

Volume 61, Issue 12
December 2022



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings all!

Turkey and pecan pie complete – Ham and sugar cookies on deck!

November was a very slow month. There was a lot of activity (despite the rain) during Heroes' Week / Veterans Day, but otherwise it was pretty quiet.

Just a reminder that our next meeting isn't scheduled until January – details will be provided later and in the January Sentinel. Our Christmas party is in a couple of days, and we have over 50 people attending! I am really looking forward to a great time. Thanks to all of you attending for making this a bigger and better event each year! BTW, the 2023 party is on December 2nd so please mark your calendars now!

December is the final month of our annual scholarship drive. As you can see on page 10 of the Sentinel, we had a good month in November. Not only did we receive a significant amount in donations, but we finished all the accounting from the golf tournament. Our net from the tourney was just shy of \$13,000. Combined with your generous donations, we should be able to match or surpass our scholarship awards from last year. The Scholarship Fund Board of Directors and Chapter Governing Board will work on a recommended scholarships award donation which will be presented to membership at the January meeting for approval.

Membership Renewal! We have 55 members needing to renew – that is down from the 71 total that needed to renew at the start of our drive in November. If you aren't sure of your dues status, please see the list in the Sentinel on page 12 or contact Bruce Robinson or me.

Have a great December! Go Navy!

Stay warm and stay safe!!!

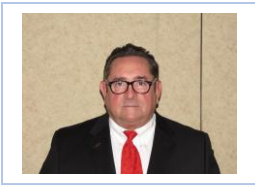
Rick

No Member Meeting in December – see you at the Christmas Party!

In This Issue

President's Message	1	Treasurer's Report	10
Legislative Corner	2	Membership Application	11
Concerns	3	Members needing to renew	12
PX/Commissary	3	Fox AHC (continued)	13
Fox Army Health Clinic	5	National Parks	14
Surviving Spouse Luncheon	7	Roth Accounts	15,18,19 & 20
Surviving Spouse Corner	7	Birthdays	16
Chaplain's Corner	8	TAPS	17
New Members/Statistics	8	Chapter Happenings	22
Legislative (continued)	9	Chapter Objectives	23
PX/Commissary (continued)	9	Important Dates	24

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.”

Fewer Alabamians are casting absentee ballots in the midterm election than compared to previous elections. As of Friday, 4 November 2022, 51,582 absentee ballots had been requested and 40,371 had been returned, according to Secretary of State John Merrill. In 2020, when absentee voting rules were loosened so that people could avoid crowded polling places amid COVID-19 concerns, about 318,000 absentee ballots were cast.

Republicans cruised to victory in statewide contests 8 November 2022, with no surprises up or down the ballot. Governor Kay Ivey easily won reelection with 66.9% of the vote, securing a full second term. Governor Ivey has said improving education will be her top priority in the next four years. Katie Britt made history on multiple fronts in her win Tuesday: she becomes the first woman elected to the Senate from Alabama, the youngest Republican woman in the Senate and the only mother of school age children in the GOP Caucus.

Here are a couple of the general election results according to the Alabama Secretary of State's website.

U.S. Senator:

Katie Britt, Republican: 66.6%

Will Boyd, Democrat: 30.8%

John Sophocleus, Libertarian: 2.3%

U.S. Representative (5th Congressional District):

Dale Strong, Republican: 67.1%

Kathy Warner-Stanton, Democrat: 29.5%

P.J. Greer, Libertarian: 3.1%

Two-thirds of the Alabama voters who turned out for last week's election cast straight ticket ballots for the Republican, Democratic, or Libertarian Party, according to Secretary Merrill.

Here are the numbers, according to unofficial results:

Total ballots cast: 1,419,718

Straight-ticket Republican: 647,525

Straight-ticket Democrat: 297,598

Straight-ticket Libertarian: 5,200

The straight-ticket total, 950,323, was 67 percent of the total votes cast.

Continued on page 9

2022-2023 GOVERNING BOARD

EXECUTIVE COMMITTEE

President: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

1st Vice President: Vacant

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

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, m.barron468@gmail.com

Treasurer: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, ctcbama76@gmail.com

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, jtreadway51@mchsi.com

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

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

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

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

STANDING COMMITTEES

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

Programs: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

Legislative Affairs: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, ctcbama76@gmail.com

Personal Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, jerry15@hiwaay.net

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Mrs. Jan Camp, 256-464-8622, 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

Chapter Chaplain: Col Dave McKinney, USAF-Ret, 334-467-6860, mckinnewd@gmail.com

Commissary & Post Exchange: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinsol1976@gmail.com

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinsol1976@gmail.com

ROTC/JROTC: COL Gene Lesinski, USA-Ret, 845-725-3677, gene.lesinski@gmail.com

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinsol1976@gmail.com

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Webmaster: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

LIFE MEMBERSHIP TRUST

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

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

Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, jerry15@hiwaay.net (July 2025)



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

So far, the exchange and commissary have not stated all holiday hours, expect the Exchange to be as prior years: Closed 24 November. 0800-1600 25 November. Regular hours except closed 25 December.

The Exchange changed their gun sales from Black Friday to the Friday before and through that following Wednesday. A better advertising campaign is needed – no signs were posted – you had to ask. This was because the Exchange Black Friday sales and the gun counter sales had a lot of people. This year the gun sales were also on-line as usual and included most ammunition – but nothing else (scopes, cases, magazines, etc.) as in previous years. The in-store gun counter did not have ammunition on sale.

