geographic area. They are experienced in helping someone sort their belongings and decide what is best to take, possibly sell, donate, or throw out. They can help with floorplan designs and mover scheduling if the final plan is to move. Depending on the business, they will charge by the hour or by the project.

Senior move managers often are a wealth of resources that can save you and your family often time and/or money. They network with movers, senior placement specialists, senior living communities, realtors, estate sale professionals, and many other businesses to be sure they can assist their clients when needed. Family members often have good intentions to help with the decluttering and downsizing process. However, their own emotional attachment to items can complicate the downsizing process.





**Chaplain's Corner**  
**CH (LTC) Bert Wiggers, AUS-Ret**

**Wanted...**

FATHERS like Abraham: "he will command his children and his household after him, and they shall keep the way of the Lord" (Genesis 18:19).

MOTHERS like Hannah: "As long as he (her son) lives he shall be lent to the Lord" (1 Samuel 1:28).

BOYS like Jesus: He returned with his parents to Nazareth and "was subject unto them" (Luke 2:51).

GIRLS like the little maid who told her mistress that God could heal Naaman's leprosy (2 Kings 5:1-3).

BROTHERS like Nehemiah and Hanani who served God together (Nehemiah 7:1, 2).

SISTERS like Mary and Martha, who received Jesus into their home and lives. (Luke 10:38, 39).

PREACHERS like Paul, who "in weakness, and in fear, and in much trembling" (1 Corinthians 2:3) presented the truth in the power of the Spirit.

SERVANTS OF GOD like Barnabas: "He was a good man, and full of the Holy Spirit and of faith" (Acts 11:24).

LOVERS OF THE BIBLE like the Bereans: "They received the word (message) with all readiness of mind and searched the Scriptures daily" (Acts 17:11).



**Memorials**

If you would like to send a memorial contribution to the Huntsville Chapter MOAA, please send the following information along with your check to:  
Memorials, HCMOAA, P.O. Box  
1301, Huntsville, AL 35807

In memory of:

By:

**Membership Statistics**

Total Members: 348  
Regular Members: 294  
Surviving Spouses: 54

New this month: 3  
Deaths this month: 0  
Renewals: 2

**Welcome New Members to  
Huntsville Chapter MOAA**

**RADM Rich Landolt, USN**  
**COL Art Irish, USA**  
**Mrs. Jane Berg**

**Recruiting**

You are our best recruiter. If you have a friend, colleague or co-worker who is eligible to join MOAA, or who already belongs to MOAA National – bring him/her to a Chapter meeting. You would be doing both them and the Chapter a favor.



nearly as many as were there in 1997 when the United States and its NATO allies began an expansion of the alliance that Putin says threatens Russia and must be reversed. By comparison, in 1991, the year the Soviet Union dissolved, the United States had 305,000 troops in Europe, including 224,000 in Germany alone. The number then dropped steadily, reaching 101,000 in 2005 and about 64,000 as recently as 2020.


Alabama will become the latest state to allow people to carry concealed handguns without first undergoing a background check and getting a state permit. Governor Ivey signed the measure into law Thursday shortly after it was approved by state lawmakers. The new law, which takes effect Jan. 1, will end the requirement for a person to get a concealed carry permit to carry a loaded handgun concealed under their clothes, in a car or in a purse or bag.

The Alabama Senate approved multiple bills related to military operations in the state and making the transition easier for members of the armed forces and their families.

- Senate Bill 28 would create Space National Guard within the Alabama National Guard if the federal government creates the Space National Guard in the National Defense Authorization Act by fiscal year 2025.
- Senate Bill 99 creates a compact allowing psychologists and counselors licensed to practice in participating states to also practice within Alabama.
- Senate Bill 167 creates a compact so that occupational therapists licensed to practice in other states can also practice within Alabama.
- Senate Bill 141 extends the deadline for various occupational licensure boards to allow military spouses licensed in other states to practice while in Alabama.
- Senate Bill 116 would make it easier for children of active military members locating to Alabama to enroll in local school in advance and without proof of residency.
- Senate Bill 119 expands scholarships provided under the Alabama G.I. and Dependents' Educational Benefit Act to include in-state private two-and four-year colleges. It also adds the U.S. Space Command to branches qualifying for the benefit.

The February 2022 CPI is 278.943, 3.9 percent above the FY 2022 COLA baseline. The Consumer Price Index for March 2022 is scheduled to be released April 12.

Please read the recent posting to the Legislative portion of our webpage—it concerning the Arlington National Cemetery.

As always, please take time to look at <http://takeaction.moaa.org>. The National Headquarters of MOAA has outlined action items they think are important to active-duty force as well as those who have served, including you. On the MOAA webpage each action item is presented in the following format: Who is Affected; The Issue; and The Remedy. 



## **HCMOAA Treasurer's Report February 2022**

**Submitted by Lt Col Charles T. Clements, USAF (Ret.)**

1. The February 2022 Treasurer's Report is presented herein.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$14,761.73	\$16,522.86
Income	\$ 2,416.70	\$ 0.13
Expenses	\$ 921.49	\$ 0.00
Ending Balance	\$16,256.94	\$16,522.99

3. Notable income: Proceeds from annual dues, Sentinel advertisements, proceeds from the February luncheon, CNA surety bond (LMT portion) and petty cash for luncheon.

4. Notable expenses: The CNA surety bond, liability insurance (reimbursement to Scholarship Fund), Post Office box rental, petty cash for luncheon, and payment for Zoom.

5. Chapter Saving account activity was limited to interest.

6. The Chapter Operating Funds contains \$1,903.07 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from 2019/2021 donations and will be applied to a future RAD luncheon or similar event.

### **Scholarship Fund Donations**

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving students. Please consider donating to our program. Contact the HCMOAA Scholarship Fund Treasurer, Rick West, at [rickw675@att.net](mailto:rickw675@att.net) or 256.776.6901 for details.

The Scholarship Fund operates on a calendar year. Remember that the fund is fully tax deductible due to 501(c)(3) status. **100% of all donations go toward scholarships.**

Note: The below amounts reflect only donations directly to the fund. Golf Tournament monies are tracked separately and presented to the membership following the tournament.

Total received for March:	\$0
Total received CY22:	\$0





Huntsville Chapter  
Military Officers Association of America  
P.O. Box 1301 - Huntsville, AL 35807  
[www.huntsvillemoaa.org](http://www.huntsvillemoaa.org)



## Membership Application or Renewal

Yes - I'd like to add my voice to the Huntsville Chapter!

_____ New	_____ One Year \$10*	If New, how did you hear about us? _____ MOAA National _____ Local event _____ Letter / e-mail from HCMOAA _____ HCMOAA website _____ Friend / acquaintance _____ Other (Please explain _____)
_____ Renewal**	_____ Two Years \$20	
_____ Life Membership***	_____ Three Years \$30	

\*New members joining after September 1<sup>st</sup> will have their membership paid through following calendar year

\*\*If renewing just update any address or phone changes, verify e-mail address, and sign the form

\*\*\*Interested in a Chapter Life Membership? Contact us for pricing (age-based)

_____ First Name	_____ MI	_____ Last Name
_____ Preferred Name	_____ Birth Date	_____ Spouse's Name
_____ Grade	_____ Branch of Service	_____ Period(s) of Active Duty (i.e. 1965-1990)

Membership in our MOAA Chapter is not the same as MOAA National membership. At a minimum, FREE "Basic" MOAA National membership is required. If you are not already a National member, we will add you as a Basic member. Again, it's FREE and provides several valuable benefits. Please contact us for more information.

\_\_\_\_\_ MOAA National Membership Number

_____ Active	_____ Retired	_____ NG	_____ Former Officer	_____ Reserve	_____ Surviving Spouse
_____ Mailing Address	_____ City	_____ State	_____ Zip		
_____ Phone Number	_____ E-mail Address	_____ Signature			

## Philosopher Quotes

- The only reason they say "Women and children first" is to test the strength of the lifeboats. ~ Jean Kerr
- When a man opens a car door for his wife, it's either a new car or a new wife. ~ Prince Philip
- A computer once beat me at chess, but it was no match for me at kickboxing. ~ Emo Philips
- Wood burns faster when you have to cut and chop it yourself. ~ Harrison Ford
- The best cure for sea sickness, is to sit under a tree. ~ Spike Milligan.
- Kill one man and you're a murderer, kill a million and you're a conqueror. ~ Jean Rostand
- Having more money doesn't make you happier. I have 50 million dollars, but I'm just as happy as when I had 48 million. ~ Arnold Schwarzenegger
- We are here on earth to do good unto others. What the others are here for, I have no idea. ~ W.H. Auden
- In hotel rooms, I worry. I can't be the only guy who sits on the furniture naked. ~ Jonathan Katz
- If life were fair, Elvis would still be alive today and all the impersonators would be dead. ~ Johnny Carson



reasonable access to medical care but to use an *opt-out* Medicare provider contact WPS at 1-866-773-0404 for details on the opt-out waiver process.

### **Traveling or Living Overseas and TFL**

TRICARE Overseas Program (TOP) TRICARE for Life is available to beneficiaries residing overseas. The Medicare Part B enrollment requirement applies regardless of whether you live in the United States or abroad. Because Medicare is primarily a U.S. based program, there is no Medicare coverage overseas with the exceptions listed below\*.