Computers, laptops, tablets and I-pads – be sure to ask about layaway without charge.

Newly installed is the self-check-out lanes. There are 4 self-check-out registers – but you can only use your Military Star or another credit or debit card. No cash back or tobacco sales.

Remember you always get 10% off (sometime more during special promotions) your first day's purchases when you use your STAR card. Something to keep in mind for Spring and the eventual winter clearance items.

Shopette

Hours: Thanksgiving closed. Christmas Day closed. All other days expect regular hours 0600-2200

New wines and beers – stop in to check out the selection. Gluhwein and a wide variety of holiday gift sets now available. Visit the Redstone Express for Holiday Party and Tailgating supplies. Various wine selections are on sale each month so stop in and see what varieties are on sale this month. Depending on selection and off the regular price, the Express usually offers 10% on a case wine – be sure to ask!

Various specials around the store including Toki Suntory Japanese Whiskey save \$3, Teeling single batch Irish Whiskey save \$4, The Dalmore Port Reserve, save \$10, and Fireball cinnamon whiskey save \$3. Plus, many local and craft beers.

Always save 5 cents per gallon at the gas pumps when you use your STAR card.

Continued on page 9

Need Addresses

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.

None this Month

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

Navy/USMC Representative:
COL Raymond G. Regner
256-851-5903,
raymond.regner@gmail.com

Air/Space Force Representative:
Col Edward L. Uher
256-882-6824,
biged992K@aol.com

Personal Affairs Officer
Lt Col Gerald Haynes
256-882-7857
jerry15@hiwaay.net



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CONTACT:

GERMI CLOUD,

NSSA, CRPC

VICE PRESIDENT, WEALTH ADVISOR

256-715-0094

germi@cloudfinancial.com



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Fox Army Health Center

MAJ Bruce T. Robinson, USA-Ret



Update from Fox Army Health Center

Fox Army Health Center has transitioned to a new electronic health record (EHR), MHS Genesis, to help streamline and standardize patient record keeping. We “went live” on 24 September. As we acclimate to using the new EHR, patients will experience longer than normal wait times for appointments in clinical services and pharmacy. To minimize wait times, we encourage using one of these alternative options for receiving same day care:

- TRICARE Nurse Advice Line - 24/7 access to a licensed nurse who can provide medical advice. Call 1-800-874-2273, Option 1, to speak with a nurse.
- Network Urgent Care Center - TRICARE eligible dependents can utilize network Urgent Care Centers. Active Duty should seek care at an MTF. For more information, or to locate an in-network Urgent Care Center near you, visit <https://tricare.mil/CoveredServices/IsItCovered/UrgentCare>
- Doctor on Demand - Humana Military has partnered with Doctor on Demand to offer TRICARE East Region beneficiaries increased access to telehealth services. Offering urgent care and mental health care (excluding psychiatry) services, connect face-to-face with providers through virtual appointments using Doctor on Demand. Learn more at <https://doctorondemand.com/microsite/humanamilitary/>
- Emergency Department - If you are experiencing a medical emergency, please call 911 or proceed to the nearest Emergency Department if you are able.

Follow these best practices to obtain your prescriptions during the MHS Genesis transition:

- For all medications, you MUST “activate” your prescription ahead of time to give the pharmacy time to prepare your medicine. Same day filling is not available.
- For new prescriptions, have your doctor send them electronically, then use PCRS to activate the prescription <https://www.redstone.amedd.army.mil/PCRS/login>
- For refills, use the automated refill phone line to activate: 256-842-7337.

It has come to our attention that beneficiaries who have attempted to set up a DS LOGON account for MHS Genesis through TRICARE Online are being asked questions that may seem to be out of the ordinary (Examples: financial, partial credit card numbers, SSN etc.). We have investigated this and found that this is not a scam. It is called Remote Proofing. You can find a lot of information about this when you download the FAQ at this link: <https://myaccess.dmdc.osd.mil/identitymanagement/app/login>

Please know that neither DOD nor the MHS Patient Portal will contact you (email or phone call) to request this information. It is only requested when you initiate the DS Logon account process yourself. If you do not trust what you are seeing online or what you are being asked for, please contact DMDC Custom Service Center. They should be able to assist in answering your question(s) and provide some insight to their methodology:

DMDC Customer Contact Center
Phone: 800-368-3665
Hours: Monday-Friday 5am – 5pm PT

Continued on page 13

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John D. Stover, LUTCF, Certified Financial Planner™, Certified Kingdom Advisor®**

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Join us
for a Holiday Open House

Come celebrate the season with us.

Saturday December 17th
11:00 - 2:00

2045 Cecil Ashburn Drive SE
Suite 103
Huntsville, AL 35802

Contact Melissa at 256-881-1583 to RSVP.



Dale C Kuehl, AAMS™
Financial Advisor

2045 Cecil Ashburn Drive S E
Suite 103
Huntsville, AL 35802
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Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

The group does not meet in December
We will reconvene in January

Surviving Spouse Corner: Finding a New Normal

It's been a long time since I became a surviving spouse, and during that time, I've gone through many stages. None were easy, but all were necessary. No journey out of grief is straight forward. We all handle it differently, and it's how we deal with it that makes a difference.