In locations where Medicare coverage does not apply, TRICARE is the primary source of health benefits. [TOP TFL](#) provides the same coverage and [TOP Select](#) with the same cost shares and deductibles. You are responsible for the applicable TFL deductible, cost-shares, and remaining billed charges. Outside the U.S. and U.S. territories, there may be no limit to the amount that a nonparticipating, non-network overseas provider may bill. You are responsible for paying any amount that exceeds the TRICARE-allowable charge, in addition to your deductible and cost shares. You may be required to pay up front for care and then file claims with Wisconsin Physicians Service (WPS) - the [TRICARE overseas claims processor](#).

*\*Medicare is available in U.S. territories (Guam, Puerto Rico, the U.S. Virgin Islands, American Samoa, the Northern Mariana Islands, and for purposes of services rendered onboard ship, the territorial waters adjoining the land area of the United States). In these locations, TFL acts as the secondary payer after Medicare, just as with the stateside TFL program.*

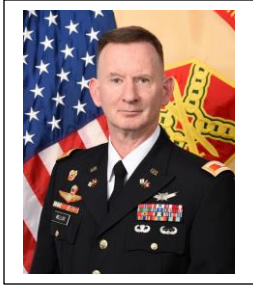
### **Medicare/TFL and Other Health Insurance**

When you have Other Health Insurance (OHI) that is not based on current employment (an FEHBP for example), then Medicare pays first, your OHI pays second, and you have to file any remaining balances yourself with TRICARE.

Generally speaking, TRICARE/Medicare-eligible beneficiaries (without other health insurance) find that Medicare as their primary insurance and TFL as their secondary insurance is adequate for their health care needs. It is often more cost-effective as well, because TFL doesn't require any additional participation premiums outside the monthly Medicare Part B premium. There are very few Medicare-covered benefits that are not TFL-covered benefits which would require you to pay the remainder of the claim instead of TFL (for example, chiropractic care). The important question is whether or not you are required to pay for your employer-sponsored health coverage.

If you are not required to pay premiums for you and/or your spouse, then the only thing to consider is the fact that you are responsible for filing claims with TFL for any outstanding balances after both your OHI and Medicare have paid; however, there are probably very few instances where there would actually be an outstanding balance after both insurance plans have processed the claim.

If you are required to pay premiums for you and/or your spouse, then you will want to evaluate the cost-effectiveness of continuing enrollment in your OHI. Remember, you are already paying Medicare Part B premiums, and unlike your OHI, TFL doesn't require additional participation premiums. If you decided to drop your OHI, you would be saving the cost of those premiums, and have Medicare as your primary payer and TFL as your secondary. You will not be responsible for filing your own claims with TFL as long as you seek care from providers that accept Medicare. The provider will file with Medicare and once the claim is processed by Medicare, it is automatically forwarded on to TFL for payment.



## Membership Meeting

27 April 2022

1100 – Summit Club

**Guest Speaker: COL Glenn Mellor, USA**  
**Garrison Commander, Redstone Arsenal**

Colonel Glenn Mellor joined the military in the Wyoming National Guard in 1993. He received his commission from the Officer Candidate School (OCS) in 1996 as a Field Artillery Officer and in 1998 branch transferred in the Signal Corps.

Upon commissioning, COL Mellor's early assignments include Fire Direction Officer and Fire Support Officer for C Battery, 4/11 FA (Airborne), Ft. Richardson Alaska and after branch transfer, served as the Executive Officer for 21<sup>st</sup> Signal Company, Ft. Richardson, AK. After attending the Signal Captains Career Course, he was assigned as the S6 for 1/37 FA (3/2 Stryker BDE) at Ft. Lewis, WA. He assumed command of the 334<sup>th</sup> Signal Company where he eventually deployed to Mosul Iraq in 2003. After a 30-month command, COL Mellor was stationed in NATO at the Supreme HQ Allied Powers Europe (SHAPE) in Mons Belgium where he served as the Sector J3. COL Mellor then attended the Army Command and General Staff College (CGSC) at Ft Leavenworth, KS. COL Mellor then rejoined 3/2 SBCT as the BDE S6 and eventually deployed to Baqubah, Iraq in this position. After completion of this deployment, COL Mellor was assigned to the Space and Missile Defense Command (SMDC) G6, Peterson AFB, CO., and then stationed at Joint Base Elmendorf Richardson (JBER) as the Deputy J6, Alaskan Command (JTF-AK). As a Battalion Commander, COL Mellor was the commander of 53<sup>rd</sup> Signal Battalion at Peterson AFB. After this, COL Mellor attended Army War College as a Fellow at Carnegie Mellon. His most recent assignment was the G6 and Senior National Representative at LANDCOM, NATO, Izmir Turkey.

COL Mellor holds a Bachelors degree from the University of Wyoming and a Master of Science degree in IT Security Management from the University of Maryland. COL Mellor was also a Fellow at Carnegie Mellon where he studied AI and Cyber Security. COL Mellor's military education includes the Field Artillery Officer Basic Course, the Signal Captains Career Course, the Combined Armed Services Staff School, the U.S. Army Command and General Staff College, Joint Planners, Airborne, Air Assault and Army Space Courses. COL Mellor was an honor graduate of Artillery Basic training, and distinguished honor graduate of FA AIT.

COL Mellor's awards and decorations include the Bronze Star Medal, the Defense Meritorious Service Medal, the Meritorious Service Medal, the Army Commendation Medal, the Army Achievement Medal, the Army Good Conduct Medal, the National Defense Service Medal, the Iraq Campaign Medal, the Global War on Terrorism Expeditionary Medal, the Global War on Terrorism Service Medal, the Armed Forces Service Medal, the Army Service Ribbon, the Overseas Service Ribbon.

COL Mellor is married to the former Cyndi Clouse, and they have 2 children, Zach (30) and Allison (25).

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**Menu:** Pulled Pork, Baked Chicken, Potato Salad, Green Beans, Peach Cobbler, Rolls & Assorted Beverages

**Cost:** \$15 for Chapter members and families; \$20 for non-members / guests – pay at the door – cash or check only. **Exact change is appreciated.**

**RSVP:** CAPT Rick West, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net), NLT 22 April 2022

## We Understand Commitment

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### *FAHC – continued from page 12*


Keep in mind that TFL provides you with a pharmacy benefit at no cost (other than drug co-pays), whereas Medicare offers a separate pharmacy benefit (Medicare Part D) that requires a monthly premium on top of your Medicare Part B premium and generally higher drug co-pays. Medicare Part D is an optional benefit; but as far as TFL beneficiaries are concerned, there is generally no added benefit in enrolling in Medicare Part D.

Other items to consider are dental coverage, routine eye exams, and long-term care; none of which are TFL, or Medicare covered benefits

#### **TRICARE Pharmacy benefit**

The pharmacy benefit under TFL is the same pharmacy benefit as TRICARE Prime and TRICARE Select. Can fill prescriptions three different ways: at a military treatment facility (MTF), at a local retail pharmacy, or through the mail-order pharmacy (TMOP).

For current pharmacy costs, and information on other TRICARE costs, see this TRICARE web page: <https://tricare.mil/Costs/Compare>

To research currently covered medications, see the Tricare formulary list here: <https://tricare.mil/CoveredServices/Pharmacy/Drugs> 

## Guest Speakers Needed

Have an idea for a speaker for one of our member meetings? Let us know.

Contact any board member, and we'll try and get the speaker on board.







## 22 Birthdays in April

COL Faison P Gibson, USA  
LCDR Emanuel M Tsikalas, USN  
CPT Stephen E Cecil, USMC  
Mrs. Josephine O Walsh  
MAJ Gordon M Brown, USA  
MAJ Theron Bowman, USA  
LTC Fred Maksimowski Jr, USA  
Mrs. Lillian Kawano  
1LT William H Redmond, USAR  
COL Joshua S Kennedy, USA  
LTC Samuel Scruggs, USA

COL Henry L Brown, USA  
LCDR Don R Vaden, USN  
Mrs. Myrna G Griffiths  
Lt Col Edward J Gniadek, USAF  
LTG George R Stotser, USA  
COL Herbert M Dixon, USA  
Mrs. Terry Cave  
Lt Col David L Dunlap, USAF  
Mrs. Pattie C Chatfield  
LTC Mark L O'Brien, USA  
LTC Michael K Wegler, USA

If we missed your birthday, it's because we don't have it on file. Please e-mail your birth date to MAJ Bruce Robinson at [brucer76@knology.net](mailto:brucer76@knology.net) so it can be included in future newsletters. Thank you.

## Governing Board Vacancies

The chapter either has, or will have, vacancies in several governing board positions. We need some dedicated volunteers to fill these positions and help the leadership team keep the chapter vibrant. Brief descriptions of the positions follow. If you think you may be able to fill one of the vacancies, or desire additional information, contact any board member.

**1<sup>st</sup> Vice President:** An important position. The 1<sup>st</sup> VP fills in for the President in his absence. He also supervises & assists the other board members & committees with their duties.

**Membership:** A key position. The chair maintains a roster of chapter members & keeps it in synch with MOAA National's online roster. Responsible for recruiting & retention of members.

**Webmaster:** Maintains the chapter's website & keeps it current. You can be as creative as you want. The position could be filled by a spouse, child or grandchild of a member.

**Chaplain:** Provides spiritual support to members in need. Provides prayers at chapter meetings. Provides a monthly newsletter article. You need not be a military chaplain or any type of priest or minister to fill the position.