We must choose to be positive and live or be unhappy the rest of our lives. I chose to be positive, but I also realized that I needed to find a purpose.

When my husband died at the age of 57, I didn't know where to turn or what to do. I became aware that my path forward was to do what I could to make sure no other survivor felt as alone and unprepared as I was. To that end, I joined my local MOAA chapter, took on the job as their surviving spouse liaison, was appointed to the national MOAA's Surviving Spouse Advisory Council, and became active in the Surviving Spouse Virtual Chapter.

I also found not only a mentor but a dear friend because of a chance meeting in 2015. Patricia "Pat" Farnsworth shared her vast knowledge of surviving spouse issues, her wisdom, and her wonderful sense of humor. She encouraged me to do the best I believed I could be — and then pushed for more. Pat died on Oct. 14 at age 86. She was an inspiration to many and a friend to all.

We will never forget our loved ones. We will always miss them. But I have found peace and comfort in my new normal. I hope you find the same.



Chaplain's Corner **Col Dave McKinney, USAF-Ret**

November is the month of Thanksgiving. We have All-Saints Day when we recognize those who have died the previous year. Then we move to Veteran's Day when we give thanks to the veterans who have helped keep our nation free. Then we have our formal Thanksgiving, a time when we recognize and give thanks for the many blessings we've been bestowed with.

The common thread of giving thanks is love; love for those who left us the previous year, love for the veterans who fought to keep us free, and love for the many things we are grateful for and recognize on Thanksgiving Day.

For those experiencing emotional, mental or physical pain, love can be fleeting, making it hard for them to be able to fully embrace a life of thanksgiving, maybe even giving them the impression that they are not remembered or loved. I encourage all of our members to reach out this holiday season to their family, friends, and acquaintances through phone calls, cards, emails, and visits. Let's make sure that our friends and family know that we are thankful for them and that they are loved members of our community.

**O give thanks to the Lord, for he is good;
for his steadfast love endures forever. (1 Chronicles
16.34:)**

If you would like to share prayer requests or contact me I can be reached at MOAACHaplain@gmail.com or call/text (334)467-6860.

Blessings, Dave



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: 315
Regular Members: 261
Surviving Spouses: 50

New this month: 2
Deaths this month: 1
Renewals: 14

Welcome New Members to Huntsville Chapter MOAA

LTC Jim Fairchild, USA
MAJ Mike Davidson, USA

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.

Legislative – continued from page 2


Alabamians will soon have a better organized, less racist state constitution. About 76.5% of voters on Tuesday approved a reorganization of the 1901 Constitution of Alabama and its nearly 1,000 amendments. The changes remove racist language, including an outdated ban on interracial marriage, organize amendments by the counties they impact and grouping together economic development provisions. The new document goes into effect 1 January 2023.

Separately, all 10 of the statewide constitutional amendments on Tuesday's ballot were approved. Those include giving judges more flexibility in denying bail to defendants charged in violent crimes and making it easier for municipalities to spend federal grant money on broadband internet infrastructure.

U.S. service members are seeing little success in making claims for medical malpractice against military hospitals and physicians under a law passed in 2020 that allowed them to file compensation claims.

Data provided by the services to Military.com shows that troops have filed 448 claims with the Departments of the Army, Navy and Air Force seeking more than \$4 billion in damages. But of those, just 11 have been settled, an approval rate of 2%, while more than one-quarter have been denied.

Please read the complete article in the December posting to the Legislative Affairs portion of our webpage as well as more Alabama election results.

The October 2022 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released on 10 November was 293.003, 0.4% above the FY 2023 baseline of 291.901. The next CPI-W figures will be released 13 December 2022. 

PX/Commissary – continued from page 3

Expect Thanksgiving Hours: Closed 24 November, reopen Friday 25 November 0900-1700.


Christmas: Close early 24 December at 1600. Closed Sunday 25 December, reopen Tuesday 27 December regular hours.

New Year's: Closed early 31 December at 1700. Closed Friday 1 January 2021, reopen Saturday 2 January 2021 regular hours.

As of 20 November, few turkeys are available – more are expected. There is a limit of two. Fresh turkeys were available – but someone had frozen them. Packaged deli meats have an issue with suppliers, but there is an adequate supply. About half the bread was gone, but again more is expected. There was plenty of paper products.

Near the registers – chocolate and treats from around the world to celebrate your Christmas! Check out the long aisle of sweets and goodies that are good for giving and for treating yourself.

Check out the center of the store where warehouse pricing is in effect! Throughout your commissary you will find specials that will make your Holidays the best yet!

Your Bakery and Deli can create Meat and Cheese trays or/and Sandwich trays. Please call 256-876-3517 and please give a 24-hour notice. Remember the Sushi Bar it's now located by self-checkout. 



HCMOAA Treasurer's Report October 2022

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

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

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$18,106.78	\$16,523.95
Income	\$ 1,050.00	\$ 0.10
Expenses	\$ 1,457.51	\$12,000.00
Ending Balance	\$17,699.27	\$ 4,524.05

3. Notable income: October's membership luncheon revenue, Christmas social revenue, and the return of petty cash.

4. Notable expenses: Payment for the membership luncheons for September, RAD purchase, NAVFOC dues, office supplies, petty cash, and Wells Fargo Bankcard fees.