*Our deepest sympathy and prayers are  
extended to the families and friends of:*

**TAPS**

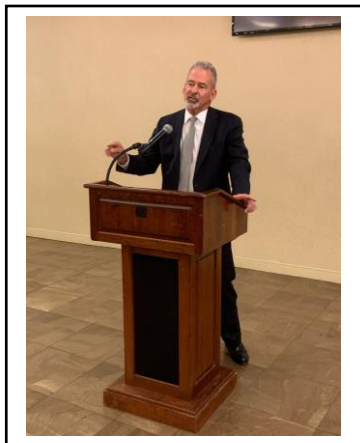
**None this month**

*Gone but not forgotten for their dedicated support and service to our Country.*

*We will miss these outstanding Leaders and Patriots.*



### **Chapter Happenings – March Member Meeting**



Guest speaker Robert Broussard, Madison County District Attorney, addresses the membership & receives a Certificate of Appreciation from Chapter President Rick West



Members of the Redstone Arsenal Military & Civilians Club receive a check from Chapter President Rick West to be used for upcoming Merit Awards

## Easter

**Easter**, Latin **Pascha**, Greek **Pascha**, principal [festival](#) of the [Christian church](#), which celebrates the [Resurrection](#) of [Jesus Christ](#) on the third day after his [Crucifixion](#). The earliest recorded observance of an Easter celebration comes from the 2nd century, though the commemoration of Jesus' Resurrection probably occurred earlier. Easter is celebrated on Sunday, April 17, 2022.

The English word Easter, which parallels the German word *Ostern*, is of uncertain origin. One view, expounded by the Venerable [Bede](#) in the 8th century, was that it derived from Eostre, or Eostrae, the Anglo-Saxon goddess of [spring](#) and [fertility](#). This view presumes that Christians appropriated pagan names and [holidays](#) for their highest festivals. Given the determination with which Christians combated all forms of paganism (the belief in multiple deities), this appears a rather dubious presumption. There is now widespread [consensus](#) that the word derives from the Christian [designation](#) of Easter week as *in albis*, a [Latin](#) phrase that was understood as the plural of *alba* ("dawn") and became *eostarum* in [Old High German](#), the [precursor](#) of the modern German and English term. The Latin and Greek *Pascha* ("Passover") provides the root for Pâques, the French word for Easter.

### **The date of Easter and its controversies**

Fixing the date on which the Resurrection of Jesus was to be observed and celebrated triggered a major controversy in early [Christianity](#) in which an Eastern and a Western position can be distinguished. The dispute, known as the [Paschal controversies](#), was not definitively resolved until the 8th century. In [Asia Minor](#), Christians observed the day of the Crucifixion on the same day that Jews celebrated the [Passover](#) offering—that is, on the 14th day of the first full moon of spring. The Resurrection, then, was observed two days later, regardless of the day of the week. In the West the Resurrection of Jesus was celebrated on the first day of the week, [Sunday](#), when Jesus had risen from the dead. Consequently, Easter was always celebrated on the first Sunday after the 14th day. Increasingly, the churches opted for the Sunday celebration, and the Quartodecimans ("14th day" proponents) remained a minority. The [Council of Nicaea](#) in 325 [decreed](#) that Easter should be observed on the first Sunday following the first full moon after the spring [equinox](#) (March 21). Easter, therefore, can fall on any Sunday between March 22 and April 25.

In the 20th century several attempts were made to arrive at a fixed date for Easter, with the Sunday following the second Saturday in April specifically proposed. While this proposal and others had many supporters, none came to fruition. Renewed interest in a fixed date arose in the early 21st century, resulting from discussions involving the leaders of Eastern Orthodox, [Syriac Orthodox](#), [Coptic](#), [Anglican](#), and Roman Catholic churches, but formal agreement on such a date remained [elusive](#).

### **Easter customs**

Easter, like [Christmas](#), has [accumulated](#) a great many traditions, some of which have little to do with the Christian celebration of the Resurrection but derive from folk customs. The custom of the Easter [lamb](#) appropriates both the appellation used for Jesus in Scripture ("behold the lamb of God

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which takes away the sins of the world,” John 1:29) and the lamb’s role as a sacrificial animal in [ancient Israel](#). In antiquity Christians placed lamb meat under the altar, had it blessed, and then ate it on Easter. Since the 12th century the Lenten fast has ended on Easter with meals including [eggs](#), [ham](#), [cheeses](#), [bread](#), and sweets that have been blessed for the occasion.

The use of painted and decorated [Easter eggs](#) was first recorded in the 13th century. The church prohibited the eating of eggs during [Holy Week](#), but chickens continued to lay eggs during that week, and the [notion](#) of specially identifying those as “Holy Week” eggs brought about their decoration. The egg itself became a symbol of the Resurrection. Just as Jesus rose from the tomb, the egg symbolizes new life emerging from the eggshell. In the Orthodox tradition eggs are painted red to symbolize the [blood](#) Jesus shed on the [cross](#).