5. Chapter Saving account activity was limited to interest.

6. Certificate of Deposit was purchased in the amount of \$12,000 from Wells Fargo on 20 October 2022. The CD is for 7 months at an interest rate of 2.5%.

7. The Chapter Operating Funds contains \$3,091.68 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from pervious 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 area students. **Please consider donating.** Contact Rick West, at 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.

Scholarship Fund Donations Received During November 2022

Col William D. McKinney, USAF (Ret.)
Mr. Chuck Jobe (non-member)
Valley Hill Country Club

Total received for November:	\$1950.00
Total received CY22:	\$4200.00





Huntsville Chapter
Military Officers Association of America
P.O. Box 1301 - Huntsville, AL 35807
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 1st 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			

Attention Annual Members

It is time to renew your membership for next year
The Chapter has one of, if not the, lowest membership rates in the country at \$10

Those members needing to renew are listed on the following page

You can also renew for multiple years and lock in that low rate
Don't know when your membership expires? Contact MAJ Bruce Robinson at
256-426-0525 or brobinso1976@gmail.com.

Don't want to worry about renewing ever again - consider becoming a Chapter Life Member – contact
COL John Fairlamb at 256-539-0161 or fairlambjrf@comcast.net for the details

Annual Members Needing to Renew

LTC Robert Archer, USA
CW4 William J Barron, USA
CW2 Ann D Bruno, USN
COL Mary O Drayton, USA
LTC Earl A Freeman, USA
Lt Col Andrew J Grau, USAF
MAJ James Greene, USA
LTC Robert W Hearon, USA
COL William A Holbrook, USA
COL George J Jobczynski, USA
LTC Charles A Joyner, USA
LTC Ruby R Lardent-Davis, USAR
MG John A Leide, USA
CW3 Clarissa A Lewis, USA
COL Roger S Matzkind, USA
LTC Thomas E Means, USA
LTC Joseph S Minor, USA
Col Millard E Moon, USAF
Maj Edward L Morfenski, USAF
LTC Mark L O'Brien, USA
LTC Steven R Palmer, USA
COL Norbert Patla, USA
MAJ Gary L Pollard, USA
LTC David E Pray, USA
LTC Samuel Scruggs, USA
LTC Ruth J Sonak, USA
MAJ Wesley R Sparks, USA
LTC Christopher R Stewart, USA
MAJ Michael V Tallman, USA
Maj James M Tynan, USAF

CW4 Edward J Banville, USA
COL Richard F Bowyer, USA
COL Steven S Debusk, USA
LTC Levern Eady, USA
COL Ronald N Funderburk, USA

COL Mary S Hall-Van Bebber, USA
Mrs. Carrie V Hightower
CW5 Reginald Jacobs, USA
CH (LTC) James R Johnson Sr, USA
LTC Edwin L Kennedy, USA
Col Larry D Layne, USAF
LTC Richard W Levan, USMC
CAPT Alan G Maiorano, USN

Mrs. Elaine Miner
BG Daniel L Montgomery, USA
LTC Johanna L Mora, USA
CDR Paul R Morin, USN
LTC Douglas L Oyler, USA
Mrs. Gwen V Parks
LT James L Pointer, USN
COL William R Pope, USA

CW4 Samuel Smith, USA

CPT Sean R Sterling, USA
Mrs. Travis Stewart
COL Lee M Tonsmeire, USA

The FAHC registered dietician is currently offering a variety of classes in person and on-line. These classes are offered to TRICARE beneficiaries. To sign up for any of these classes, call 256-955-8888 (choose option #2) or go to the PCMH front desk

- Diabetes Support Class – This class takes a holistic approach to managing glucose through exploration of eating patterns, movement, sleep, and stress management.
 - 1st Tuesday of the month at 1000 in the FAHC Wellness Classroom
 - 2nd Wednesday of the month at 1030 in the Virtual Video Clinic
- Meal planning for 1, 2, or more – This class explores strategies and resources to help turn groceries into meals for 1, 2, or more
 - 1st Wednesday of the month at 1030 in Virtual Video Clinic
 - 3rd Tuesday of the month at 1000 in the FAHC Wellness Classroom
- Performance Nutrition – nutrition for the soldier and everyday athletes
 - 2nd Tuesday of the month at 1300 in the FAHC Wellness Classroom
 - 3rd Wednesday of the month at 1030 in the Virtual Video Clinic

We will be having a Christmas Tree lighting at the FAHC flagpole, on Dec01, at 1530.

We still have flu shots available. The last event is the PCMH Clinic (at FAHC) Wednesday, 07 December 1630-1900, for beneficiaries 6 months and older.


FAHC will be closed Friday, December 16, after 1200. The last check in for pharmacy will be at 1030 and the last check in for clinical appointments will be at 1100. Please plan ahead for medication refills.

- TRICARE open season runs through December 13. If you're eligible to take part in Open Season, you can:
 - Stay in your plan – you don't have to take any action
- Enroll in a plan
- Change plans – if you are enrolled in TRICARE Prime or TRICARE Select, you can switch plans or switch between individual and family enrollment

Go to www.tricare.mil/openseason

Fox is hiring qualified clinical professionals! Please review our vacancies for Licensed Practical Nurses, Medical Support Assistants, and Social Workers on the USAjobs website at www.usajobs.gov

Fox Army Health Center continues to accept interested individuals that would like to volunteer their time through the American Red Cross. Please visit www.redcross.org/alabamamississippi to apply or contact Ms. Tammy Burks attammy.burks@redcross.org or 256-763-1237 for any questions. You may also visit the North Alabama Red Cross office at 1015 Airport Road SW, Suite 202 Huntsville, AL 35802.

We are continuing to comply with CDC requirements for wearing a mask in healthcare facilities. Please continue to wear a face mask when visiting the clinic. 

Free Lifetime National Parks Passes now Available for Vets and Gold Star Families

All U.S. veterans and Gold Star family members will be able to get a free lifetime entrance pass for federal parks and recreation sites nationwide starting Nov. 11.

The pass, an expansion on the annual free pass for currently serving troops and their families, grants free access to about 2,000 parks and lands managed by the National Park Service; U.S. Fish and Wildlife Service; U.S. Forest Service; Bureau of Land Management; Bureau of Reclamation; and the U.S. [Army](#) Corps of Engineers, according to an announcement on the park service website. It also gives discounted amenity fees in some locations.

While not every park or visitor area requires an entrance fee, many do. For example, Yosemite National Park in California charges a \$35 entrance fee per vehicle, while Craters of the Moon National Monument charges \$20. Other locations charge for entering museum or curation areas in the visitor center. For instance, the Begich, Boggs Visitor Center in the Chugach National Forest, Alaska, charges \$5 per adult to access a film and exhibits.

Those fees are waived for holders of the new lifetime pass, as well as those with the free active-duty America the Beautiful military pass or other passes sold or awarded by the agencies. The new pass covers the holder and any accompanying passengers in a private vehicle at sites that charge per car, or the pass owners and up to three adults age 16 and over at sites that charge per person.

The new lifetime pass program does not exclude veterans with so-called "bad paper" discharges. To get the pass, veterans must submit one of the following:

- Unexpired Department of Defense Identification Card (DD Form 2, DD Form 2765, or Next Generation USID replacement)
- Veteran Health Identification Card (VHIC)
- Veteran ID Card
- Veteran designation on a state-issued U.S. driver's license or identification card

To receive a pass visit a National Parks or parks and land agency store or staffed fee kiosk, or order via the [U.S. Geological Survey store](#). Passes ordered online carry a \$10 processing and shipping fee. Passes received in-person are free.

Gold Star family members can receive the pass by presenting a self-verification form certifying they are the next of kin to a military member killed during service overseas. The form includes a signature block and confirmation that the user is an "eligible next of kin (NOK) of a member of the United States Armed Forces who lost his or her life in qualifying situation.

No other identification or proof is required for Gold Star family members who want to get a lifetime pass.

The Magic of a Roth Account

What if someone told you that you could save for retirement using a vehicle where the money could grow tax-free, you never had to withdraw any of the money if you didn't want to, and when you did tap the account, you could take money out without paying any tax?

It almost seems too good to be true.

But in fact, Roth accounts allow you to do all of that. Having Roth savings can provide you flexibility in various stages of life, particularly in retirement. When you put money into a Roth account, you pay tax on that money first — essentially buying out Uncle Sam's partnership in your retirement savings. Then the after-tax money in the Roth can grow tax-free to create a pot of wealth that is all your own; it can even become a tax-free legacy to pass on to heirs.

“The main reason to use a Roth is to get lifetime appreciation that's not taxed,” said Col. Dr. Steven Podnos, USAFR, CFP®, principal of financial firm Wealth Care.

To fully maximize the benefits of Roth accounts, there are rules you must follow to avoid taxes and penalties. And while Roth accounts are relatively young, having first been available in 1998, there are now a variety of ways to put money into a Roth. The earlier you can put money into a Roth, the better, but even retirees can benefit from stashing money into a Roth. Reaching tax-free nirvana is easier than you might think.

Routes to a Roth

There are two main ways to get money into a Roth: You can do direct contributions to a Roth, and you can convert money to a Roth.

You can contribute up to \$6,000 (plus \$1,000 extra if you are 50 or older) of after-tax money into a Roth IRA for 2022, and you can do the same amount for a nonworking spouse if you have enough earned income to cover both contributions. However, if you make too much money, you may only be able to put in partial contributions, or you may be shut out altogether. For 2022, the income phaseout ranges for Roth contributions are \$129,000 to \$144,000 of modified adjusted gross income for single filers and \$204,000 to \$214,000 of MAGI for married couples filing jointly.

There are no income limits for making contributions to a Roth Thrift Savings Plan or other Roth employer account, such as a Roth 401(k). And the amount you can contribute is significantly higher: For 2022, you can stash up to \$20,500 in a Roth TSP, plus an extra \$6,500 if you are 50 or older. Note: Servicemembers with tax-exempt combat pay can stash that money into a Roth TSP to grow tax-free.

“You can fund both a Roth TSP and a Roth IRA,” said Podnos, depending on whether you meet the Roth IRA contribution income limits.