Easter egg hunts are popular among children in the [United States](#). First lady [Lucy Hayes](#), the wife of Pres. [Rutherford B. Hayes](#), is often credited with sponsoring the first annual Easter egg roll (an event where children and their parents were invited to roll their eggs on the Monday following Easter) on the [White House](#) lawn, in 1878. That year the event was moved to the White House from the grounds of the [U.S. Capitol Building](#), where large numbers of children had gathered beginning in the early 1870s to roll their eggs and play on Easter Monday. Members of [Congress](#) were [dismayed](#) by the large crowds on Capitol Hill and feared that the foot traffic was damaging the grounds. By 1876 Congress and Pres. [Ulysses S. Grant](#) passed a law that forbade the practice of egg rolling on Capitol Hill. Some historical records note that the Hayes first opened the White House lawn to egg rolling festivities the following year, in 1877, after a young boy asked President Hayes directly for permission to use the space

The custom of associating a [rabbit](#) or bunny with Easter arose in Protestant areas in Europe in the 17th century but did not become common until the 19th century. The [Easter rabbit](#) is said to lay the eggs as well as decorate and hide them. In the United States the Easter rabbit also leaves children baskets with toys and candies on Easter morning. In a way, this was a [manifestation](#) of the Protestant rejection of Catholic Easter customs. In some European countries, however, other animals—in Switzerland the [cuckoo](#), in Westphalia the [fox](#)—brought the Easter eggs. ❧



## **Seven tax changes you need to know before filing for 2021**

The 2020 tax year was wild. Pandemic relief bills brought a slew of changes and filing for the 2021 tax year doesn't look like it's going to be much easier.

Some temporary tax provisions for the 2020 tax year were extended through 2021, while others were not. Then there's all the usual updates to tax brackets, standard deductions and more. It's hard to keep everything straight, though [good tax software](#) can make an enormous difference. To help you out, here are seven tax changes you need to be aware of when you file in 2022.

### **1. No punishment for student loan help**

If your student loans have been forgiven, canceled or discharged in 2021, you're doubly lucky. In the past, student loan forgiveness was considered taxable income. So if the government forgave thousands of dollars of your student debt, the IRS would treat you like you got a big raise — and hand you a hefty tax bill to match. As part of the COVID relief bill signed in March, this is no longer the case. Starting in 2021, loan cancellation for post-secondary education is no longer considered taxable income. This tax perk is expected to last through 2025, and it may become permanent.

And if your employer helped you [pay down your student debt faster](#), you can exclude up to \$5,250 of that money. This is another temporary benefit that started in the 2020 tax year and has been extended through 2025.

### **2. Higher deductions for medical expenses**

[Affordable health insurance](#) is hard to come by, and lower-quality plans can still leave you with hefty out-of-pocket costs. Thankfully, unreimbursed medical expenses that exceed a certain percentage of your income are tax deductible.

That percentage, called the "floor," has bounced between 7.5% and 10% of your adjusted gross income (AGI) for the past several years. For your 2021 taxes, it's back down to 7.5% of your AGI. That means if your AGI is \$100,000, you can deduct unreimbursed medical expenses that exceed \$7,500. However, in order to qualify, you need to itemize your deductions.

### **3. A boosted child tax credit**

In 2020, eligible taxpayers could claim a \$2,000 credit per child 16 years old or under. These credits were partially refundable, meaning the government sent refund checks of up to \$1,400 per child for low-income filers with at least \$2,500 of earned income.

That's nice, but the credit got a lot sweeter during the 2021 tax season. The government increased the credit to a maximum of \$3,000 per child 17 and under, and \$3,600 for children five and under. These credits are fully reimbursable, with no \$2,500 earned income requirement — great news if you have a low tax burden.

Eligibility rules have also changed. To receive the maximum credit, your AGI must be under:

- \$75,000 for single filers
- \$112,500 for head-of-household filers
- \$150,000 for married couples filing jointly

If your earnings pass those thresholds, the credit starts to phase out.

The government has been making advance payments on half the credit, starting July 15 and ending Dec. 15. You can claim the other half on your 2021 tax return. And if you didn't receive advance payments that you were eligible for, you can square it all up at tax time.

### **4. Higher standard deductions**

When you pay taxes, you can either take the standard deduction to reduce your tax bill or dive into the details and itemize your deductions.

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For the 2021 tax year, the standard deduction is getting bumped up to:

- \$12,550 for single filers and married couples filing separately (up \$150 from 2020).
- \$18,800 for heads of households (up \$150 from 2020).
- \$25,100 for married couples filing jointly (up \$300 from 2020).

If you're age 65 or older, you can tack on an extra \$1,350 per person if married and filing jointly or an extra \$1,700 for household heads and single filers.

Keep in mind, if you take the standard deduction, you miss out on certain individual deductions, such as the unreimbursed medical expenses mentioned earlier. But ever since the standard deduction nearly doubled back in 2017, it's still the best option for many taxpayers.

### **5. Updated income brackets**

Tax rates remain unchanged for 2021, but the brackets themselves expanded to account for inflation. Not today's runaway inflation, mind you. While rising prices have economists worried — inflation hit a 31-year high in October 2021 — the brackets and standard deduction for the 2021 tax year were locked in back in 2020.

The 2021 tax brackets are:

- 37% for incomes over \$523,600 (\$628,300 for married couples filing jointly).
- 35%, for incomes over \$209,425 (\$418,850 for married couples filing jointly).
- 32% for incomes over \$164,925 (\$329,850 for married couples filing jointly).
- 24% for incomes over \$86,375 (\$172,750 for married couples filing jointly).
- 22% for incomes over \$40,525 (\$81,050 for married couples filing jointly).
- 12% for incomes over \$9,950 (\$19,900 for married couples filing jointly).
- 10% for incomes of \$9,950 or less (\$19,900 for married couples filing jointly).

### **6. Required minimum distributions are back**

Once you reach age 72, the IRS says you must start withdrawing money annually from [tax-advantaged retirement accounts](#), including traditional IRAs and 401(k)s. These required minimum distributions, or RMDs, count as fully taxable income; the withdrawals help ensure that people don't use retirement accounts to avoid taxes.


The Coronavirus Aid, Relief and Economic Security (CARES) Act paused these forced withdrawals for 2020, but RMDs are back for 2021. Seniors who will be at least 72 years old by the end of 2021 must take their RMDs from their tax-advantaged retirement accounts (excluding Roth IRAs) by Dec. 31, 2021. Same goes for people who inherited an IRA. However, if you turned 72 in 2021, you have until April 1, 2022 to take your first distribution.

Whatever you do, don't forget. If you fail to withdraw an adequate amount on time, Uncle Sam blasts you with a 50% excise tax on the money you were supposed to take.

### **7. Get a \$300 charitable deduction, even if you don't itemize**

As the pandemic lingers, the government continues to encourage Americans to lend a hand to those in need.

In years past, you could only deduct charitable giving if you itemize your deductions. In 2020, the rules changed to allow a \$300 charitable contribution deduction per tax return on top of the standard deduction. For the 2021 tax year, that benefit has expanded even further. Instead of a \$300 deduction per return, it's \$300 per *person*. So, if you file jointly with the standard deduction, you can deduct up to \$600 for charitable contributions.

That said, there are still benefits to itemizing charitable contributions. Before 2020, you could deduct charitable contributions up to 60% of your adjusted gross income. The CARES Act raised this limit, allowing you to deduct up to 100% of your AGI, and this temporary change was extended through 2021. So, if you go on a donation rampage, you could theoretically eliminate your entire tax bill. 



## Spring is Here – the Vernal Equinox

The last few weeks of winter always seem to drag on for months. Unsettled weather alternates between tantalizing hints of warmth and throwbacks to December. Thankfully, the Earth continues its orbital motion around the Sun, ensuring our return to spring. This year, the first day of spring, the Vernal Equinox, occurs on March 20th at 5:37 am in the Northern Hemisphere.

Vernal Equinox occurs when the tilt of the Earth's rotational axis reaches a particular position. We're all aware of the imaginary axle the Earth spins around once every 24 hours. While we might imagine that axle to be vertical – that is, perpendicular to Earth's orbital plane – the axle is tilted 23.5 degrees from vertical. It's this tilt, not our proximity to the sun, that causes our seasons. Let's see what this might look like if we could be far enough out in space.

To understand how the tilt causes seasons, look first at the summer and winter Earths. The summer Earth shows the north pole tilted towards the sun, bathed in sunlight, around June 20. The winter Earth is tilted away from the sun; the north pole deep in darkness around December 21. These are the two extremes of annual solar illumination: longest days in the summer and shortest days in the winter.

Here's the counter-intuitive part: Earth is closest to the sun in early January and most distant in early July! Turns out seasonal heating and cooling isn't caused by how close we are to the sun, but instead is affected by the Earth's axis tilting toward or away from the sun. When the rotational axis is tilted *toward* the sun, the sun's energy strikes that part of the planet at a steeper angle. With the rays being closer to vertical, the energy gain per square meter of area is higher. When the rotational axis is tilted *away* from the sun, the energy gain per square meter is lower.

So where do the words "equinox" and "solstice" come from? Both come from the Latin -- for "equal night" and "sun stand still." The first days of spring and fall are **equinox** days, when Earth experiences 12 hours of daylight and darkness. The first days of summer and winter are **solstice** days and, according to its definition, the sun has stopped -- either gaining maximum height at noon in summer or achieving minimum elevation at noon in winter. In summer, we experience the greatest number of hours of daylight – up to 24 hours at the poles; in winter, the fewest hours of daylight -- no daylight at all at the poles!