You can also put money into a Roth account through a conversion. Ask your account custodian to directly roll money from a traditional IRA into a Roth IRA, and when filing your tax return, you

Continued on page 18



36 Birthdays in December

Mrs. Travis Stewart
 MAJ Francis W Thonus, USA
 COL Thomas M Devanney, USA
 CW4 Carl J Woida, USA
 COL Nathanael P Causey, USA
 LTC William D Katholi, USA
 LTC Thomas E Means, USA
 LTC Gary W Flecker, USA
 Maj Robert F Stierwalt, USAF
 BG Leslie L Fuller, USA
 MAJ Chester Williams Jr, USA
 LTC Richard W Levan, USMC
 CW4 Ronnie L Rogers, USA
 Lt Col Charles W Zavakil, USAF
 COL Dahl J Cento, USA
 Mrs. Rosemary Bundy
 CW4 Samuel Smith, USA
 Mrs. Edwina Morse

CW3 Donald L Wagoner, USA
 Mrs. Billie K Jones
 LTC Robert W Senn, USA
 LTC LaVerne J Gehm, USA
 LTC Kenneth V Barnwell, USA
 Lt Col Robert R Barnes Jr., USAF
 LTC Malcolm R Sams, USA
 MAJ William H Steele, USA
 LTC Douglas L Oyler, USA
 MAJ Bruce T Robinson, USA
 LCDR Chase D Ackerman, USN
 COL David L Wyatt, USA
 CAPT Thomas L Jones, USN
 Mrs. Dalila Carrasquillo
 MAJ Michael C Maynard Jr, USMC
 Lt Col Joshua Soblasky, USAF
 CAPT George C Skezas, USN
 Lt Col Gerald W Haynes, USAF

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 brobinso1976@gmail.com so it can be included in future newsletters. Thank you.



Redstone Arsenal Directorate of Human Resources



(PKI CERTIFICATION ONLY)

15:30 – 20:00 P.M.

Monday, Tuesday and Wednesday

21 – 23 Nov 22

(ALL ID SERVICES SATURDAY'S ONLY)

WALK-INS ONLY

0730 – 12:00 NOON

26 Nov, 3 Dec, 10 Dec & 17 Dec 22



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

TAPS

CW4 Robert Lee McCall (USA-Ret) - 95, of Huntsville, Alabama, passed away Thursday, November 03 at Huntsville Hospital Hospice Family Care. He is survived by his five children, Robert Neal McCall (Karen), Susan Kirkpatrick (William), Beth Williams (Rick), Melissa Lewallen (Pat), and Nancy McCall; ten grandchildren; and seven great-grandchildren. He was preceded in death by his wife of 54 years, Mildred Smoot McCall.

Robert was born in McDowell County, North Carolina on February 24, 1927, to Hubert and Meadie McCall. He served 27 years in the US Army and was a veteran of World War II, Korea, and Vietnam before retiring from service in 1972 as a chief warrant officer four. Following his military service, Robert earned BS, MBA, and EdS degrees and taught at then Athens State College, retiring as an associate professor after 20 years. During his tenure at Athens State, he was instrumental in reviving the college's chapter of Delta Mu Delta Business Honor Society, going on to serve on its National Executive Council beginning in 1989 and as National Delta Mu Delta President from 1995-1998.

Robert also served in the Military Retiree Council, The Retired Officers Association (TROA), and following open-heart surgery in 1992, was a volunteer with the local chapter of Mended Hearts, Inc. In 2002, Robert became involved in the 88th Infantry Division Association. Upon learning that there was no monument to the first Division in which he'd served, he approached the national organization about erecting one. He was given the honor of selecting the site, and on May 3, 2013, participated in its dedication at the National Infantry Museum and Soldiers Center's Memorial Walk of Honor in Columbus, GA.

Robert regularly visited the area in Northern Italy where he had served with the 88th Division and in 2009 published a book about his time there, *Un Americano a Fusine Laghi: dal diario agosto 1945-46*. Robert also revisited Korea as part of Legacy 4 Korean War Veteran's Foundation's "Revisit Korea 2012" trip.

Visitation was held from 1 to 2 p.m. Saturday November 12, 2022, at Laughlin Service Funeral Home on Bob Wallace Ave. immediately followed by the service in the chapel. In lieu of flowers, donations may be made to the Athens State University Foundation, P.O. Box 70, Athens, AL, 35612, (please put "McCall Delta Mu Delta Scholarship" on the note line); or to the Huntsville Madison County Public Library.

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

We will miss these outstanding Leaders and Patriots.



pay ordinary income tax on the amount of tax-deferred money you convert.

There are no income limits for doing Roth conversions, and it doesn't matter whether you are working or retired. You can choose to convert as much or as little as you want; just keep in mind that the more you convert, the higher your tax bill can climb.

Whether you contribute or convert money to a Roth, a key factor to consider is whether you think your present tax rate is lower than your future tax rate. If you are in your peak earning years, you may be at your highest tax rate — and the tax break you might get now from putting money into a traditional retirement account might be more beneficial for you. If you think your future tax rate will climb compared to your current tax rate, then it may be an ideal time for you to put money into a Roth. (Go to [MOAA's financial calculators page](#) to compare the impact of contributing to a Roth retirement account and a traditional retirement account.)