## **Huntsville Chapter Objectives**

- Promote the aims of the national MOAA organization
- Further the legislative and other objectives of MOAA through grassroots activity
- Foster fraternal relationships among retired, active and former officers of the uniformed services
- Maintain liaison and a positive relationship with the Redstone Arsenal Garrison and other military commands in the Northern Alabama area
- Provide a social venue for members to meet periodically and enjoy fellowship with people of similar interests and backgrounds
- Promote and assist worthy community activities
- Provide useful services and information for members and their dependents and survivors
- Provide representation to the Alabama Council of Chapters of MOAA
- Provide representation to the Northern Alabama Veterans and Fraternal Organizations Coalition
- Protect the rights and interests of service retirees and active-duty military members in matters of state legislation through the Alabama Council of Chapters

## **Benefits of Membership**

We are the largest of the 13 chapters in Alabama and have over 340 members. We have been recognized by National MOAA for the last four years with Level of Excellence awards. We provide grassroots support for issues that affect us and are active in both the Redstone Arsenal and Madison County communities. Why should you join our chapter? This is what we do, and what's in it for you:

- Partnership with Redstone Arsenal agencies – Fox Army Health Clinic, Army Community Service, MWR, PX/Commissary, Military Retiree Council
- Membership in the North Alabama Veterans and Fraternal Organizations Coalition (NAVFOC) – plugged in to the larger Veterans associations “big picture”
- Recognizing leadership – JROTC/ROTC awards and “gold bar” ceremonies
- Recognizing potential – Scholarship Awards program with the Redstone Arsenal Military and Civilians Club
- Community service/relations – annual Tut Fann Veterans Home BBQ, Memorial Day wreath laying ceremony, Veterans Day parade and events, Retiree Appreciation Day
- Camaraderie – Monthly meetings & breakfasts, parties, golf tournament
- Information – Monthly newsletter, web site, Personal Affairs, guest speakers
- Legislative action – grassroots activities, support for National MOAA agenda
- Venue for getting involved

Please visit our award-winning chapter website at <http://huntsvillemoaa.org> where you can find out more about chapter activities.

## Attention Members

One of the best sources of income for the Chapter comes from advertisements like the ones in this newsletter. You are the best resource for identifying potential advertisers. The next time you go out to dinner, or to shop, or to get a haircut, or to get your car fixed – ask the business manager if they would consider advertising. Let them know that the newsletter reaches our 350+ members each month. All they can say is “no”.

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is [brobinso1976@gmail.com](mailto:brobinso1976@gmail.com) or 256-426-0525.

## Important Dates in April

- 1 April – April Fool’s Day
- 2 April – Ponce de Leon discovered Florida (1513)
- 2 April – The first US Mint was established in Philadelphia (1792)
- 3 April – Pony Express service established (1860)
- 3 April – Confederate capital of Richmond surrendered to Union forces (1865)
- 4 April – Dr. Martin Luther King assassinated (1968)
- 6 April – US entered World War I (1917)
- 8 April – Golf Meeting – Java Cafe - 1200**
- 9 April – The Civil War ended (1865)
- 9 April – Monthly Breakfast – City Café Diner – 0900**
- 10 April – Bataan death march began (1942)
- 11 April – Civil Rights Act signed into law (1968)
- 11 April – Apollo 13 launched (1970)
- 12 April – The Civil War began (1861)
- 12 April – President Franklin Roosevelt died (1945)
- 12 April - Russian cosmonaut Yuri Gagarin became the first human in space (1961.)
- 12 April – First space shuttle flight occurred - *Columbia* (1981)
- 14 April – President Abraham Lincoln shot & mortally wounded (1865)
- 14 April – Monthly Board Meeting – Java Café - 1100**
- 15 April – The *Titanic* sank, killing over 1500 people (1912)
- 17 April – Easter Sunday
- 18 April – The midnight ride of Paul Revere (1775)
- 18 April – The San Francisco earthquake, killing over 4000 people (1906)
- 18 April – Jimmy Doolittle’s air raid on Tokyo (1942)
- 19 April – The Oklahoma City bombing, killing 168 people (1995)
- 20 April – Columbine High School shooting (1999)
- 21 April – The Red Baron Manfred von Richtofen was shot down & killed (1918)
- 22 April – Earth Day
- 24 April – Library of Congress established (1800)
- 26 April – Chernobyl nuclear accident (1986)
- 26 April – Nelson Mandela elected president of South Africa (1994)
- 27 April – Monthly Member Meeting – Summit Club - 1100**
- 28 April – Mutiny on the *Bounty* (1789)