Consider state taxes, too. If you live in a state that has a state income tax but plan to retire to a state with no income tax, then you might want to hold off putting money in a Roth, said Lt. Col. Kevin Graefe, USAFR (Ret), director of paraplanner services for financial firm Concurrent.

Smart Conversion Strategies

With Roth conversions limited only by the amount of tax you want to pay, there are some smart strategies to consider. An ideal way to minimize the tax pain is to convert only an amount that takes you up to the top of your current tax bracket, without going into a higher tax bracket.

As the year draws to an end, it gets easier to figure out how much room you might have in your current tax bracket. Using this strategy year after year can help you build up a tax-free pot of money over time while minimizing the tax hit.

When the stock market drops, conversions become particularly attractive because they can help turn market lemons into lemonade. Let's say you had \$50,000 worth of stock in a traditional IRA, and the IRA's value has dropped 20% to \$40,000. If you convert that entire traditional IRA at a 22% tax rate, you save \$2,200 in tax by converting at the lower value.

"Ideally, pay the tax with liquid money, not in the IRA," said former Maj. David Chepauskas, USA, CFP®, senior wealth planner at Summit Financial. In this example, that would allow you to convert the full \$40,000 to grow tax-free when the market bounces back. If the Roth IRA grows to, say, \$200,000 by the time you reach retirement, all that money is yours.

"A Roth is a great vehicle for investing because qualified distributions are tax-free," said Graefe.

For those who make too much to contribute to a Roth IRA, consider a "backdoor Roth." This strategy was on the legislative chopping block last year, but as of press time, "the backdoor Roth is still available," said Cmdr. Mark Luscombe, USNR (Ret), principal analyst for Wolters Kluwer Tax & Accounting. To use this move, you make nondeductible contributions to an IRA and then convert the money to a Roth IRA. If you do the conversion relatively quickly, the conversion tax bill will be minimal. This move works best if you hold no deductible contributions in your IRAs.

Rules for Roth Withdrawals

Once you have money in a Roth, there are some key rules to understand. First, any direct contributions are yours to tap anytime tax- and penalty-free, noted Podnos. To take out earnings from a Roth tax-

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and penalty-free, you must hold a Roth IRA for at least five years and reach age 59½. A second five-year rule applies to conversions. For each conversion you do, you must wait at least five years before you can touch that converted amount penalty-free, up until you reach age 59½ when this rule vanishes.

There are ordering rules for Roth withdrawals, which boost their flexibility. When tapping a Roth, contributions are considered to come out first, then converted amounts, and finally earnings. If you contributed \$50,000 to a Roth IRA that has grown to \$150,000, you can take out \$50,000 anytime without incurring taxes or penalties — even if you are younger than 59½ or have held the Roth for less than five years.

Roths for All Life Stages

While Roth IRAs are meant to save for retirement, their flexibility can make them attractive vehicles to save for kids' education costs or to tap in an emergency. Of course, the more money you can keep in the Roth, the more of it can grow tax-free over time. But if you must use some of the money, it can provide the cash you need without incurring an additional tax bill. Some uses for the money can also qualify for a penalty-free, early-withdrawal exception, such as education costs.

In retirement, having a Roth account can provide you flexibility in managing your tax bill. If you have taxable military retirement pay, taxable required minimum distributions from tax-deferred retirement accounts, and taxable Social Security benefits, you can end up with a pretty hefty tax bill. But if you have a significant expense that crops up — say you need a new car or a new roof — tapping your Roth money to cover the expense won't add to your taxable income.

Working with a financial planner can help you maximize your withdrawal strategy as you tap taxable, tax-deferred, and tax-free sources of retirement income. Having a tax-free pot of money to draw on in retirement may help you lower your adjusted gross income, which in turn can minimize the tax on your Social Security benefits or rein in high-income surcharges on Medicare Part B premiums.

Building a Roth Legacy

While the Roth TSP and Roth 401(k)s have required minimum distributions starting at age 72, Roth IRAs do not have required minimum distributions for the original owner. Avoiding those employer account RMDs is simple: You can roll Roth employer account money into a Roth IRA when you separate from service.

Ideally, open a Roth IRA when you open a Roth employer account because you need to have a Roth IRA open for at least five years for earnings to be tax-free, even if you are older than age 59½. Let's say you separate from service at age 60 and open your first Roth IRA at that point; you'll still have to wait five years to tap earnings tax-free, even though you will avoid penalties on withdrawing earnings since you are older than age 59½.

With no RMDs, if you don't need the Roth money, it can just sit and grow tax-free for as long as you like. And when you pass away, the Roth can go to your loved ones as a tax-free legacy.

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A surviving spouse who inherits a Roth can choose to take the account as his or her own, and that means the surviving spouse doesn't have to take RMDs from that Roth account, either.

Unless they are eligible to stretch distributions over their own life expectancies, non-spouse heirs have up to 10 years to withdraw all the money out of the Roth. Either way, they won't owe any tax when the money comes out

When a non-spouse heir inherits a traditional IRA, they owe tax as money is withdrawn. If it's a large account, they could face a very large tax bill, particularly if they are subject to that 10-year window. "The traditional pre-tax retirement plan is generally the least tax-efficient asset to leave to children," said Chepauskas.

Because of the ability to pass on a tax-free legacy, even an older retiree may want to consider Roth conversions. Let's say a retiree is age 75 and converts \$25,000 to a Roth today. The money grows until the time of his death at age 85, and then goes to his surviving spouse, where the money is left alone and continues to grow until the second spouse's death 15 years later.

Then, the Roth passes to the couple's adult child. The nonspouse heir has 10 years to tap the account, but all the money withdrawn will be tax-free. Although the original Roth owner was well into retirement at the time of the conversion, in this example, the account could grow tax-free over 35 years as it is passed down. If the money earns 8% a year, the Roth account would grow to roughly \$370,000 by the end of the 35 years. And if the adult child is in a higher tax bracket than the parent was at the time of conversion, the conversion proves even more advantageous.

Doing Double Duty

Retirees may likely consider conversions with heirs in mind. But with odds being good that you or your spouse may live into your 90s, the newly retired may personally reap the benefit from doing a Roth conversion.

Chepauskas illustrates that with an example: Say you retire at age 60 and convert \$100,000 from a traditional retirement account to a Roth in the 24% tax bracket. If it grows at 7% a year, he said, by age 90, the power of compounding turns that into about \$800,000 tax-free.

While growing in the Roth account, "the money is there if you need it," he said. In planning for a 30-year retirement, Chepauskas said you could earmark the Roth money for the second half of retirement, starting around age 85, perhaps for long-term care. "You could take out all \$800,000 at age 90 tax-free at once if needed."

If you and your spouse don't use the Roth money, then it becomes a tax-free legacy for your heirs. "The \$24,000 out of pocket can potentially be \$800,000 tax-free for heirs," said Chepauskas. The Roth conversion "could be the single best thing they ever do for their families."

Online Passport Renewal

There has been an important improvement in the State Department's passport renewal process in that you can now renew a passport completely online. This is a brand-new option and is still somewhat experimental in that State is opening and closing the window temporarily to assess how the system is working.

To start, just Google "renew passport" and the State Department page will come up and you then select renew online. You will have to establish an account but just follow the directions and that part is easy.

The only thing that could be problematic is uploading a digital photo. The instructions are not much help. You can either go to a place that takes passport pictures or you can do it at home as long as your photo meets their requirements, and they give you several examples of acceptable and unacceptable photos. The photo must be in jpeg format with a white background. But you can't drag the photo into the place where they want a photo uploaded and the key piece of information you need to figure out how to upload your picture isn't provided. You need to move the photo to a "preview" photo feature where you can adjust the size to fit State's minimum requirements. Then you save that photo from preview into "recents" or "downloads". Then you can click on upload photo on State's site and upload as you do an attachment.

That is really the only hard part because the rest is just filling in the usual required information and the program moves you from one page to the next. At the end, you can pay the fee from a "shopping cart" just like Amazon and use a credit card. When it is done, you get an email from State telling you your application has been accepted and how to track progress.

It still takes 5 or 6 weeks to receive it via USPS, but you can now do this completely from home.



Chapter Happenings



Presentation of colors & the National Anthem at the 2022 MOAA National LOE Awards dinner



CAPT West receives the LOE awards for the AL Council of Chapters & our Huntsville Chapter

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 310 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 or 256-426-0525.

Important Dates in December

- 1 December – Birth of Civil Rights movement - Rosa Parks was arrested in Montgomery, AL (1955)
- 1 December – Civil Air Patrol founded (1941)
- 2 December – Napoleon Bonaparte crowned Emperor of France (1804)
- 2 December – United Arab Emirates formed (1971)
- 3 December – First artificial heart transplant (1982)
- 3 December – Chapter Christmas Party – The Overlook - 1700**
- 4 December – SEC Championship Game
- 5 December - Haiti was discovered by Christopher Columbus (1492)
- 5 December - The AFL-CIO was founded (1955)
- 6 December - Thomas Edison demonstrated his newly invented phonograph (1877)
- 6 December - Gerald Ford was sworn in as vice president (1973)
- 7 December – Pearl Harbor Day
- 8 December - John Lennon was assassinated in New York City (1980)
- 8 December – Monthly Board Meeting – 1100 – Java Cafe**
- 8 December - The USSR (Union of Soviet Socialist Republics) ceased to exist (1991)
- 10 December – Army-Navy Game
- 11 December - The first transatlantic radio signal was transmitted by Guglielmo Marco
- 11 December - King Edward VIII abdicated the throne of England (1936)
- 13 December - New Zealand was discovered by Dutch navigator Abel Tasman (1642)
- 13 December – Beginning of the “Rape of Nanking” (1937)
- 14 December - George Washington died at Mount Vernon (1799)
- 15 December – The Bill of Rights became effective (1791)
- 15 December - Gone with the Wind had its world premiere in Atlanta (1939)
- 16 December - The Boston Tea Party occurred (1773)
- 16 December – Battle of the Bulge began (1944)
- 17 December - Orville and Wilbur Wright achieved the first powered, controlled airplane flight (1903)
- 19 December - The House of Representatives impeached President Bill Clinton (1998)
- 20 December - South Carolina became the first state to secede from the Union (1860)
- 21 December – First Day of Winter
- 23 December - The transistor was invented at Bell Laboratories (1947)
- 25 December – Christmas Day
- 31 December - Thomas Edison demonstrated his electric incandescent lamp (1879)
- 31 December – New Year’s Eve

